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Canadian Women's Foundation

# Economic Security of Women in Canada

Written Submission to the Status of Women  
Committee

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## Introduction

Despite positive indicators like gender parity in Canada's Cabinet and growing representations of women in political office, on corporate boards and as main household wage earners, women in Canada are not yet equal participants in the Canadian economy. We see clear evidence of this inequality in the gender wage gap, the high number of women in precarious employment, the low percentage of women in STEM or in upper management, and in unconscious bias among other documented indicators.

Women's economic inequality stems from systemic and structural barriers to women's economic empowerment, and it persists despite clear evidence that we all benefit from gender equality. The Forum also points to the "numerous studies during the last decade that have confirmed that reducing gender inequality enhances productivity and economic growth." When countries achieve gender equality they maximize their competitiveness and economic potential. Our own extensive evaluations show that when you help women, they go on to help their children, families and communities, producing a powerful ripple effect.

## Analysis

### Causes & effects of women's economic inequality

Women in Canada continue to be economically marginalized, particularly women of colour, Aboriginal women, rural and northern women, women who identify as LGBTQ, older women, refugee or (im)migrant women, women with disabilities, and young women. Aboriginal women are twice as likely as non-Aboriginal women to live in poverty.

### Canadian Women's Foundation

The [Canadian Women's Foundation](#) is Canada's public foundation for women and girls, and is now one of the ten largest women's foundations in the world. Since 1991, we have invested in more than 1,300 community programs across Canada and supported nearly 30,000 women and girls to move out of violence, out of poverty and into confidence. We focus on the most critical challenges facing women and girls and invest in the most effective solutions for long-term change.

Since 1997, we have invested more than \$12 million in women's economic development programs run by women's organizations across the country. Funded programs have focused on women's entry into the male-dominated fields of trades and technology and enhancing women's employability skills through social enterprises and self-employment training, all with a view to moving women towards sustainable livelihoods. We pioneered development and use of sustainable livelihoods, a positive, holistic, asset-based approach to program development, implementation and evaluation. We have provided training to over 100 women's economic development programs across Canada in its use

Systemic and structural barriers make it more likely that women will be affected by poverty than men, and these barriers make it more difficult for women to emerge from poverty. Barriers include sexism, stereotypes about “women’s work,” and discrimination in employment and access to services.<sup>1</sup> In addition, women in Canada are more likely to experience violence than men, violence increases vulnerability to poverty in part because the trauma typically leads to one partner who cannot work, most often women and their families who are trying to transition away from violence. Single parent-led families experience the highest levels of poverty; and most single parent families are women-led.

In line with global trends,<sup>2</sup> Canada’s economy offers few flexible, secure, and well-paid livelihood opportunities for women that take into account the realities of their many gendered and unpaid roles—e.g., as providers of child care, elder care, and housework. Women still carry most of the responsibility for child and elder care, and this is important not just to families, but to our society and economy. Many women, particularly those who are in situations of inter-generational poverty and/or who are less educated, take on multiple part-time, low-wage jobs to manage their many commitments. These jobs tend to be precarious, sometimes in the informal sector, and are often lacking in protections for rights at work and traditional social supports and benefits that could otherwise mitigate their vulnerability to poverty and its effects (e.g., health and disability insurance, pensions).

In our publication ‘Beyond Survival’ (2010), we reported that in Canada, non-standard work now accounts for “almost two in five workers aged 16 to 69.” Forty percent of women in the Canadian economy are engaged in non-standard work.

About one-quarter of working women work part-time; they make up almost 70% of Canada’s total part-time labour force and two-thirds of Canadians working for minimum wage. Roughly one-quarter of these part-time workers cannot find full-time work, while the rest choose part-time work for other reasons (mentioned above).

Women are now better educated than men, have nearly as much work experience and are equally likely to pursue many high-paying careers. However, women who secure stable employment with benefits and job security are also disadvantaged by sexist institutional structures. Fields and professions that are dominated by women tend to be undervalued and among the lowest paying in our economic system —e.g., work in the non-profit and social

#### **Barriers to Women’s Economic Equality**

**Lack of affordable housing**

**Lack of childcare**

**Violence**

**Care-taking responsibilities**

**Stereotypes around “women’s work”**

**Unconscious gender bias**

**Gender wage gap - women earn 77c to the dollar (ILO)**

**Part time, irregular, insecure work**

**Race**

**Ability**

**1 in 7 women in Canada are poor because of Job loss, Divorce, Abuse, Illness, Disability**

**It will take until 2086 to achieve pay equity around the world**

<sup>1</sup> <http://www.thirdway.org/report/a-dollar-short-whats-holding-women-back-from-equal-pay>

<sup>2</sup> [http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_457317.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_457317.pdf)

services sector, work in education, administrative work, etc. The gender wage gap persists, and women are less likely to be promoted into leadership positions.

