



CASA Brief on the Economic Security of Women in Canada

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A post-secondary education (PSE) has never been more important to one's economic security and wellbeing. Given the significant "earnings premium" for PSE graduates¹ and their high employment rates,² the Canadian Alliance of Student Associations (CASA) believes PSE should play a role in any effort to improve the economic situation of women in Canada.

Women are accessing PSE in Canada at higher rates than ever before, and are now outpacing men in attaining certificates and degrees.³ It is also true, however, that women encounter distinct challenges, especially when we take an intersectional approach that considers the barriers to access faced by women from historically marginalized groups, from low-income backgrounds, and those with dependents.

CASA proposes several PSE focused policies to improve the experiences of women in PSE and their associated economic outcomes.

1) Creating a safe campus environment for women that responds to their specific needs

PSE campuses must be safe environments for everyone. However, gender-based sexual assault, violence and harassment is an ongoing reality, with women representing over 93% of the known survivors on Canadian campuses.⁴

CASA presented on this topic to the Standing Committee on the Status of Women (FEWO) in 2016 and is very supportive of FEWO's report on the topic. We look forward to supporting efforts to implement its recommendations.

¹ Marc Frenette, *An Investment of a Lifetime? The Long-term Labour Market Premiums Associated with a Postsecondary Education* (Statistics Canada, February 2014). Accessed online: <http://www.statcan.gc.ca/pub/11f0019m/11f0019m2014359-eng.htm>

² Summary Tables: *People employed, by educational attainment* (Statistics Canada, 2016). Accessed online: <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/labor62-eng.htm>

³ Sarah Jane Ferguson, *Women and Education: Qualifications, Skills and Technology* (Ottawa: Statistics Canada, July 2016). Accessed online: <http://www.statcan.gc.ca/pub/89-503-x/2015001/article/14640-eng.pdf>

⁴ *Developing a Response to Sexual Violence: A Resource Guide for Ontario's Colleges and Universities* (Ontario's Women's Directorate, January 2013). Accessed online: http://www.citizenship.gov.on.ca/owd/english/ending-violence/campus_guide.shtml



CASA is also a strong supporter of improved childcare access. Women continue to be responsible for dependents at a much higher rate than men. For women in PSE, especially for women from historically marginalized groups, lower-income backgrounds, and mature learners, quality and affordable childcare is essential.

The Canada Student Loans Program (CSLP) provides funding for childcare, but the limits are well below actual costs. The monthly amount is \$357 in Ontario, while the average cost of infant childcare in Toronto is over \$1,700.⁵ Over 36,600 students with dependents received CSLP grants in 2014-2015,⁶ and 80 per cent of grant recipients with dependents were women.⁷ Thousands of women would therefore benefit from more childcare funding.

A related challenge is the lack of national data on campus childcare availability. Taking an intersectional approach, it is important to recognize that approximately one third of First Nations students are parents.⁸ A recent Statistics Canada study noted that the “[p]roportion of female lone parents with university degrees has increased at a slower pace than among female parents in couples.”⁹

CASA recommends:

- The CSLP assess childcare using current cost statistics for the municipality where the student lives; and
- Status of Women Canada conduct a national survey on PSE institutions to determine the level of childcare need among their student populations.

⁵ David Macdonald and Thea Klinger, *They Grow Up So Fast: 2015 Child Care Fees in Canadian Cities* (Canadian Centre for Policy Alternatives, 2015), 13. Accessed online: https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/12/They_Go_Up_So_Fast_2015_Child_Care_Fees_in_Canadian_Cities.pdf

⁶ *Statistical Review: Canada Student Loans Program, 2014-2015* (Canada Student Loans Program, 2017). Accessed online: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/reports/statistical-review-2015.html>

⁷ Hon. William Francis Morneau, “Building a Strong Middle Class: Budget 2017, *Tabled in the House of Commons* (March 22, 2017), 228. Accessed online: <http://www.budget.gc.ca/2017/docs/download-telecharger/index-en.html>

⁸ Ethan Cabel, “Campus Child Care Inaccessible, Unaffordable, Says Report,” *The Manitoban* (July 14, 2015). Accessed online: <http://www.themanitoban.com/2015/07/campus-child-care-inaccessible-unaffordable-says-report/23957/>

