

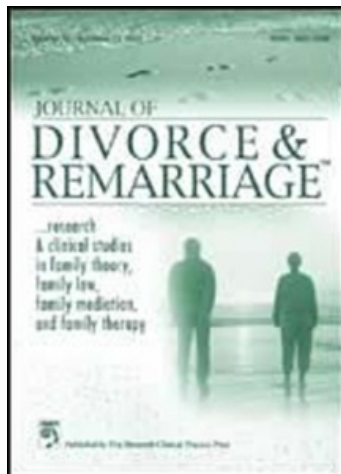
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## Journal of Divorce & Remarriage

Publication details, including instructions for authors and subscription information:

<http://www.informaworld.com/smpp/title~content=t792306891>

### Gender Differences in Poverty Rates After Marital Dissolution: A Longitudinal Study

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**To cite this Article** Gadalla, Tahany M. 'Gender Differences in Poverty Rates After Marital Dissolution: A Longitudinal Study', Journal of Divorce & Remarriage, 49: 3, 225 – 238

**To link to this Article:** DOI: 10.1080/10502550802222493

**URL:** <http://dx.doi.org/10.1080/10502550802222493>

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# Gender Differences in Poverty Rates After Marital Dissolution: A Longitudinal Study

Tahany M. Gadalla

**ABSTRACT.** Data from the Canadian Survey of Labor and Income Dynamics were used to examine rates of entering low income for divorced and separated men and women from 1999 to 2004. One in 5 women entered low income in the breakup year as compared with 1 in 13 men. About one quarter of women remained in low income for at least 1 year compared with 9.8% of men. Most divorced and separated women who entered low income did so during the breakup year and remained in low income for 1 year. However, women less than 40 years old were at higher risk of persistent poverty.

**KEYWORDS.** Divorce, poverty, gender difference

Reports from Statistics Canada indicate that family type is an important risk factor for poverty in Canada, with single mothers having the highest poverty rate among all family types (Statistics Canada, 2004a). Although the average market income for female single-parent families increased by 52% between the years 1996 and 2003, 38% of the 541,000

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This research was based on data collected and made available by Statistics Canada. The views and opinions expressed do not represent the views of Statistics Canada.

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Journal of Divorce & Remarriage, Vol. 49(3/4) 2008

Available online at <http://www.haworthpress.com>

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doi:10.1080/10502550802222493

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female single-parent families in 2003 were living below the low-income cutoff (LICO), a proportion that is about four times the average for all family types (Statistics Canada, 2004a). The average income of these families was \$6,300 below the LICO (Statistics Canada, 2004a), where LICO is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter, and clothing than the average family (Statistics Canada, 2004b). These statistics highlight the fact that the proportion of female single-parent families remains stubbornly high in spite of the 1997 Amendments to the Divorce Act and changes in the tax treatment of child support payments that were designed to protect and enhance the economic well-being of children and their custodial parents. Poverty of women is particularly disturbing because it indicates, in most cases, poverty of children, as most children reside with their mothers after dissolution (Galarneau & Sturrock, 1997), a fact that can create conflict between caring and earnings, and leads to a greater loss of income. In 1994, parental dissolution increased the risk of falling below the LICO for a child living in Canada from 6% to 66% (Picot & Zyblock, 1998). Research evidence indicates that children living in poor families face many more health and educational challenges than children living in nonpoor families (Campaign 2000, 2000; Canadian Institute of Child Health, 1994).

Bukhauser and Duncan (1989) used the Panel Study of Income Dynamics to look at the fraction of "economic well-being threatening" events that were associated with a 50% fall in household income that resulted in a drop into or near poverty. They divided such events into market-related events, such as a major spell of unemployment of the household head or a large decrease in asset income; and household composition events, such as divorce, death of a spouse, or birth of a child. They concluded that, unlike labor market events, which affected the economic well-being of men and women at about the same rate, a divorce or the death of a spouse put women at a much higher risk of falling into poverty. Similar conclusions were reported by Rank and Hirschl (2001). Drawing on data collected in the Canadian longitudinal Survey of Labour and Income Dynamics (SLID) in 1993–1994, Lochhead and Scott (2000) reported that the poverty entry rate for women who were part of a couple in 1993 and were single or lone parents in 1994 was 10 times the rate of women who remained part of a couple over the 2-year period.