There is a persistent gap in the numbers of women entering education in the STEM fields<sup>3</sup>, and then a gap on graduation, as fewer women enter STEM careers. Those who graduate are more likely to seek work in education or healthcare<sup>4</sup>. Some reports point to working conditions in STEM industries that are less family friendly, as well as a lack of female role models in these fields as reasons for the lack of women choosing STEM as their future career.

The wage gap exists for women at all levels of career choice, and at all stages in their career. For STEM, women earn 86c for every dollar earned by a man, or 14% less than a man. On average, the gap is 72c to a dollar in Canada, or 27% less than a man. The wage gap is even more pronounced for women with disabilities and for Indigenous and racialized women. As FAFIA reports, “Women with disabilities earn 32% less than other women overall, and 57% less than men. Indigenous women who live off-reserve earn 68.5% as Indigenous men living off-reserve. All of these groups earn less than non-racialized men.”

The gender wage gap can be explained by observable differences, such as the number of hours worked, the “motherhood” effect, the level of education, and personal determinants. However, even accounting of this, both the ILO and the OECD point to a large “unexplained” gap. This is potentially a result of gender discrimination or unconscious bias. Unconscious biases are social stereotypes about certain groups of people that individuals form outside their own conscious awareness (gender, age, race, sexuality etc). Employers and employees hold unconscious beliefs about various social and identity groups, and these biases stem from one’s tendency to organize social worlds by categorizing. There is evidence that with training and awareness raising, these biases can be understood and reversed in the workforce, but it is an area that is little understood and deserves more attention.

Incidents of gender bias and workplace sexual harassment compound these challenges making workplaces unsafe for women in all fields, irrespective of their level of seniority or job title. This is particularly the case for women employed in the skilled trades, a field in which women are under-represented and that can be hostile to women’s participation. As stated in ‘Beyond Survival,’ “In order to gain more control over the terms of their employment, many [women] workers are also turning to self-employment. Women now comprise more than 35% of Canada’s self-employed workforce.”

### Effective approaches in addressing women’s economic inequality

During our last multi-year funding program in Economic Development, we asked women what some of the barriers were to their economic autonomy and security. This is what some of them said:

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<sup>3</sup> <http://www.statcan.gc.ca/pub/75-006-x/2013001/article/11874-eng.htm>

<sup>4</sup> <http://files.eric.ed.gov/fulltext/ED523766.pdf>

- 60% needed housing and support to set up their home (including first and last months' rent, access to affordable housing, and start up support).
- 30% needed access to legal services to deal with family law issues, related to support and child custody. The need to seek support was generally driven by the social assistance system and posed problems with respect to both eligibility and personal safety.
- 10% needed emergency funds to deal with an unexpected crisis

For the families that are women-led, and for the families struggling with intergenerational poverty, lack of education, lack of opportunity because of their geographical location, or excessive strains on their income because of local circumstances, we need to look at the underpinnings of income security in order to bring down barriers that keep women poorer. They need access to safe affordable housing (especially post-separation in cases of violence), affordable child-care, and health-related services such as prescriptions, diets for special needs, dental and vision care for the whole family while within the family home. These are all positive steps that can be taken to address the gender gap in a holistic manner.

Canada's economy is largely resource based in certain regions and can be seen through a certain lens as male-dominated as a result. Resource extraction industries are not only hard for women to penetrate, but also have a boom and bust cycle that makes it hard for all families that depend on them for their livelihoods. Women are more vulnerable to economic downturn, since they are often starting with fewer assets and less security. The effects of Indigenous women<sup>5</sup> are even harsher and need to be understood in the context of colonization and unequal power dynamics. Mining operations in particular are often opened in remote communities that lack services that can facilitate women's stronger and more even participation, such as child care, higher education, financial literacy training.

Our research tells us that women's economic choices are shaped by the broader socio-economic and political context and that women's ability to transition out of poverty depends upon building a holistic range of assets - everything from stable housing, to self-esteem, to a reliable income. Women can be supported to transition out of poverty if they are supported in building assets over time. Only then, can women move toward sustainable livelihoods.

Women told us:

- They need supports to transition from social assistance to employment.
- They want to build new skills to improve their employability.
- They want secure full time work with a livable wage so they can have a better future for themselves and their families.
- They want out of poverty and off of social assistance.

