

## **Strengthening Women's Economic Security in Canada**

### **Presenters: Part 1.**

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Director of new women's co-operative: Collective Interchange Co-operative
- Former Executive Director, Women Interested in Successful Employment (WISE)
- 12 years experience supporting EI Eligible, Income Support attached women and non-attached women to transition to employment/self-employment
- 18 years experience in leadership in two male-dominated sectors; Transportation and Energy

### **Part 2.**

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- Co-Manager and Founding President (2002), Women's Economic Council (WEC), national Charity focused on Women's Economic Security
- Founder (1995) and Executive Director, PARO Centre for Women's Enterprise, ON, 22 years supporting women to start and grow small businesses, and North America's strongest and largest women's peer lending circle network (88 Circles)

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## **Part 1 - Proposed Solutions – Public Sector Leadership in Valuing Women's Work**

1. WEC proposes that the Government of Canada collect and analyze the extensive research available into the gender gap and lead the disruption of labour market practices that continue to perpetuate gender inequalities in compensation. The pay gap has been studied to death and regardless of when research was conducted, report after report identifies consensus on key issues and possible actions that can be piloted to make change. Studies indicate that anywhere from 10% to 50% of the gender pay gap cannot be explained. Women continue to be undervalued and paid less. Canada continues to perpetuate huge disparities in the earnings of women compared to men. It is time that the Government of Canada work with stakeholders to right this wrong.

### Research

The wage gap for women in full-time work is intensifying in Canada. In 2009, women earned an average 74.4% of what men earned. In 2010 it was 73.6%, and in 2011, it was 72%. Paid work that resembles “women’s work” in the home is paid consistently lower, even when educational requirements are higher than those required by higher paid male dominated fields. Over the last two decades, women’s significant progress in educational achievements has not translated into a comparable improvement in their position at work or in equal wages to men.

## Proposed Solutions - EI Reform

2. The Government of Canada in collaboration with provincial/territorial governments needs to align principles, programs and best practices so that making a choice for work is likely to improve net incomes and minimize risks to income security, particularly for low-income earners who are predominantly women. Canada's social program budgets are stretched yet these programs have not been innovative enough to encourage Canadians dependent on government systems to fill job vacancies throughout Canada. Without government ensuring incentives that encourage labour market participation, many decide not to work, or work just a little, because they will lose access to other benefits. WEC encourages EI reform that *creates incentives* for Canadians to return to work faster while discouraging repetitive, cyclical dependence on EI and other provincial social assistance programs.

Many single parents and people who work in minimum wage jobs, mostly women, actually net less income when they work. Working involves paying for daycare, transportation, clothes for work and a multitude of other work-related expenses, which higher income earners can more easily absorb. Choosing to remain on provincial welfare systems or in seasonal employment supplemented by EI should not be a strategy for economic security when Canadians are capable and interested in participating in the labour market. Government programs need to create real incentives for people to work so that work stops hurting their families economically.

### Research

An observed community agency practice when assisting people to secure work is a cost/benefit analysis to help the unemployed to assess how work may impact their standard of living and access to programs. Unfortunately, this process often guides unemployed EI Eligible and income support clients to refrain from available work. It is not simply the vulnerable who are discouraged to pursue available work options while receiving EI. My firsthand experience in 2015, was shortly after opening my first EI regular benefits claim, after 30 years contributing. I was asked to take on a four month consulting contract to evaluate a community agency's programs. While considering my work options, both Service Canada and a nonprofit community agency advised me that this decision to work or even a decision to promote myself for contract work might impact my access to other programs. Despite this advice, I chose work but many Canadians would not have opted to work and this I believe is a sad testament of how the EI program fails Canadians.