It seems inevitable that, at least in the short term, both partners experience lower economic levels due to having to maintain two households. Three additional factors seem to contribute to increasing women's financial loss

and to decreasing their chances of recovering from the initial impact of marital dissolution. First, women generally earn lower wages than men. On one hand, there is a gender-based division of workforce occupations with predominantly female jobs paying traditionally less than predominantly male jobs (Armstrong & Armstrong, 2002). On the other hand, although the Canadian Human Rights Act prohibits gender-based pay differentials, they have not been eliminated (Kitchen & Ramsarran, 2006). As a consequence, the average earnings for women who worked full-year, full-time in 2003 in Canada was 70.5% that of men (Statistics Canada, 2005a). This pay gap is widest among married men and women and narrowest among never-married men and women (Kitchen & Ramsarran, 2006). Second, caring for children and the elderly often conflicts with women's aspirations in the workforce and reduces their labor market earning abilities (Freiler, Stairs, & Kitchen, 2001). Moreover, the reduction in state-funded services has increased this unpaid portion of women's work (Armstrong & Armstrong, 2002). Third, the potential inequality in the division of income and the financial support responsibilities on marital dissolution can further add to women's economic disadvantage.

Studies on economic consequences of marital dissolution have typically used cross-sectional data to compare currently married with currently divorced women (e.g., Bedard & Deschenes, 2005; Day & Bahr, 1986). Such comparison may not give accurate representation of pre-post divorce differences; for example, if lower income couples are more likely to divorce, cross-sectional comparisons will confound this heterogeneity with the effect of divorce. When such comparison is made soon after dissolution, it also ignores the inevitable short-term decrease in income to both partners. On the other hand, comparing proportions of divorced men and women living in poverty confounds the preexisting gender difference in earnings with any inequality in the division of income or the financial support responsibilities on dissolution. Marital dissolution is an event and a process with consequences that unfold over time, and hence, require longitudinal data to be properly analyzed (Finnie, 1993). Nevertheless, very few studies published so far are longitudinal, and most of these compare economic well-being at only two points in time, before and shortly after dissolution (Bianchi, Subaiya, & Joan, 1999; Lochhead & Scott, 2000). Such short-term longitudinal comparisons of income overlook long-term income changes, such as whether men and women recover from the initial decline in income or hold steady at a new lower level. Consequently, little information is available on the dynamics of poverty after marital dissolution. Knowledge on proportions of persons falling

into and escaping poverty after marital dissolution, length of time spent in poverty, factors associated with moving into and out of poverty, and gender differences and similarities of poverty dynamics cannot be answered using cross-sectional data. Such knowledge is important from both an academic and policy perspectives.

Finnie and Sweetman (2003) used the 1992–1996 Longitudinal Administrative Database to analyze poverty dynamics in Canada. Their results confirmed the important role that gender played in determining the magnitude and direction of the economic consequences of divorce. The authors concluded that becoming a lone parent had a strong association with transitions to low income, especially for women, and that becoming a single parent increased the probability of entering into low income status for women from 2.9% to 16.7%. The authors also reported that only one third of female lone parents were nonpoor all 5 years of the study and 24.2% were poor every year.

A new Child Support Package was launched by the Canadian federal government in 1997 as an attempt at reforming the Divorce Act. The package included guidelines that aimed at improving the well-being of children after their parents' divorce by doubling the working income supplement of the child tax benefit, pledging more financial assistance to the enforcement of child support payment orders, and exempting child support payments received from income tax. A new standard formula for calculating the amount of child support payments was also introduced, making them more consistent and fair and taking them off the bargaining table in custody arrangements. Although the use of this formula is not mandatory when support awards are negotiated out of court, it is expected to provide significant guidance to the parties and their advisors. Because in most marital dissolutions, children reside with their mothers and support awards constitute transfers from fathers' incomes to mothers' incomes, the implementation of these guidelines is expected to improve the economic well-being of divorced mothers and their children and to reduce the gender gap in income for divorced couples. This research aimed to evaluate the effectiveness of these guidelines on reducing the gender gap in the impact of marital dissolution on the economic well-being of affected individuals by comparing men's and women's poverty dynamics after marital dissolution. In this study, rates of falling below the low-income measure (LIM) at each year of follow-up, length of time spent under LIM, and proportions of the persistently poor were calculated and compared across gender and age group.