Canadian Women's Foundation has been funding programs to increase women's economic security for a quarter of a century, and we are connected to more than 100 organizations across the country - they report an urgent need for investment in training and retraining for women. With more women pursuing advanced education than at any other time in our

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<sup>5</sup> <http://pauktuutit.ca/wp-content/blogs.dir/1/assets/Final-mining-report-PDF-for-web.pdf>

history, it is imperative that their access to funding for higher education be maintained at least at current levels.

Programs designed by and for women are highly effective in supporting women's transitions from survival to independent and sustainable livelihoods<sup>6</sup>.

“in many CED programs, the assumption is that CED is ‘gender-neutral,’ which ignores the fundamental role that gender continues to play in shaping the lives of women and men.” This statement is true not only for CED programs, but also for the entire sector. Women face unique barriers, and one way to address these inequalities is to offer professional training to increase women's economic self-sufficiency and enable them to affect positive changes within their communities.”

The programs we fund are different than other employment training programs. In our experience, asset-based programs designed to improve women's economic security can have long-term positive impacts at the individual and community levels.

The women in the programs are economically vulnerable to begin

- 40% immigrant/refugee
- 40% unemployed - 60% in precarious work
- 38% could not meet basic needs
- 23% intergenerational poverty
- 21% experienced violence

They address assets in five areas - including all aspects of women's lives such as domestic responsibilities/lack of belief in oneself /socialized to put others first/experience of violence/clustered in low-wage work. The funded programs do not ignore these; they tackle them head-on.

- LONG TERM SUPPORT - there is no timing out of the program - they can access it at any time
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- WRAP-AROUND services - 1 staffer said “Whatever it takes.” Help finding childcare, literacy, or a mentor, or budgeting skills.
- CUSTOMIZED for each woman. She identifies her own goals, and decides what to work on first.
- JUST-IN-TIME: Every woman is at a different stage when she enters the program - she receives the right service at the right time whether it's connection to a foodbank or to a mentor.

Just as a few examples, these are the advances some women made in the economic development programs. Data was gathered through our evaluation of the funded programs.

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<sup>6</sup> See Appendix 1 for list of assets

- **HUMAN ASSETS**
- **83% became more employable**
- **81% gained access to a mentor**
- **65% learned to navigate bureaucracies**
  
- **FINANCIAL ASSETS**
- **65% launched a small business that generated regular income**
- **51% had higher incomes**
- **44% increased their financial literacy**

Women know what is needed to put in place “progressive policies and practices to create more diverse, welcoming, respectful and supportive workplaces for women in non-traditional fields.” (CCWESTT Report)

Government, NGOs, unions, professional associations and philanthropic organizations can work together to offer a complete range of bridging programs, community awareness campaigns about opportunities for women in all fields, access to emergency funds for unseen problems, mentorship and role models, as well as consistently applied efforts that encourage women’s entry into fields in which they are currently underrepresented.

In the trades and technology fields, women cite the following difficulties:

- Apprenticeship access
- Gender discrimination in apprenticeships
- Discrimination in the workplace
- Sexual harassment in the workplace
- Women have looked to start-ups/entrepreneurship as a means to deal with this discrimination - but we need more research to examine this link.

For these solutions to function on a systems level, women need:

- Workplace harassment regulations,
- Funding for bridging programs that support women in accessing jobs in fields in which they are under-represented;
- Leadership in flipping the script (combatting stereotypes, sexism). Both WEE Society in NS and Women Building Futures in Edmonton are increasing women’s access to trades and technology fields;
- Access to female role models as mentors and coaches, helping women see themselves in these careers
- From the application stage to the in-service stage, there needs to be leadership and strong policies that acknowledge and help overcome these barriers, and measure progress.

Programs that offer women additional support from women who have been there, or women who they can relate to, show strong positive results. In several funded programs, established women leaders are matched to participants to provide leadership, role modelling as well as specific technical assistance according to need.

We approach programming as a stepping stone to various pathways to economic security, helping women make decisions about what to do next, confidence building, increasing the resilience and capacity to engage in long-term planning.

Organizations need to work to get women in the doors of those programs with additional an focused outreach to parents, educators, community groups and school boards, or to different communities to overcome cultural barriers and reach a new segment of the population and increase community awareness. In many cases, this work is not supported.