### **Proposed Solutions - EI Reform**

3. As of January 2016, only 39 % of unemployed Canadians were receiving regular EI benefits, compared to 82 per cent in 1978. WEC supports the recommendation made by the Income Security and Advocacy Centre to reform EI to recognize and support all workers as contributors in the Canadian economy. This means providing a safety net for both workers in standard work, typically full-time paid employment and non-standard work, including part-time, casual work and other work classified as self-employment by governments. Today's economy is increasingly driven by work that comes in all shapes and sizes, yet the EI program favours workers previously employed in full time paid employment; most of whom are men. 34 % of Canadians work in nonstandard jobs. Part-time positions accounted for 89 per cent of job creation in Canada between October 2015 and October 2016. Part-time workers account for 20% of Canada's workforce in 2016, compared to 12.5% in 1976. Close to 40 % of women in paid employment (versus 29 percent of men) work in nonstandard employment. Most home-based businesses are also comprised of women. Yet 35% of part-timer workers and 100% of home-based proprietors are excluded from Canada's federal EI safety net; which are primarily women.

#### Research

Over \$18 billion in EI benefits were transferred to individuals in 2014. Only 34% of women compared with 66 % of men were able to benefit. (Age 15– 24 women 2 %, men 8%, Age 25– 54 women 23 %, men 43%, Age 55 and over women 8%, men 16%)

A 2010 government study found that almost all full-time workers (96.6%) would have had sufficient hours to qualify for EI special benefits, but only 64.6% of part-time workers would have been eligible. In essence, a percentage of part-time workers are subsidizing unemployed workers who previously occupied full time positions in the labour market. If part-time workers do qualify, the benefits calculation method works to their disadvantage compared to higher-earning individuals.

### **Proposed Solutions - EI Reform**

4. WEC supports EI reform that provides all unemployed Canadians with the ability to apply for and easily transition to government funded training and post-secondary education programs within a national and a provincial/territorial labour market context. This benefit is currently offered through Part 2 of the EI Act through Labour Market Agreements with the provinces. As such, only unemployed Canadians who qualify for EI are supported by this measure. In 2015-16, federal and provincial governments allocated roughly \$3.6 billion in spending towards various labour market policies. These benefits were increased by \$125 million in 2016-2017 to enable EI Eligible claimants to gain training, work skills and experience relevant to local labour market needs.

Only 34% of this investment in upskilling Canadians benefited women compared to 66% of men. Unemployed Canadians who contributed to our economy through non-standard work, part-time or casual, had less access to this funded training. People working in freelance, contract or other types of work classified as self-employment have no access to funded training or post-secondary education. WEC suggests that restricting our country's training investment to EI claimants only, not only favours men but fails to recognize this program's potential to lift people, especially women, out of poverty through investing in their post-secondary education and resourcing our labour market.

WEC also encourages the Government of Canada to revisit its administrative policies and procedures working more closely with provincial/territorial governments to ensure that benefits to Canadians are not interrupted while they are making transitions between government programs. Programs assisting low income individuals, such as single mothers, should ensure there are program safeguards ensuring continuity in benefits. More than 1 in 3 (37%) single mothers live in poverty.

### Research

A reoccurring issue unemployed EI Eligible Canadians experience when starting a funded training program to help them secure employment is an interruption in their EI benefits while government is processing a change in their status. It is difficult for agencies to encourage low income individuals who previously held minimum wage jobs, most of them women, to engage in training programs knowing this choice will trigger panic shortly after they file their EI report indicating that they are in training. When EI benefits continue to be



interrupted for extended periods of time, community agencies then tie up resources trying to advocate with government on behalf of people in training to expedite the process.

WEC supports EI reform that provides all unemployed Canadians with the ability to apply for and easily transition to government funded training programs within a national and a provincial/territorial labour market context. This is true of other programs such as the Targeted Initiative for Older Workers (TIOW) program, a federal/provincial/territorial cost-shared intervention targeting Canada's unemployed most in need. Sponsors delivering these interventions must help potential participants with goals of entering the labour market to determine possible impacts this training program and eventually work will have on their existing benefits associated with other federal/provincial/territorial programs, such as social assistance programs, EI and CPP. Before people are encouraged to enter the program or work, the first step is to assess the risk to their incomes and other benefits.

