

**The Standing Committee on the Status of Women
A Briefing Paper on Improving Women's Economic Security in Canada**

Background:

CFUW is concerned about the economic inequalities that exist between women and men: the inability of women to gain employment equity demonstrated by the gender pay gap, which, depending on how it is measured, can be as high as 30%; the underrepresentation of women in leadership positions in both the public and private sectors; the high incidence of female led single parent families living below the poverty line; the fact that there is no consistency in federal, provincial and territorial legislation relating to equal pay in both public and private sectors; and the shortage of affordable, accessible childcare and eldercare.

Our research has identified the following factors, which contribute to the higher incidence of poverty among women than men and that influence women's income:

- gender stereotypes continue to exist in our society starting from a young age directing women into traditional, undervalued jobs
- workplace discrimination can affect women's ability to gain promotions or access non-traditional employment
- a greater number of women than of men take time away or drop out of the workforce due to caring for children or other family members
- a lack of affordable, accessible childcare and eldercare
- more women than men are part-time, contract workers, minimum-wage earners, and hold down temporary jobs
- domestic responsibilities and unpaid work often prevent women from long-term economic security and advancement
- being part of an at risk group of women - single parent, Indigenous, visible minorities, recent immigrants, physically or mentally disabled, seniors, victims of domestic violence
- a lack of pay equity affects women at all levels of society

The effect of unpaid care work, as well as part-time and precarious work, on women's economic security:

Around the world women are responsible for the majority of unpaid care work in the home. These time and energy consuming responsibilities limit women's participation in the labour force. They also affect the ability to gain access to job training and education. Caring responsibilities also lead to part-time, low-income and insecure employment, often below a woman's skill level. During an economic downturn, these jobs are often withdrawn from the market. Women in abusive relationships also take time away, which affects their work record and can often result in job loss. Also because of the fewer hours worked, women in these jobs may not be qualified for Employment Insurance. Part-time employment has a negative effect on CPP and private pension contributions and thus retirement incomes.

Women working in the home are undervalued in our society. They are often considered non-workers. An online survey of 18,000 women conducted by Salary.com found that mothers' unpaid work, if paid at the rate of similar work conducted for pay, would give the average

mother an annual salary of Cdn\$126,593 — the equivalent of the salary of a top advertising executive, marketing director, or judge.
(Efroymson 2010).

They also contribute to the National GDP by the nature of the services they provide. Yet full-time housewives receive a minimum income in the form of the child tax benefits and any social assistance for which they qualify.

The effect on women's economic wellbeing of federal income security programs, such as Employment Insurance and the Working Income Tax Benefit:

Because a higher percentage of women than men rely on income from government transfers and a higher percentage of women than men live in lone parent families the shortfall in our income security programs affects women more than men. It also contributes to child poverty. As we have already stated, because of the nature of their work, women have to work longer to qualify for Employment Insurance. The unpaid care that women perform also puts restrictions on their availability for work outside the home. The Working Income Tax Benefit is a percentage of earnings. Since women earn less, their benefit is less, and it cuts out at a fairly low income. It is also not available to students, meaning that it is not available for women seeking retraining or returning to school to complete a diploma or degree.

Social Assistance varies from province to province and the penalties involved in gaining additional income are also not consistent. This penalizes women seeking to supplement their income by working part time or from home, or sharing their home with a roommate. Eligibility rules often mean that women must use up their assets in order to access benefits. This makes it extremely difficult for women, especially single parents, to escape poverty. Because of pay inequality and less time in formal employment many women retire to reduced retirement income.

The measures and strategies that can be used to increase women's entry, participation, retention and representation in economic leadership positions. These positions include those in the private and public sectors, on corporate boards, and in the sphere of science, technology, engineering and mathematics (STEM):

Women are often held to a different standard than men and given different messages about life choices. Attitudes are changing, but we still have a long way to go. The government should set the example for other employers. This has been started by appointments to the 2015 Liberal cabinet. Eliminating sexual harassment in the legislature would also make it a more appealing career choice for young women and set an example for other employers. Bring together experts and organizations to share strategies to move women out of low-income positions into leadership roles. Although quotas are not popular, setting quotas for crown corporations and publicly listed companies would ensure women gaining employment in careers of their choice. Educating the general population by highlighting the achievements of women in STEM careers and matching, sponsoring or offering bursaries and scholarships to women entering those fields of studies would make those disciplines more attractive to women entering post secondary education. Investments need to be made in community programs that help women.

Recommendations:

- pass legislation to ensure an affordable, universal, high-quality childcare program in all provinces and territories

- supplement provincial health care budgets to ensure that there is sufficient capacity in the long-term care system
- ensure that the minimum wage in each province and territory would raise vulnerable workers above the poverty line with a regular review process to keep workers out of poverty
- develop an official definition and measure for poverty in Canada
- provide liveable benefits according to regional standards and simplify the process for receiving social assistance
- work with the provinces and territories to develop a national action plan to end gender based violence and harassment
- initiate programs to encourage women to become judges, MPPs, CEOs, board members, managers and work supervisors

Who we are:

CFUW Burlington is committed to pursuing knowledge, promoting education, improving the status of women and girls and actively participating in public concerns. We are part of a strong national organization whose vision states that we will work to ensure that all girls and women have equal opportunities and equal access to quality education within a peaceful and secure environment where their human rights are respected. Our vision includes a world where poverty is reduced, discrimination eliminated, where there are equal opportunities for leadership, employment, income, education, careers and the ability to maximize potential.

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