### *Women's Leadership in Community Economic Development*

Following a joint research venture between the Foundation and the Canadian Women's Community Economic Development Council, it became clear that to move the greatest number of women out of poverty, ongoing work is required to strengthen the Community Economic Development (CED) sector, and ultimately to hold a broader vision to strengthen the leadership of all organizations working with low-income women, and services for women and girls.

Yet government and other funding for women's services has decreased, leaving the non-profit sector, and women's organizations in particular, more vulnerable than ever before. And as their existing leaders are retiring, there is little funding and scarce opportunity for professional development to help the next generation take on leadership.

Community economic development practitioners who work with women identified their "limited opportunities... to gain further training and to exchange and network with colleagues" as one of their main challenges. The 2004 report concluded, "The sector of women-centered CED is still evolving: the leadership and capacities of women and organizations in CED need to be strengthened."

A significant finding was that while organizations understand the necessity of investing in the next generation of leaders as part of their succession planning, many had not put in place a system to do so. At the same time, leadership development needs at the individual level vary depending on individual and organizational circumstances.

As part of its economic development strategy, in 2011, the Canadian Women's Foundation decided to strategically invest in a women's leadership development institute in partnership with a "training partner best positioned to design, implement, and evaluate a high quality, high impact three-year pilot project." The idea of a women's leadership institute was seen to have a profound multiplier effect, as participating leaders would be supported to strengthen programming and responses offered to the most disadvantaged women in their communities.

The program was designed for women leaders working in non-profit and charitable organizations with a focus on women and community economic development. An overarching principle that guided the recruitment and selection process was a deep commitment to reaching out and engaging a diversity of women leaders from many backgrounds, cultures, experiences, organizations and regions of the country.

In total, 71 dynamic and well-positioned women from across Canada's non-profit women's sector have graduated from the Institute's pilot program: 42% have come from Ontario; 34% from the Western provinces; 15% from the Atlantic provinces; 5% from Québec and 3% from the North. The median age for these women leaders falls between 38 and 41.

Feedback received by all three cohorts has been overwhelmingly positive and constructive, indicating a consistently high satisfaction with the program curriculum and delivery. Incredibly, 75% of the participants across all cohorts rated the program as excellent, with 22.40% rating it as good, and 1.3% as average, and 1.5% as poor. Overall, 97.40% of the participants described the program as good to excellent.

In their evaluations, graduates noted the following as critical to the program's success:

- The three-pronged leadership approach on individual, organizational and sector
- The leadership action plan resulting in tailored and flexible action learning
- The tremendous value of connecting with other participants with similar needs, programming interests and aspirations for the sector and learning from their experiences. This peer learning is seen to be central to the program's success
- Depth of shared knowledge pertaining to women-centered leadership and to the sector with a special focus on gender analysis
- Distance learning which supported organizational leadership learning and a greater understanding of systems change work
- Expertise of the facilitation and program team (both Coady and the Foundation);
- The Foundation's support on several levels, including grant giving and connections
- The women's sense that they secured the confidence, resources and experiences to carry out their work as change agents and to step up increasingly in their leadership roles.

In terms of personal skills development and individual leadership development, the women across the three cohorts highlighted the following key gains:

- Improved knowledge and management skills
- Self care and personal and professional boundaries
- Increased confidence, negotiation skills, conflict resolution and emotional intelligence
- An opportunity to become more involved, apply leadership skills and step into new leadership roles within their organization and the broader community (speakers' bureaus, coalitions, etc.)
- Enhanced communication and networking skills
- Increased efficiency

## Recommendations

### Funding

The federal government has yet to adequately recognize the important role it can play in ensuring that women have access to the support they need in overcoming the many barriers preventing them from realizing their full economic potential. Long-term investments in women-led programs and initiatives that are informed by a strong, intersectional gender analysis are crucial.

Invest in training and development programs that get women into higher paying jobs and impact women who are most vulnerable to poverty - aboriginal women, women with disabilities, rural women.

### Policy Calls to Action

The strength of a country's social safety net and accessibility of public services has direct implications for women's economic empowerment. Many of the women who access economic development programs funded by the Canadian Women's Foundation rely on various forms of social assistance. Underfunding of social assistance and public services makes it difficult for women to meet their basic needs and to access stable employment. Without sufficient income support to purchase food, clothing, and other necessities, women are unable to afford or concentrate their efforts on training, academic upgrading, or job searching. Without access to affordable housing, childcare, and/or transportation, women's options with respect to employment are constrained. In addition, community development practitioners report that they spend much of their time and effort assisting their clients in navigating the complicated bureaucracy of public services to create conditions that will enable women to participate and succeed in their programs.