⁹ Sarah Jane Ferguson, *Women and Education: Qualifications, Skills and Technology* (Ottawa: Statistics Canada, July 2016). Accessed online: <http://www.statcan.gc.ca/pub/89-503-x/2015001/article/14640-eng.pdf>



2) Helping more women afford PSE

With CSLP's Repayment Assistance Plan (RAP), borrowers only make loan repayments when earning over \$25,000.¹⁰ CASA supports RAP, but is concerned that borrowers must reapply every six months. While RAP usage has recently improved,¹¹ RAP awareness also remains a concern. Women borrowers outnumber men,¹² and women make up 66% of RAP users.¹³ Among undergraduate students graduating with debt in 2015, the average debt was \$26,819.¹⁴ Meanwhile, 31% of all students reported having work lined up following graduation, and their reported median annual income was \$36,000.¹⁵ Many women in loan repayment also go on maternity leave, and their awareness of potential RAP eligibility must be improved.

CASA recommends:

- Improving RAP uptake and awareness by making RAP enrollment span a full year without the need to reapply; and
- Continuing with Budget 2017's gender-based analysis (GBA+), the federal government should do an extensive, publicly available GBA+ of CSLP and RAP to promote a better understanding of issues like RAP and maternity leave.

¹⁰ *Repayment Assistance Plan* (Employment and Social Development Canada). Accessed online: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/student-loans-repayment-assistance-plan.html>

¹¹ *Statistical Review: Canada Student Loans Program, 2014-2015* (Canada Student Loans Program, 2017). Accessed online: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/reports/statistical-review-2015.html>

¹² *Statistical Review: Canada Student Loans Program, 2014-2015* (Canada Student Loans Program, 2017). Accessed online: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/reports/statistical-review-2015.html>

¹³ Hon. William Francis Morneau, "Building a Strong Middle Class: Budget 2017, *Tabled in the House of Commons* (March 22, 2017), 228. Accessed online: <http://www.budget.gc.ca/2017/docs/download-telecharger/index-en.html>

¹⁴ *2015 Graduating University Student Survey Master report* (Canadian University Survey Consortium, July 2015). Accessed online: http://www.cusc-ccreu.ca/CUSC_2015_Graduating_Master%20Report_English.pdf

¹⁵ *2015 Graduating University Student Survey Master report* (Canadian University Survey Consortium, July 2015). Accessed online: http://www.cusc-ccreu.ca/CUSC_2015_Graduating_Master%20Report_English.pdf



3) Providing the tools for women to link their PSE experiences to employment opportunities

More support is needed to help PSE graduates transition into the workforce. One increasingly important approach is compensated experiential learning. In an American study, 63.1% of paid internships led to a job, compared to 37% of unpaid internships and 35.2% of graduates with no internship.¹⁶

CASA applauded the 2016 budget investment in co-ops. Given that women made up only 33% of degree holders in STEM in 2011,¹⁷ however, the focus on STEM means many women will miss out. According to Statistics Canada, women represented just 24.4% of those employed in a natural or applied science position requiring a degree in 2015.¹⁸ CASA wants to see support for more women to study STEM, and also believes fields where women are overrepresented should have equally compensated experiential learning opportunities.

CASA recommends:

- Building on recent experiential learning investments with additional funding for co-ops across study disciplines; and
- Conducting a publicly available and thorough gender-based analysis of experiential learning funding programs to ensure all PSE students benefit.

¹⁶ *Class of 2013 Student Survey* (National Association of Colleges and Employers, May 2013). Accessed Online: <http://www.nacweb.org/s05292013/paid-unpaid-interns-job-offer.aspx>

¹⁷ Sarah Jane Ferguson, *Women and Education: Qualifications, Skills and Technology* (Ottawa: Statistics Canada, July 2016). Accessed online: <http://www.statcan.gc.ca/pub/89-503-x/2015001/article/14640-eng.pdf>

¹⁸ Melissa Moyser, *Women and Paid Work* (Ottawa: Statistics Canada, March 9, 2017). Accessed online: <http://www.statcan.gc.ca/pub/89-503-x/2015001/article/14694-eng.htm>