Women’s Centre of Calgary: A Poverty Reduction Strategy Must Address Gender Inequalities

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Submission to the study of poverty reduction strategies

March 2017

About the Women’s Centre of Calgary

The Women’s Centre is every woman’s place for support, connections and community. We work to support women in three critical areas:

- Access to basic needs
- Connect and grow in community
- Work for change

In 2016, we connected with and assisted over 8,000 women, half of whom identified as living in poverty. The Women’s Centre works to reflect their experiences and priorities in policy making and bring their voice to the table. We believe that in order for poverty reduction efforts to be successful, they must understand how and why women are impacted by poverty, and craft solutions that address the needs of diverse groups of women and girls.
Summary of Recommendations

A national poverty reduction strategy must adopt an intersectional gender lens approach if it is to be successful, meaning that it must propose solutions that meet the needs of diverse communities of both women and girls and men and boys. Poverty reduction efforts will be effective only if they address the underlying reasons for women’s higher rates of poverty, including their disproportionate responsibility for unpaid and care work. The federal government should also play a leadership role in ensuring that Indigenous women and children can access services and opportunities they need.

Regarding the study’s identified main areas, the Women’s Centre recommends the following:
- Housing: Ensure housing affordability and accessibility
- Education: Return lost federal funding to post-secondary institutions
- Neighbourhoods and infrastructure: Invest in affordable public transportation

The Women’s Centre has also identified two additional recommendations that it sees as key to successful poverty reduction:
- Invest in the creation of high quality, affordable and universally accessible child care
- Implement an income-first approach to reducing poverty

I. Development of a National Poverty Reduction Strategy: Links Between Gender and Poverty

The Women’s Centre of Calgary commends the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities for launching the study. We hope that this process, as well as the recently launched Government of Canada consultation on developing a nation-wide Poverty Reduction Strategy, after engaging provinces, municipalities, Indigenous communities, and grassroots organizations like ours, will result in a comprehensive strategy that aligns with and builds on existing efforts, puts forward a solid framework with mechanisms for cross-ministry collaboration, and encourages innovation and streamlining of services and resources.

We thank you for this opportunity and look forward to the implementation of our recommendations.

A national strategy that provides a framework for poverty reduction initiatives must adopt an intersectional gender lens approach if it is to be successful. This means that it must address gender inequalities and gender-based discrimination, and help ensure that the needs of diverse groups of both women and girls and men and boys are met.

In Canada, the percentage of women living in poverty has remained consistently higher than that of men, if not by much. When we look closer, large disparities emerge: women who are part of further marginalized groups, including Indigenous women, women of colour, immigrant and refugee women, single mothers, women who have been incarcerated, and women living with disabilities, face additional barriers and greater financial challenges.¹ For example, single mothers are three times more likely to be poor than single fathers (their rates of poverty are 21% and 7%, respectively).² Women also make up almost two thirds of all single low-income seniors, and almost a third of all

² Low income and family status, Women in Canada, A Gender-Based Statistical report (2010).
http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11388-eng.htm#a4
single women aged 45-64 are living in poverty. Women are more likely to be poor for two main reasons:
1) they are disproportionately responsible for unpaid work, leaving less time for paid work over their lifetime (they spend almost double the hours that men do doing unpaid work in the household); and
2) they face a gender earnings gap (that contributes to a wealth and pension gap).

Poverty reduction efforts will be effective only if they address the underlying reasons for women’s higher rates of poverty.

A federal poverty reduction strategy should implement the Truth and Reconciliation Commission calls to action. Many Indigenous women fall between the cracks of provincial and municipal poverty-reduction programs as a result of jurisdictional issues. Indigenous women experience staggering rates of poverty (double that of non-Indigenous women), while large gaps between the Indigenous and non-Indigenous population persist in areas such as health outcomes, life expectancy, and living and housing conditions. The federal government should play a leadership role in ensuring that Indigenous women and children can access the services that they need. Finally, special efforts should be made to engage people with lived experience of poverty in the development of a National Poverty Reduction Strategy.

II. The Women’s Centre Recommendations

1. Housing: Ensure housing accessibility and affordability

The costs associated with homelessness far exceed the costs of investing in safe and affordable housing. Emergency shelters, emergency medical care, and law enforcement cost Albertans four times more than the funding of supportive housing would. Increasing investment in affordable housing initiatives, to increase the number of affordable, suitable and adequate housing units would significantly reduce women’s and child poverty. This includes the maintenance of existing, and building of new affordable housing units, and continued, expanded supports for market housing, such as rent subsidies and in-home supports.

To fully realize the potential of a cross-governmental response to housing accessibility and affordability, incorporate models such as the Interagency Council on Homelessness to ensure that municipal, provincial, and federal strategies align and complement each other. The mandate of any cross-governmental collaboration should also explicitly recognize interconnection between affordable housing investments, homelessness, and poverty reduction efforts.

2. Education, training and employment: Return lost federal funding to post-secondary institutions

Postsecondary education improves access to better employment opportunities. Federal and

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provincial cuts to investments in public postsecondary education have caused sharp increases to tuition, making postsecondary education inaccessible to students from low-income families, and resulting in a student debt crisis. High tuitions also limit access for single mothers wishing to return to university to gain new credentials. The 2016 Repayment Assistance Plan helps students manage debt, but more progressive policies, such as grant programs, would enable low-income women to access postsecondary education without facing massive debts.