Sponsors assist as best they can to connect potential participants with Service Canada and the Canada Revenue Agency and help them decipher possible impacts before making a decision to risk training and then work. Yet even with government expectations communicated upfront, as programs unfold and new work opportunities follow, incomes from existing sources are disrupted, new benefits are taxed, health coverage for dental and prescription coverage are lost and other low income/poverty reduction programs fail to equal the income security and peace of mind they originally had before preparing and securing work. Sponsor organizations, including Women Interested in Successful Employment (WISE), have gone as far as to have government staff meet with potential candidates before program starts so they can distance themselves from the income security aspects of the program in anticipation of fallout when government systems fail to support easy transitions between programs. Unlike the public sector, the sustainability of non-profit organizations is directly linked to their success in delivering programs serving people living at the margin of society. They really can't afford delivering programs in partnership with funders with these anticipated systemic issues yet often have no choice because these programs are funded by government.

#### **Proposed Solutions - EI Reform (4 continued)**

4. WEC supports EI reform that provides all unemployed Canadians with the ability to apply for and transition to government funded training programs within a national and a provincial/territorial labour market context.

#### Research

Due to the limited access non-EI Eligible Canadians have to funded training programs under the EI Act, provincial governments and community agencies interested in assisting the unemployed to transition to funded training (and other programs) to gain employment must first design programs, proposals and other interventions to include a *paid employment component* just so that the unemployed can gain this EI Eligible status to access programs.

The Government of Newfoundland Labrador Linkages Program is one such program used by the provincial government in partnership with community agencies to help transition the unemployed to EI Eligible status and then on to a funded college programs. The role of the Government of Canada in workplace development is uncertain and poorly defined.

Provincial and territorial governments are responsible for most post-secondary education, training and retraining so that it is able to respond to localized economic shifts. However, the absence of a national approach to employment and workforce preparation puts Canada at a significant disadvantage relative to other leading industrial nations.

## **Proposed Solutions - EI Reform**

5. WEC supports EI reform that increases access to *Special Benefits* for maternity and parental leave, sick leave and compassionate care for all Canadians, including both standard and non-standard workers in the economy. Outside of Quebec, new mothers do not have access to maternity benefits, unless you qualify for EI benefits. This means, on average 38% of mothers in the rest of Canada are consistently excluded from maternity or parental benefits under the federal program.

While the Government of Canada has aimed to increase access for more people through the Special Benefits Program for Self Employed Workers (SBSE), this program has failed to serve most self-employed workers and other non-EI eligible Canadians who contributed to the Canadian economy. In 2013–14, Government spent \$8.1 million to administer \$8.2 million in benefits to self-employed Canadians through SBSE. These program administration costs at almost 100% could have supported other workers struggling to care for newborn children or cope with an illness or caregiving duties that had disrupted their incomes. This program appears to reflect the Government of Canada's desire to ensure some level of income security for all workers regardless of the type of work arrangement previously occupied prior to being absent from work for these specific reasons.

### Research

The province of Quebec as well as other countries provides examples outside of the EI program that models different approaches to supporting residents during absences from work for some of life's toughest challenges.



### **Proposed Solutions - Pension Reform**

6. While not an EI issue, it is a huge issue impacting the economic security of women as they struggle to retire. WEC would encourage the Government of Canada to explore pension reform, ensuring there are portable pension vehicles that provide employers and Canadians the ability to contribute to pensions as they move in and out of different jobs and different types of employment relationships throughout their lifetime. The Danish flexi-system is noteworthy for its ability to facilitate portable pensions for its dynamic labour market. Like EI, the public pension system was brought in during the 1960's, and does not reflect all of today's labour market workers. The 34 % of Canadians, the majority of whom are women, who work in non-standard employment, including self-employment, are typically without pensions.

#### Research

Twelve million working Canadians do not have workplace pension plans and Canadians are increasingly unable to save sufficiently for their own retirement. Again, non-standard work women coupled with interruptions in earnings throughout their working years because of their primary responsibility to care for dependents, leaves women behind most men as they enter their retirement years. Reform that makes it easier to contribute to pensions and retirement savings is essential to the income security of Canadians.

## **Proposed Solutions – Universal Childcare**

7. WEC holds the view that there is a strong economic argument for universal daycare as a labour market strategy, not just a social one. 70% of mothers with children under the age of 5 years of age are in the workforce. For every dollar that governments spend on early childhood education, TD says the economic return to society down the line ranges between \$1.50 and \$3. And "the benefit ratio for disadvantaged children is in the double digits.