## METHODS

### *Data*

This study was based on secondary data analyses of the SLID collected between 1998 and 2005 to evaluate the impact of marital dissolution on the economic well-being of men and women living in Canada. SLID is an ongoing national survey that represents over 97% of all individuals aged 16 and over in Canada (Statistics Canada, 2005b). It is a longitudinal survey in which the same people are interviewed from one year to the next for a period of 6 years. Each panel (i.e., sample of participants) consists of roughly 15,000 households and about 30,000 adults, and a new panel is introduced every 3 years, so two panels always overlap. The first SLID panel was selected in 1993, followed by new panels in 1996, 1999, 2002, and 2005. A preliminary interview takes place at the beginning of each panel to collect background information. From then on, two interviews are conducted each year with questions in both interviews referring to activities in the previous calendar year. Data on labor market experiences, educational activities, and family relationships are collected in January and data on income are collected in May of each year. The breadth of content of this survey combined with a relatively large sample makes it a unique and valuable data set. Further, over 80% of respondents give interviewers their permission to consult their income tax files (Statistics Canada, 2005b), a fact that increases the accuracy of the data collected. For the purpose of this analysis, data from the 1999 and 2002 panels were pooled.

### *Sample*

The sample used in this research included participants in SLID who experienced marital dissolution during the period between 1999 and 2004. Marital dissolution was defined as divorce or separation from a spouse or a common-law partner. Survey participants who reported being in a marriage or common-law relationships in any year starting in 1998 through 2003, and reported being divorced or separated in subsequent years were selected and tracked in a year-by-year framework.

### *Income Calculation*

Family income is the sum of incomes from all sources (including market income, child support, government transfers, etc.) for all family members

defined by blood, marriage, and adoption or cohabiting status (i.e., economic family members). Research in this area has traditionally been based on before-tax family income (Lochhead & Scott, 2000). However, after-tax income, which accounts for income taxes people have to pay and tax deductions and exemptions they may receive, provides a more accurate estimate of the family's purchasing ability, and is increasingly being used in poverty research. In addition, family income does not take into account variations in family size. The analyses in this study used after-tax adjusted income to estimate a family member's share of his or her family income.

The calculation of a person's share of family income (i.e., adjusted income) is governed by various methodological assumptions concerning income sharing, economics of scale, and the varying income needs of individuals at different ages and other sociodemographic characteristics. To arrive at a realistic estimate of an individual's share of family income, the total family income is divided by an appropriate equivalence scale. An equivalence scale is an estimate of family size that takes into account the number of people in the family as well as their ages. This study adopted the equivalence scale used by Statistics Canada in the calculation of income tables and low-income measures (Statistics Canada, 2004a).

### ***Low-Income Measure***

Poverty is a value judgment and a question of social consensus at a given point in time and in a given context (Fellegi, 1997). A person who is considered well-off in a developing country may be considered poor in another more developed country. Also, within the same country, a standard of living that was considered acceptable in the previous century may not be acceptable in this century. Statistics Canada does not publish poverty lines. Consequently, researchers have been using LICOs as benchmarks to identify groups of individuals at risk of poverty. A LICO conveys the income level at which a family may be in difficult circumstances because it has to spend a greater proportion of its income on necessities than the average family of similar size. In keeping with international research on poverty, this study used 50% of the median of after-tax adjusted income in each year of follow-up as the LIM for that year.

### ***Data Analysis***

Rates of falling below the LIM at each year of follow-up for each gender were calculated and compared using chi-square tests. Length of time

spent under LIM and proportions of the persistently poor by age group and gender were calculated and compared. All income figures were expressed in 2005 dollars. Statistics Canada used probability sampling in which each participant represented, besides her or him, a number of other individuals who were not in the sample. These sampling weights were published together with the data collected. Sampling weights were rescaled to have a mean of 1 and used in all analyses to ensure that the results will accurately represent the Canadian population and not just the sample itself. SAS software, version 9.1, was used in all analyses.

