

A BRIEF ON THE ECONOMIC SECURITY OF WOMEN IN CANADA

Submitted by the British Columbia Federation of Students

With this brief we wish to address three issues:

1. Ways to increase women's participation in leadership
2. Ways to strengthen women's economic security
3. Identifying problems affecting women's income

All three issues can be addressed by affordable access to post-secondary education. Specifically, by supporting women to achieve basic education levels, addressing the post-secondary student debt and wage gap, and addressing women in precarious part-time work, these are three areas which can be improved to help secure the economic success of women in Canada.

Achieving Basic Education Levels

Completing basic education levels is a fundamental issue affecting women's income and position in the economy. Women are overrepresented in adult basic education (ABE), making up 58 percent of students in such programs¹; further, 19 percent of ABE students are parents.² Similarly, women make up approximately 61 percent of enrolment in English as a Second Language (ESL) courses, and 47 percent of students in these courses are parents.³ Basic education levels and English language skills are necessary hurdles for women to make a start in the economy, yet many women face issues in making this first step.

Access to basic education has become more difficult in recent years. For example, in Newfoundland and Labrador ABE was privatized in 2013. From 2013-14 until 2015-16 tuition fees have risen 88.1 percent and enrolment has fallen 29.94 percent.⁴ In British Columbia tuition fees were reintroduced for ABE courses in January 2015 allowing institutions to charge up to \$1,600 per semester.⁵ While institutions have not produced clear reports on enrolment in these programs, department heads have reported to students' unions that enrolment has decreased, in some cases by as much as 50 percent.

The introduction of ABE tuition fees in British Columbia coincided with a rebranded financial aid program called the Adult Upgrading Grant, which is meant to assist with the cost of tuition fees, textbooks, supplies, transportation, and childcare. Yet the income threshold to be eligible is considerably low (the equivalent of working full time earning \$11.61 per hour⁶) and many students do not qualify. Similarly, lower-income students may qualify for a childcare subsidy (which varies by province), but this is a small contribution in comparison to all of the costs that many ABE students face. To cover these costs, in 2014 50 percent of ABE students were employed while taking classes.⁷

"It's never too late to go back to school. As a mother of 3, and member of the Mowachaht/Muchalaht First Nation, I've graduated with my MBA/MScIB and become a leader in my community. Access to free adult basic education gave me this opportunity."

Sherry McCarthy, former Vancouver Island University student

Post-Secondary Student Debt, Wage Gap:

For women in higher education, there are issues of student debt and wage inequalities. Based on the recent Canadian National Graduates Survey, compared to their male counterparts, women were more likely to graduate from college with more debt, have repaid less of their debt three years after graduation, and be earning lower average incomes.⁸ In a longitudinal study in British Columbia from 2003 to 2015, women borrowed consistently more money than men and were more likely to interrupt their studies for financial reasons.⁹

Women graduating at the university level (e.g. bachelorette and above) are closer to their male counterparts in terms of debt but are still more likely to earn less than men.¹⁰ There is an employment gap between women and men

¹ BC Ministry of Advanced Education. (2015). ABE enrollment summary 2015 <http://www2.gov.bc.ca/gov/content/education-training/adult-education/adult-upgrading>

² BC Ministry of Advanced Education (2014). Developmental student outcomes survey: Report of findings, BC student outcomes. <http://outcomes.bcstats.gov.bc.ca/OtherSurveys/DEVSO.aspx>

³ *ibid.*

⁴ Government of Newfoundland & Labrador, Department of Advanced Education and Skills. (2016). Access to information: ABE program information. <http://atipp-search.gov.nl.ca/public/atipp/requestdown-load?id=1181> as cited in Howells, L. (March, 2016). Adult Basic Education costs rise, enrolment drops since privatization. CBC News. <http://www.cbc.ca/news/canada/newfoundland-labrador/adult-basic-education-costs-up-enrolment-down-privatization-1.3493815>

⁵ BC Ministry of Advanced Education. (2017). Factsheet: Adult upgrading courses and grants. <https://news.gov.bc.ca/factsheets/factsheet-adult-upgrading-courses-and-grants>

⁶ *ibid.*

⁷ BC Ministry of Advanced Education. (2014).

⁸ Ferguson, S.J. (2016). Women and education: Qualifications skills and technology. Statistics Canada Catalogue no. 89-503-X

⁹ BC Student Outcomes (2015). Meeting the challenge: How diploma, associate degree, and certificate students paid for their studies. <http://outcomes.bcstats.gov.bc.ca/Publications/Infographics.aspx>

with post-secondary certificates or diplomas (82 percent vs. 88.1 percent); the employment gap persists between women and men with university degrees (83.2 percent vs. 89.9 percent).¹¹ This employment inequality leaves women graduates less likely to be employed, and thus less able to pay off their student debt.