### Research

Various former Prime Ministers Trudeau, Mulroney and Martin have proposed a universal system but none have made good on their promises. Only one province, Quebec, has instituted a universal daycare program and while not a perfect system, it is the envy of the rest of Canada.

14 jurisdictions, ten provinces and three territories, are responsible for Canadian early childhood education and care. Even within provinces and territories, parents are faced with a confusing array of options from informal arrangements, to unregulated in-home daycares to licenses community-based centres. However, these daycare options:

- Are not affordable; in areas like Toronto, Ottawa and Vancouver, as high at \$ 1,600 per month
- Provinces offer subsidies but they are entirely reserved for low income families
- Wait lists for licensed daycare are not uncommon; both in urban centres but especially in rural communities
- Currently daycare models do not support non-standard workers; such as part-time workers and shift workers

### **Proposed Solutions – Increased Support to Unpaid Caregivers**

8. WEC encourages the Government of Canada to recognize the tremendous contributions of nonpaid caregivers, providing some form of income security to sustain them in this role. Canada's health sector relies on 8.1 million people in Canada to provide 1.5 billion hours of unpaid home care. This nonpaid care ensures seniors age in place and reduces the time and probability they are admitted into long term care homes. Women do most of this nonpaid work. This is between 8 and 11 times larger than the number of paid hours of care offered for home health, home support, and community care (estimated at between 140 million and 182 million hours) provided through government health care budgets. Informal caregivers incurred over \$ 80 million in out of pocket expenses related to caregiving in 2009; that's over 7 years ago. Only 5% of caregivers providing care to parents report receiving financial assistance.

The Government of Canada needs to recognize nonpaid caregivers of children, adults with disabilities, seniors and other vulnerable Canadians. The lack of caregiver support continues to hinder progress for women's economic security in Canada. One of the predominant reasons women work in non-standard work involves their nonpaid caregiving responsibilities at home or in community.

#### Research

One study estimated that the total imputed economic contribution of unpaid caregivers in Canada was in the range of \$25 billion to \$26 billion in 2009 alone.

Both federal and provincial governments have encouraged policies that encourage seniors to age in place in their homes. Given the increasing number of seniors in Canada who will need care in the next couple of decades, this investment in home care is justified, as it will help will keep seniors out of hospital and long care facilities.



**Proposed Solutions – GBA+ Requirement for Funded Programs and Services**

9. WEC encourages the Government of Canada to require public sector programs and services including those federally funded and delivered by community partners to specifically use gender based analysis (GBA) to ensure women are appropriately engaged and resourced in their proposed work. Follow up is also necessary and vital. Funding criteria used to approve projects as well as accountability frameworks guiding project requirements should also ensure the collection and reporting of statistics to include gender i.e. require segregated data for each funded program or project.

Federal funding that is directed to provincial and territorial governments, such as Labour Market Agreements, should include GBA requirements in funding agreements.

Research

Advocates for gender equality working within governments at the provincial and territorial level experience challenges ensuring that GBA is used in the awarding of project funding to community agencies as well as across government departments.

## **Part 2 - Proposed Solutions – Social Support Needs for Women Entrepreneurs**

10. We commend the Government of Canada as they start to build a National Framework on Early Learning and Child Care, and for their promise to include significant investments increasing to \$2.6 billion by 2019/2020.<sup>i</sup> WEC reiterates that working women, including those who are self-employed or growing their business, need access to affordable, flexible child and elder care supports. Important in this National Framework must be consideration of women entrepreneurs, including free lanceers, consultants, and women who live in rural and remote communities.