## RESULTS

Proportions of men and women living under the LIM in each year of follow-up are shown in Table 1. During the period from 1999 to 2004, 831 survey participants reported their marital status as married or common law in one year and divorced or separated in the following year. Data presented in Table 1 indicate that during the dissolution year, 24.5% of women lived under the LIM, a proportion that is approximately 2.5-fold that of their ex-partners ( $p < .0001$ ). At 2 years after marital dissolution, proportion of women living under the LIM was still higher than that of men, albeit not statistically significant. These proportions are also depicted in Figure 1. The figure shows a spike in the proportion of women living under LIM during the dissolution year, which drops at 1 year

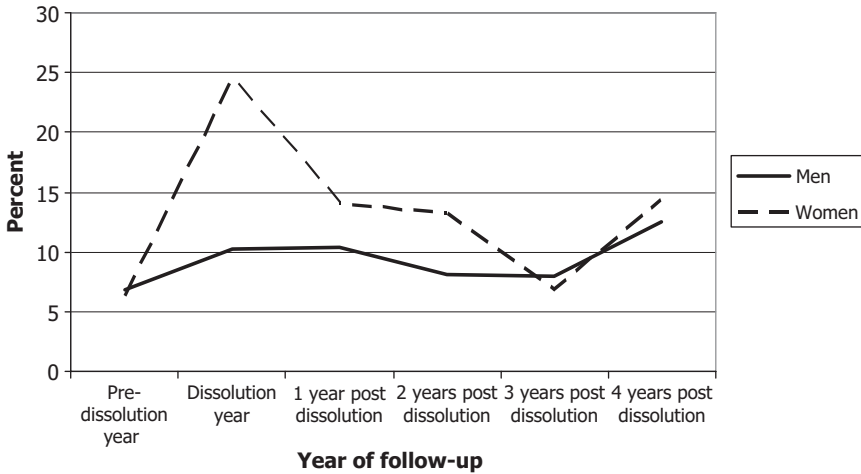
TABLE 1. Percentages of men and women living under the low-income measure (LIM) after marital dissolution, Canada: 1999–2004

	Predissolution Year	Dissolution Year	1 Year After Dissolution	2 Years After Dissolution	3 Years After Dissolution	4 Years After Dissolution
Sample size						
Men	399	431	280	149	87	32
Women	379	400	269	136	74	28
Under LIM						
Men	27 (6.8%)	44 (10.2%)	29 (10.4%)	12 (8.1%)	7 (8.0%)	4 (12.5%)
Women	24 (6.3%)	98 (24.5%)	38 (14.1%)	18 (13.2%)	5 (6.8%)	4 (14.3%)
$p$ value <sup>a</sup>	—	< .0001	.18	.15	.51	.57

<sup>a</sup>Chi-square test or Fisher's exact test.



FIGURE 1. Proportion living under the low-income measure, by sex, in Canada 1999–2004.



postdissolution and remained almost unchanged for another year. The fluctuations in the proportions of men and women living under the LIM during the fourth and fifth year postdissolution are probably a reflection of the small sample sizes.

Percentages of men and women living under the LIM among those whose adjusted incomes had been above the LIM prior to dissolution are shown in Table 2. Unlike the data presented in Table 1, these percentages represent the new poor; that is, men and women who entered into poverty as their marital unions dissolved. Approximately 1 in 5 women became

TABLE 2. Percentages of men and women whose incomes fell below the low-income limit during and after marital dissolution, Canada: 1999–2004

	Sample Size	Dissolution Year	1 Year After Dissolution	2 Years After Dissolution	3 Years After Dissolution	4 Years After Dissolution
Men	372	28 (7.6%)	15 (6.3%)	3 (2.4%)	1 (1.4%)	2 (6.7%)
Women	355	70 (19.8%)	23 (9.9%)	12 (10.4%)	5 (7.8%)	4 (14.3%)
<i>p</i> value	—	< .0005	.10	.02	.10	.42

TABLE 3. Number of years spent under the low-income measure (LIM) after marital dissolution for individuals whose predissolution incomes were above LIM, by age and gender, Canada: 1999–2004

