



Nanaimo Family Life Association EST. 1967

*Healthy individual and family relationships
are the heart of a strong and resilient community.*

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Policy Brief: Economic Security of Women in Canada

Submitted by: Deborah Hollins, Executive Director, Nanaimo Family Life Association

To: House of Commons Standing Committee on the Status of Women

Summary:

Despite the efforts of women's groups and organizations across Canada, our country's women continue to live in poverty at an alarming rate. Statistics tell us that we have a national crisis at hand and unless we address the economic insecurity of women and the factors that cause it, the numbers of children living in poverty will continue to increase, as will the number of senior women experiencing homelessness, and the government will continue to spend billions to address the effects of poverty. Current numbers reflect that more than 1.5 million women in Canada live in poverty (*Canadian Women's Foundation*), have no stable income and are headed into a future of continued economic vulnerability. This reality is the result of systemic patriarchal and misogynistic leadership and policies that exclude women from fully participating in the Canadian economy free from violence, sexual assault and sexist practices that impact women's mental, physical and emotional wellbeing. As a result, Canada's economy suffers with the lack of equal participation of all citizens and the cycle of poverty that is inherent in a male-dominated society and it's resulting economic structure continues to spiral.

Women's poverty is influenced by:

- **Gender-based violence** that results in trauma which prevents women from fully participating in a career or in a workplace that does not provide adequate support and/or health benefits. Women often must choose between staying in abusive situations or leaving and risking the economic security for both themselves and their children. Societal beliefs and biases lead to women being assaulted both at home and in the workplace with little or no provision for policies that enhance a victim's experience of safety and justice. Women too often choose silence when faced with a system so bias against them.
- The **Gender wage gap** that pays women 23% less than their male counterparts. For women of colour this percentage is even higher.
- **Lack of labour policies** that provide for temporary, part-time and/or seasonal employment.
- **Lack of affordable child-care** that force women to make choices that severely inhibit their earning potential. Women are too often responsible for both maintaining a full-time job and taking on the bulk of child-rearing duties, leaving them exhausted and turning away from promotions and opportunity.
- **Aging** - In Canada senior women are twice as likely to live in poverty as men, with 30% of elderly women on their own living below the poverty line. (Canadian Labour Congress, 2015). As a result of earning less over a lifetime, women are unable to retire with dignity and security as they work long hours in low paying jobs that offer little or no pension. Because women live longer than men, they must save more for their retirement.

Rationales:

- When we address women's issues of poverty, we address child poverty as well. Poverty effects the health and well-being of children, impacts their performance in school and leads to higher drop-out rates and lower post-secondary attendance. The cycle of poverty is supported in such a system.
- Women who live in poverty are put at greater risk of violence and are often forced to stay in abusive relationships for perceived economic security.
- Economies grow when women fully participate in the workforce. An increase in female labour force participation—or a reduction in the gap between women's and men's labour force participation—results in faster economic growth. (*Organization for Economic Cooperation and Development (OECD), Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012.*)
- Addressing issues of inequality and women's work will decrease the incidence of poverty amongst elderly women.

Recommendations:

1. **Increase sustainable funding from government to community organizations.** This funding must be long-term, core funding that invests in programs and organizations designed to address issues associated with women, children and poverty. Funding to programs that support women who are fleeing violence, who are raising children (both alone or with a partner) and that focus on issues related to senior women who are victims of structured inequality must be a top priority of government.
2. **Increase social educational programs that challenge sexist and patriarchal structures** and educate society on the need for women's equality and full participation of all levels of government and decision making.
3. **Establish a national action plan for aging Canadians** in collaboration with grassroots and community organizations that serve seniors, **with specific attention paid to senior women** and their unique issues.
4. Review, from a gender perspective, policies and programs relating to economic stability and **restructure and target the allocation of public expenditures** to promote women's economic opportunities addressing the needs of women, particularly those living in poverty.

Nanaimo Family Life Association has been serving families, individuals and youth for 50 years in our community. We work with a large portion of our community's marginalized people, specifically senior men and women and provide services to many youth from low/no income families. Our primary role is to support individuals at all stages of life, and to offer accessible programing to address barriers to healthy living. For more information, please contact Deborah Hollins, Executive Director.



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