We make special mention that 51% of Aboriginal independent businesses belong entirely or partly to women. These women play a very important role in an economy that is quickly becoming a driver of jobs and opportunities in the Indigenous communities. Aboriginal women have special needs when accessing child and elder care especially when living on reserve. Lack of high quality, flexible child and elder care is a significant barrier to indigenous women's economic security.<sup>ii</sup> Growing strong, sustainable businesses is important to growing our Canadian economy and women are a crucial consideration in this strategy. However, we reiterate that one of the overriding barriers to business growth for women is their struggle around inadequate social supports.<sup>iii</sup>

WEC recommends that the Government of Canada consider that policies and programs need to be reviewed based on prevailing changes in how people earn a living in 2017. Given the number of women choosing self-employment, part-time, and seasonal work, this is a priority issue. Although it is true that many women choose precarious employment, such as self-employment to meet their caregiving responsibilities, it is also important to realize that often there is no choice.<sup>iv</sup> Precarious employment, including self-employment, is increasingly becoming a pervasive trend in our Canadian economy, and sometimes the only choice in Canada's rural and remote communities, especially for women.

### Research

“Own-account self employment in services has grown by 72 percent since 1987, with the greatest gains in finance, insurance and real estate (+257 percent), business building and support services (+235 percent) and education services (+235 percent).”<sup>v</sup>

The lack of affordable, flexible, and accessible child and elder care increases the chances that women and their families, especially those who are single mothers, Indigenous, senior women and women with disabilities, will live in poverty. Therefore a gender lens recognizing women’s unpaid work and women’s increasing and important contribution to the economy must be applied to social supports such as EI, OAS, CPP, and child care.<sup>vi</sup>



**Proposed Solutions - Women Entrepreneurs and *Innovation for a Better Canada***

11. WEC recommends that the Government of Canada support women's enterprise centres that are experienced in moving diverse women from start-up to growth to develop innovation and incubator programs. WEC recommends that the Government of Canada when considering today's changing economic reality, also consider how women grow their businesses within an environment that favors innovation and technology.

Because there has been inadequate support for women-centred enterprise development organizations to develop innovation centers and incubators, this has negatively impacted the economic security and business growth for women entrepreneurs. In 2016 when working on a task force called Women Entrepreneurs Ontario Collective (WEO), we discussed women and how they differ from men when growing a business.

Understanding this, WEC and WEO agree that innovation is more than an idea; it is an Idea with a 'practical use that can be shared, scaled, and sustained to transform the ways we live and work.' WEC and WEO also put forth that current mainstream innovation strategies in Canada are not inclusive.<sup>vii</sup> WEC states strongly that this is not acceptable in 2017. Also, it has negative economic impact on all Canadians.

Research

Women see innovation differently than their male counterparts. Their innovations are not generally in areas of technology or science, but are as important to society.<sup>viii</sup>

For women entrepreneurs, we must support the growing recognition that innovation encompasses a wide range of activities in addition to R & D, such as organizational changes, training, testing, marketing and design. Oslo Manual, 3<sup>rd</sup> edition also includes "a new organizational method in business practices, workplace organization or external relations."

ILF Wilder Community Report, 2013, states that women have as many ideas as men, but their ideas are often not taken as seriously or listened to with the same attention as those of their male counterparts. Also, these ideas were given less support (including financial) to bring them to fruition.

'One size fits all' small business and innovation policies and programs do not fully realize the economic potential of women's enterprise. Research consistently shows under-participation of women and minority entrepreneurs in mainstream incubators and accelerators.<sup>ix</sup> These organizations must partner with supported women-centred organizations. Or better still, government is recommended to invest in women-centred incubators and accelerators, ensuring that working with diverse and vulnerable women is as important to this work as providing support to those who are well-financed. Self-employment is a path to business growth that is built on experience.<sup>x</sup>

Women approach innovation differently in that women are more risk averse than men<sup>xi</sup> - 41% would not take on new opportunities compared to men at 34%, showed one report. With appropriate women-centred supports and networks, women will feel more supported and secure, therefore more willing to take risk appropriate to their unique situations.

**Proposed Solutions - Women and how they are impacted by programs that favour technology and STEM**

12. WEC recommends that the Government of Canada recognize that women have been the primary source of the increased labor force since the 1970's and yet, they are unevenly represented in key fields typically associated with innovation, mainly STEM or science, technology, engineering and mathematics. So while women are innovative, they are not generally included, recognized, or well financed, as their innovative business ideas do not fit the favored type - technology and STEM. This has led to a gender gap in innovation as currently defined. Therefore, women are under-represented in mainstream innovation centers, incubators and in approaching mainstream banks.<sup>xii</sup> WEC recommends that financial support be given to women-centred organizations that have the capacity to be more inclusive and mindful of these differences. And that they be encouraged to support diverse women, including immigrant, Indigenous, senior, women with disability - all women - to grow their innovative business ideas, as these women define innovation.