Precarious Part-Time Work, and Internships:

The current Canada Student Grant Program offers funding for low-income students (full-time: \$375 per month of study; part-time: \$1,800 per school year).¹² There is additional funding for low-income students with dependents (\$40 per week of study up to 2 dependents; \$60 per week for 3 or more).¹³ However, with undergraduate tuition fees at an average of \$7,246 per year¹⁴, students are left to find other options to pay for their education.

The high cost of tuition fees, child-care, and housing force many women to take on precarious part-time work in order to cover expenses.

“Education has become so unaffordable I had to drop down to part-time studies. I’m \$30,000 in debt and still have 3 years to go. I work full time to support my family and pay for school.”

Jenelle Davies, University of Manitoba student

Precarious Work

Precarious work refers to part-time or insecure income (i.e. short-term, temporary, limited/no benefits, and/or low wages). Women are overrepresented in part-time precarious work, and female students are more likely than male students to be employed in either part-time or full-time work while going to school.¹⁶

A key issue with women in precarious work is that due to the instability and lack of support, precarious workers often are offered less training or opportunities to improve their skills. Because of this, precarious workers become stuck in a cycle of low paid jobs, maintaining their vulnerable economic position.¹⁷

FULL-TIME STUDENTS IN EMPLOYMENT (FULL- AND PART-TIME EMPLOYMENT)				
	FULL-TIME WORKERS		PART-TIME WORKERS	
	Age 15-19	Age 20-24	Age 15-19	Age 20-24
MEN	28.2%	40.2%	49.5%	71.5%
WOMEN	35.9%	51.6%	59.7%	78.3%

Source: Statistics Canada, Labour Force Survey 2016.

Internships

Internships are a common form of precarious work for students, and women are disproportionately affected by these sometimes necessary placements. According to the Canadian Intern Association “unpaid interns are predominately female, which reflects the continuing devaluing of women’s labour,” and contributes to “the repetition of historical inequities that women have faced.”¹⁸

The ambiguous nature of the definition of what constitutes an internship means that interns can easily be taken advantage of in terms of low/no pay and the duties involved in the role.¹⁹ When balancing the daily stress of insecure employment, often while studying, it is not surprising that mental health issues are a significant problem for students in precarious work. Interns have reported feeling psychological duress such as stress of daily expenses, exhaustion, and feeling devalued.²⁰

Recommendations:

1. Ensure funding exists for provinces and territories to provide adult basic education free of cost for those who have not completed a high school diploma or who need to upgrade their high school education to continue into post-secondary education or to stay in the job market.
2. Help alleviate the burden of debt on families by increasing the number of non-repayable up-front grants to students available through the Canada Student Grants Program.
3. Include interns in the employment protections of the Canada Labour Code and put an end to unpaid internships.

¹⁰ Ferguson, S.J. (2016).

¹¹ Statistics Canada. (2016). Table 282-0209: Labour force survey estimates (LFS), by educational degree, sex and age group (25-54), CANSIM (database). (Accessed: May 5, 2017)

¹² Government of Canada. (2016). Canada student grants. <http://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg.html>

¹³ Government of Canada. (2016). Canada student grant for part-time students with dependants. <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg/part-time-dependants.html>

¹⁴ Statistics Canada. (2016). Table 477-0122: Canadian students, tuition and additional compulsory fees, by level of study. CANSIM (database). (Accessed: May 5, 2017) 2017 <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=4770122&tabMode=dataTable&srchLan=-1&p1=-1&p2=9>

¹⁵ Worth, N. (2015). Feeling precarious: Millennial women and work. *Environment & Planning D: Society and Space*, 34, 601 – 616. DOI: <http://dx.doi.org/10.1177%2F0263775815622211>

¹⁶ Statistics Canada. (2016). Table 282-0014: Labour force survey estimates (LFS), by full- and part-time students during school months, sex and age group, annual. CANSIM (database). (Accessed: May 2, 2017).

¹⁷ Law Commission of Ontario. (2012). Vulnerable workers interim report: Quick facts about vulnerable workers and precarious work. <http://www.lco-cdo.org/en/our-current-projects/vulnerable-workers-and-precarious-work/vulnerable-workers-interim-report-august-2012/quick-facts-about-vulnerable-workers-and-precarious-work/>

¹⁸ Canadian Intern Association. (2015). Submission to the special advisors for the changing workplaces review. <http://internassociation.ca/policy-proposals/>

¹⁹ Attfield, J. & Couture, I. (2014). An Investigation into the status and implications of unpaid internships in Ontario. Masters of Public Affairs Dissertation. University of Victoria, BC.

²⁰ Ibid.