Policies that increase social assistance benefits and enhance the accessibility of public services will have positive impacts on women's capacity to achieve sustainable and independent livelihoods. Such policies must be designed with careful consideration of the complex realities of women's roles in society and the many trade-offs they make that constrain their economic potential. Policy-makers should seek to create an enabling environment for women's economic advancement by incentivizing flexible and supportive employment arrangements and by addressing the structural barriers to women's achievement of sustainable livelihoods.

### *Employment Insurance*

- Broaden the eligibility criteria and extend coverage by setting a uniform national qualifying standard of 360 hours work
- Raise benefits from the current level of 55% of insurable earnings to 60% and base benefits on the best 12 weeks of earnings
- Eliminate the two-week waiting period.

## *Affordable Housing*

Increase shelters spaces across the country (and especially in underserved communities such as the territories). Address the gap between funding of on reserve shelters and those that are funded through provincial governments.

Increase the availability of safe, affordable, long-term housing after separation with a national housing policy that has a gender lens and recognizes violence against women as one of the major causes of women's homelessness, thus inextricably linked to poverty.

## *Child Care*

Not only do economic studies indicate that for every public \$1 spent on child care there is a \$2 return through increased tax revenue and reduced social service costs but child care is women's "ramp to equality." Without it, most women are unable to meet the needs of their children or participate fully in the economic, social, cultural and political life of their communities.

With 70% of Canadian mothers of children aged 3 to 5 in the workforce, access to affordable quality childcare services is essential to the financial well-being of Canadian women and their families and key to weathering the economic downturn.

**The federal government could commit substantial resources** to building a high quality, accessible, affordable, community-based child care province by province and:

- Adopt a national Child Care Services Act guaranteeing standards and principles of quality, universality, accessibility, developmental programming and inclusiveness
- Establish a dedicated provincial social transfer for child care services

## *Pay Equity*

Women's rights advocates in Canada have consistently called for federal action on pay equity. Few jurisdictions in Canada have pay equity legislation in place that applies to both public and private sector employers and that goes beyond equal pay *for the same work* to include equal pay *for work of equal value*. This is an important distinction, because women-dominated professions are often undervalued and under-compensated. As stated in FAFIA's recent report to the UN Committee on the Elimination of Discrimination Against Women, "Work that requires comparable skills, responsibility and working conditions should be compensated equally regardless of the gender of the worker."<sup>7</sup>

**The federal government must take steps** to introduce a proactive pay equity system to address pay inequities across both the public and private sector, paying particular attention to additional barriers faced by women with disabilities and Indigenous and racialized women, for whom the wage gap is even greater.

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<sup>7</sup> <http://fafia-afai.org/wp-content/uploads/2016/10/FAFIA-Coalition-report.pdf>

## *Gender Analysis of all Employment and Skills Development Programs funded by Government*

While there are gender analysis practices in place in some federal departments, there is no measurement of gender equity: no data collection to analyze and correct unfair practices and policies; no baselines or targets and no performance indicators to track progress.

Auditor General Michael Ferguson has expressed frustration with the federal government's inability to address gender discrimination, which persists despite decades of audits. Fully half of the gender-based analyses conducted by the audited departments in his 2015 report were incomplete. Yet for the incomplete analyses, these departments "nevertheless concluded" that there were no gender specific impacts.<sup>8</sup>

## *National Gender Equality Plan*

Women's economic inequality is a complex social issue, and addressing it requires active and sustained engagement on the part of government and policy-makers. This goes beyond removing barriers to women's access to higher-paying fields, but also necessitates a change in narrative about what and whose work is valued.

## **Implications / Conclusion**

Women's economic inequality is a complex social issue, and addressing it requires active and sustained engagement on the part of government and policy-makers, in partnership with all stakeholders who are working on this issue, as well as women who themselves are affected by policies and funding decisions.

Achieving gender equality economically speaking is not only about helping women to access higher-paying fields, as we see there is a widening wage gap even in these fields, but also about changing the narrative about what/whose work is valued. As a society, the federal government can take a lead to flip the script on attitudes, stereotypes, that underpin women's inequality, as well as working on the combination of root causes, such as sexism, racism, ageism and contributing factors, such as lack of affordable housing, lack of liveable, long-term income supports, and lack of adapted skills and training opportunities.

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<sup>8</sup> The Globe and Mail "Ottawa's gender-based analysis was predestined to fail" by Lynda Gullason, Wednesday, Mar. 08, 2017

APPENDIX 1  
SUSTAINABLE LIVELIHOODS INFOGRAPHIC