Research

Recent studies on the impact of AI/Automation technologies on the structure of our labor force indicates women will be disproportionately affected, leading to more women pursuing entrepreneurship, leading many self-employed women in fields like bookkeeping to seek new venture opportunities.

"The report, penned by Sunil Johal and Jordann Thirgood of the Mowat Centre at U of T's School of Public Policy & Governance, says Canada's social policies and programs are "woefully inadequate" to deal with such a massive change in the labour market.

The report sees social risk to Canada if policies don't change. Automation, combined with other trends in employment, is "creating a growing number of workers with little or no attachment to Canada's social architecture," the report said."<sup>xiii</sup>

Demand for services by women, across age groups, will grow significantly. WEC recommends that it is important to women's economic security that governments see this changing trend and develop support programs that will address this changing technological structure in our work force before women are made more vulnerable.

Ageism in innovation policy affects women disproportionately: The majority of venture creation and innovation support services are youth biased and/or age specific (e.g.: Futurpreneur). Although, studies report that mid- and late-career women are seeking business support.



**Proposed Solutions: Building on Women's Success in Social Innovation**

13. WEC recommends that we need more support for women-centred organizations in support of social innovation in women's businesses. Also, to provide support for women's organizations to partner with mainstream organizations to ensure diverse women receive access to all supports for their important innovative entrepreneurial endeavors.

WEC recommends that the Government of Canada assess the effectiveness of mainstream programs and require that they partner and network with women's organizations, and evaluate how many women are participating in their programs as compared to their male counterparts.

WEC recommends that the Government of Canada recognize that women often lead the way in Social Innovation – where we include a product, production process or technology, but also there is a principle, an idea, a piece of legislation, a social movement, and intervention, or a combination of them. And this is another area where women's organizations are well placed to support this work. Women must be encouraged and funded in social innovation pursuits. This is an area of strength for women social entrepreneurs, and an area where they can increase their economic security while making important positive change in their community and for their country.

Research

Note however, that while there are more women participating in revenue generating social innovation, in promoting innovative systems and processes, these social endeavours are still underrepresented in technology and STEM initiatives. Therefore, they are not supported in the same way as those innovators focussing on technology and STEM. This represents a gender gap in social innovation, and a detriment to the economic security of women.

As mentioned, STEM focus is problematic for many women: Government funded venture creation and innovation support services are incented to target STEM and tech-based rapid-growth ventures. Chronic under-representation of women continues despite interventions at many levels. This is not an area where women have a priority interest, so in many ways it eliminates their involvement in innovation as their ideas do not fit and therefore this is a barrier for women in growing their business and in achieving their goals of economic security.

**Proposed Solutions: Building on Women's Success in Revenue-generating Social Innovation**

14. WEC recommends that we need more support for women-centred organizations in support of social innovation in women's businesses. (continued)

PARO, a WEC partner, initiated and continues to lead, Social Enterprise for Northern Ontario, working pan-northern Ontario and providing programming for all people, with special focus on women. PARO raised matching funds for a Social Enterprise Development Fund project, and we work with a multitude of partners. We have provided grants and loans to social entrepreneurs from across the North for a couple of years through this program, complete with wraparound supports. But, because we are a women's organization we are often over-looked for other social enterprise funding opportunities, as they are marketed directly to Innovation Centres and the Universities. We strive for women's inclusion in all innovation strategies and programs.

**Proposed Solutions - Gaps in Research on Women and How We Can Support Equality**

15. WEC recommends that research be supported in areas that impact gender equality. We suggest that one topic of research should be “how women communicate, why and how this impacts gender equality,” as it may be an underlying reason for the struggles that women experience when it comes to accessing funding, gender equality in wage earnings, and in accessing sufficient support for growing their business.

Also, WEC recommends that the Government of Canada support research as to why women are underserved: We should investigate why women have low participation in mainstream federally and provincially-funded SME services. Presently, SME services do not fully leverage the collective impact of women entrepreneurs.