	Sample Size	1 Year	2 Years	3 Years	4 Years	Ever Under LIM
<b>Men</b>						
< 40 years	192	5.2%	1.6%	0	0	6.8%
40–59 years	170	10.0%	3.5%	0	0	13.5%
Total	362	7.2%	2.6%	0	0	9.8%
<b>Women</b>						
< 40 years	226	19.9%	4.4%	1.8%	0.4%	26.7%
40–59 years	121	19.8%	1.7%	0	0	21.5%
Total	347	19.8%	3.5%	1.2%	0.4%	24.8%

poor in the breakup year as compared with 1 in 13 men. One year after marital dissolution, 1 in 10 women was still living in poverty, a proportion that remained stable for 1 more year.

The length of time spent under the LIM for survey participants whose adjusted incomes were above the LIM prior to marital dissolution were computed for men and women less than 40 years old, 40 to 59 years, and 60 years or older. These data are shown in Table 3. Only 6 women and 10 men were 60 years or older in the dissolution year, and none were ever under LIM. About one fifth (19.8%) of women lived under the LIM for 1 year, 3.5% lived under LIM for 2 years, and 1.2% for 3 years. This is compared with only 7.2% of men who became poor for 1 year and 2.6% who were poor for 2 years. Approximately one quarter of women became poor for at least 1 year compared with 10.8% of men. Women younger than 40 years old were at higher risk than older women of becoming poor, with 26.7% under the LIM compared with 21.5%. The opposite trend was observed for men, where 13.5% of men 40 to 59 years old were ever under LIM, compared with only 6.8% of younger men.

## DISCUSSION

Results of this study indicate that among Canadians who separated or divorced during the period from 1999 to 2004, 24.8% of women and 9.8% of men entered low income. These are much better rates than the 47% of women and 17% of men reported by Finnie (2000) for the period 1992–96.

The decrease in the risk of poverty for divorced/separated is consistent with the reported decrease in low income rate for female single-parent families from 52% during the period 1992–1996 (Finnie, 2000) to 38% in 2003, and for male single-parent families from 25% to 13% in 2003 (Statistics Canada, 2004a). Results also indicate that divorce or separation increased women's probability of living in low income fourfold (from 6.3% to 24.5%). This result is also lower than that observed by Finnie and Sweetman (2003), who reported that becoming a single parent increased the probability of entering into low income 5.6-fold for women (from 2.9% to 16.7%). One caveat is in order, though. These two estimates are not exactly equivalent for several reasons, most obvious among them that our estimate was derived for all individuals regardless of whether or not they had children.

Reasons for the drop in poverty rates for both genders include a stronger labor market. Additionally, in July 1998, the federal government introduced the Canada Child Tax Benefit (CCTB) program that aimed at reducing poverty by providing work incentives to low-income households with children. According to this program, only families in the paid workforce are eligible to receive this benefit. The CCTB program also allows provincial governments to claw back this supplement from low-income families with children who are receiving social assistance, most of whom are headed by women (Lightman & Riches, 2000). However, lack of access to affordable and reliable child care limits women's ability to participate in the labor force. In 2003, 38% of women aged 25 to 44 years who were employed part time said that they were working part time because they were caring for children or had other family responsibilities (Townson, 2005). Yet work requirements are being imposed on lone mothers, so it is unclear what proportion of single-parent families benefited from this program. On the other hand, the National Council of Welfare (2005) reported that, after adjusting for inflation, the values of most provincial social assistance benefits continued to decline in 2004, reaching their lowest levels since the 1980s. For example, in 2004, social assistance income for single-parent families, most of which were headed by women, ranged from a low of 48% of the before-tax LICO in Alberta to a maximum of 70% of the before-tax LICO in Newfoundland and Labrador.

Nevertheless, examination of adjusted incomes for men and women confirmed the fact that marital dissolution still put women at a greater risk of poverty than men, with women's rate of falling into low income at any time during the follow-up period 2.5 times that of men. During the period from 1998 to 2004, nearly one in four women entered poverty for at least

1 year, compared to 1 in 10 men. Additionally, in spite of the sharp drop in low-income rates after the first year, the proportion of women living in low income during the second and third year postdissolution was still much higher than that of men. Possible reasons for the persisting gender disparity in low-income rates include continuing pay differential between men and women, the lack of social support for parenting, and inadequate child support payments. The unpaid work women do, especially caring for children and other family members, may limit the types of paid work they are able to do. Lack of access to affordable support services such as child care also limits lone mothers' ability to fully participate in the workforce.