Training programs designed to move women into good jobs must consider women’s child care responsibilities. Programs designed to increase women’s access to higher-paying jobs will be unsuccessful without a commitment to universal child care programs (see our recommendation below for more).

3. Neighbourhoods and infrastructure: Invest in affordable public transportation

In 2016, our Centre responded to nearly 16,000 requests for basic needs assistance, including bus tickets. For women living in poverty, the cost of public transportation is prohibitive, often preventing them from accessing essential services. Resources are situated across various neighbourhoods, and many who need these services most are unable to get there. The Women’s Centre encourages a significant investment in affordable public transportation.

The Women’s Centre has also identified two additional recommendations it sees as key to successful poverty reduction efforts:

- Invest in the creation of high quality, affordable and universally accessible child care
- Implement an income-first approach to reducing poverty

4. Invest in the creation of high quality, affordable and universally accessible child care

There is currently a child care crisis in our country. Lack of affordable child care is a burden on families, especially women who are disproportionately responsible for child care. Research indicates that a publicly funded and managed system would benefit both women in particular and economy at large. For example, Quebec’s $7/day child care plan resulted in more women participating in the workforce and a significant decline in lone-parent families on social assistance, while bringing a net benefit to the government. The federal government should play a leadership role and support the development of such early learning and child care program in all provinces, both financially and by providing a national standards framework.

We are pleased to see the government invest in infrastructure to stimulate the economy and reduce poverty. Most of those employed through traditional infrastructure programs are men; these programs have a negligible effect on women’s poverty. Child care should be seen as social infrastructure. Investment in child care can create jobs that primarily employ women and open opportunities to more women to participate in the workforce, further contributing to Canada’s economy and helping to reduce poverty.

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We recommend that:

- **The federal government develop a national framework for the creation of a high quality, affordable and universally accessible child care program for Canada, and commit appropriate funding.**
  
  This program should include paying fair wages and providing good working conditions to early childhood educators, who currently earn some of the lowest wages of any occupation in Canada (full-time early child care educators average just over $25,000 a year).\(^7\)

  Lone-parent families have poverty rates double those of the general population; 92% of children who live in poverty live in a lone mother-headed family.\(^8\) New federal child benefits are effective at lifting more children out of poverty, but the severe shortage of affordable child care spaces is a major issue for low-income women in Alberta, particularly lone parents. Subsidies help some eligible low-income families, but many are unable to afford even subsidized child care.

  We were encouraged by the Alberta government’s $10-million pilot project announced in late 2016, which aims to create up to 1000 new spaces in 18 centres in the province, with fees capped at $25/day. This is a step in the right direction, but is not enough to meet the demand. With federal support, Alberta can expand the program to meet the needs of all Albertan families who require child care.

- **Intergovernmental agreements are developed to ensure support and funding for child care that is flexible, inclusive and that addresses the diverse needs of Canada’s communities.**
  
  Programs and funding for First Nations and immigrant families are needed to address their specific needs and challenges in accessing culturally appropriate quality child care. More funding for spaces for children with disabilities are required to ensure that they have a right to quality education and care. Also, more child care spaces should be made available that can accommodate work arrangements outside traditional 9-5 weekday hours, to respond to the needs of families.

5. **Implement an income-first approach to reducing poverty**

Poverty goes much beyond having an adequate income, but inadequate income is the core issue that must be addressed first. An income-first approach would address growing income inequality in Canada and ensure that wages, retirement incomes and income supports enable a life out of poverty, and would help address the gender gaps in income and wealth.

The following would prevent and reduce poverty for women and improve the standard of living for all Canadians:

- **Introduce a basic income guarantee, understood as a regular predictable income for all, sufficient to provide for basic needs and enable full participation in the community:** A BIG program would create a new universal income entitlement for people


aged 18-65, similar to and complementing existing transfers to children and seniors, which are a form of basic income for those populations, and replace other inadequate and stigmatizing income support programs of last resort.

We see basic income as a tool for reducing poverty and income inequality, but also a way to recognize the social and economic value of unpaid work, most of which is performed by women. It would not replace a comprehensive system of social services, designed to meet the needs of specific populations for care and support. BIG design should take into consideration gender inequalities underlying women’s higher risk of poverty and ensure a no-losers impact across vulnerable groups.

- **Expand eligibility requirements for Employment Insurance to address women’s work patterns**: Only 1 in 3 women are eligible for EI, even though they pay into it. Women, especially low income, are less likely to access EI because they are more likely to work in precarious or part-time jobs that do not meet the program’s hours requirement. Eligibility should be expanded so that benefits can be available to more of those in need.

- **Implement pay equity for Canadian women**: In Calgary, women earn only 63 cents for every dollar men earn for full-year, full-time work. This gender gap is one of the largest in Canada (nationally, women earn 72% of what men earn).

- **Ensure all employment wages are living wages**: As women constitute the majority of minimum wage earners (almost two thirds in Alberta), they are disproportionately affected by current minimum wage policies. The federal government as an employer must lead by instituting living wages in all federal positions, setting an example for provincial and municipal bodies to follow.

- **Implementation a more progressive tax system**: The poverty reduction plan should support further amendments that introduce lower taxation rates for lower income levels.

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