Research

This is evidenced by low participation rates in Campus Led Accelerators (10 centres/\$5.8M), OCEAS (20 programs, \$650K), and Regional Innovation Centres (18) <sup>xiv</sup>

Federal government has supported women’s enterprise centres in all provinces, except Ontario. Support for women’s enterprise in Ontario, where it exists, is uneven and disconnected. Unlike Western and Eastern Canada, Ontario women-focused small business support services are regional (e.g., PARO operating in Northern and Eastern Ontario) and service levels are uneven as financial support does not recognize the vast areas and numbers of women served. <sup>xv</sup>

We recommend as a solution to fill the long-existing gap in federally assisted Women’s Enterprise Centres across Canada, <sup>xvi</sup> that PARO Centre for Women’s Enterprise (now effectively servicing over ¾ of the province) serve all of Ontario. This solution would expand its proven and highly effective model of providing appropriate women-centred supports, including grants and loans. This solution is recommended more specifically because of PARO’s success in supporting diverse women who wish to start and grow their businesses, and in incubating fledgling organizations that wish to grow social enterprises. Also, a pilot project would expand this successful and multifaceted model of serving diverse women entrepreneurs and of incubating women’s organizations to other areas of Canada.



**Proposed Solutions - Gaps in Research on Women and How We Can Support Equality**

16. WEC recommends that research in areas that impact gender equality. (continued)

Research

Lack of sufficient funding for women-centred organizations contributes to the barriers experienced by women accessing appropriate support. Governments and donors chronically underfund women's organizations.<sup>xvii</sup> WEC recommends that the Government of Canada provide significant support for women's organizations to do the needed research and to grow understanding on how best to support the innovation and the business growth of women entrepreneurs. There is a major gap in the innovation literature around the role of women and research that seeks to understand how women can be best supported to grow their business. There is little available research on how women innovate, how they initiate change, how their leadership influences innovation, the challenges and opportunities they face in accessing innovation networks and how women grow their start-up businesses.

## **Conclusion**

WEC quotes a recent OXFAM Briefing note, SHORTCHANGED: Make Work Paid, Equal, and Valued for Women. “The global economy is not working for women. Gender inequality affects the jobs women have access to, the money they earn, and the way society values their work.” Given an opportunity, women workers and entrepreneurs demonstrate remarkable results.

So, why does government programming not follow up on it’s GBA+ recommendation to prioritize the need for a built-in gender-based evaluation for all government supported programs? Women’s Economic Council asks why government does not follow up on an activity that would support economic security for women and that the Government of Canada recommitted to as recently as 2016?

As stated in the recent OXFAM Briefing, “Addressing the unequal economics of women’s work is essential to closing the gap in earnings and opportunities for women and men, and between rich and poor”. With a feminist Prime Minister and a government committed to inclusive growth, Canada is well placed to take immediate steps to “make women’s work paid, equal and valued here at home, and to stand up for women’s rights worldwide.” WEC agrees.

Women in Canada enjoy higher levels of education and increased access to the workforce, yet their efforts to build a better life continue to be hampered by the unequal distribution of unpaid work, the gender barriers to many fields of work, the undervaluing of jobs held predominantly by women, and the often unspoken social norms that offer men higher wages and rates of promotion from the moment they enter the workforce.

Further hampering women’s economic security is the limited access to government programs designed to support a labour market of days gone by, without consideration to the working patterns of women today and their contribution of nonpaid caregiving work to Canadian life.

## **Conclusion**

WEC trusts the Government of Canada recognizes that our economy is benefiting the top 1%, and women, regardless of economic class, but particularly the working poor, do not live a life with economic security. Ensuring federal programs and those funded by federal dollars reflect today's labour market realities is critical so that all Canadian women feel the government has a role in ensuring their economic security. Programs that put money directly in women's pockets at the time they need to incur expenses, is also a critical way to recognize the Canadian norms and expectations of women as they continue to care for family dependents while trying to fit in paid work with an already demanding life.

Thank you for the opportunity to present to the Standing Committee for the Status of Women on Economic Security for Women.



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