Findings of this study also indicate that a large majority of women entered into low income during the breakup year and remained in poverty for only 1 year. One obvious reason for this shorter poverty spell for women is the introduction of the 1997 Amendments to the Divorce Act, which undoubtedly led to an increase in child support payments once a financial settlement was reached. This finding underlines the importance of speedy financial settlements after marital dissolutions as well as the need for a range of flexible "bridging" income support programs to assist women during the process of divorce or separation. The integration of such short-term income support with long-term education and employment strategies as well as providing a range of support services for poor families are essential for combating the existing long-term gender differential in poverty rates.

Most divorced or separated women who entered low income did so during the breakup year and remained in low income for 1 year. Although this finding was true for all women, the low-income entry rate was more pronounced for women younger than 40 years old than for older ones. In addition, more young women had longer poverty spells than older women. One possible reason for this finding is women in this age group were more likely than older women to be caring for young children, which can limit their employability. Although most men who become poor also did so during the breakup year, younger men were at lower risk of poverty and experienced shorter poverty spells than older men. Social and financial assistance policies should be targeted to help these vulnerable groups.

This study has a number of limitations. The use of LIM as a cutoff to measure poverty does not convey the depth of poverty, or how much below or above LIM a person's income is. For example, the lack of significant differences in poverty rates of men and women after marital dissolution

does not mean that they were financially equivalent. Similarly, the fact that 3.5% of women and 2.6% of men fell below the LIM for 2 years does not mean that their economic circumstances were unchanged during the 2 years. It only means that in both years, their incomes were below the LIM. In addition, in keeping with the accounting period used in most income surveys, this study used annual income and measured poverty over a 1-year period, which may miss shorter poverty spells. For example, a person whose income is below LIM for a few months and above LIM for the rest of the year may, on average, be counted as nonpoor for the whole year. It should also be noted that the sample of survey participants used in this study included men and women who remained divorced or separated for the entire length of follow-up after their marital dissolution. Thus, income differences in later years of follow-up could be attributed to a selection effect because individuals with higher incomes were more likely than those with lower incomes to remarry (Cherlin, 1992). This selection effect is expected to be more evident for men compared to women because more men than women remarry after marital dissolution (Manting & Bouman, 2006).

Results presented in this article do not differentiate between consequences of marriage dissolution compared to common-law dissolution. Some research findings suggested that the legally ambiguous status of common-law relationships limit individuals,' particularly women's, potential benefits from divorce and child support laws and thus, place them at more of a disadvantage than their married counterparts (Wilmoth & Koso, 2002). Conversely, Manting and Bouman (2006) reported that shortly after the union dissolution, cohabiting women experienced a smaller economic decline than divorced women. Avellar and Smock (2005), on the other hand, compared changes in economic well-being of men and women at the end of cohabiting relationships with those of divorced couples and reported strikingly similar gender differences in economic positions.

Although marital dissolution is an event the economic consequences of which are moderated by the individual's sociodemographic characteristics, such as past history of labor force participation, education level, number of children in the family, and immigration status, effects of these sociodemographic characteristics on poverty rates as well as length of poverty spells after dissolution have not been explored in a Canadian context. Information on the length of time these families spend in economic hardship, their rates of recovery, and the roles played by individuals' sociodemographic characteristics in moderating their risk of falling into and

recovering from economic hardship is essential for planning effective social assistance programs; for example, a widespread incidence of short-term low-income spells implies fundamentally different policy recommendations than does a greater concentration of longer spells among a group of individuals with specific characteristics (Finnie & Sweetman, 2003). Results of this study provide overall estimates of rates of falling into low-income status and establish a basic framework for future work that examines the roles of these characteristics in moderating short- and long-term poverty spells after marital dissolution. Additionally, future studies comparing risk of poverty of marital dissolution for married versus cohabiting couples are needed.

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