



February 19, 2016

Standing Committee on Finance

finapbc-cpb@parl.gc.ca

House of Commons

Ottawa, Ontario K1A 0A9

Executive Summary

The Canadian Federation of University Women (CFUW) recommends that the Government of Canada adopt fiscal strategies that will establish an even playing field for women, and a fair, inclusive and prosperous economy. CFUW recommends that the Government of Canada address root causes of poverty, utilize gendered analysis in policy and budget creation, and take action through budget spending to address women's economic inequality and speak to their economic realities.

Dear Finance Committee Members,

I am writing to you with respect to the preparation of the 2016 federal budget, which will set out the federal government's spending and policy priorities for the 42nd parliament. The Canadian Federation of University Women urges you to ensure that the budget responds effectively to the continuing problems of pay equity, poverty, child care and education.

Founded in 1919, CFUW is a non-partisan, equality-seeking, self-funded organization of more than 8,000 women in 112 Clubs across Canada. CFUW is affiliated with Graduate Women International, headquartered in Geneva with affiliates in 79 countries. Both organizations have special consultative status at the United Nations Economic and Social Council and attend the meetings of the UN Commission on the Status of Women in New York.

Thank you for considering our concerns and suggestions.

Sincerely,

Doris Mae Oulton

National President, Canadian Federation of University Women

Recommendations

Invest in Women's Education: Employment & Pay Equity

Women's participation in paid work has played a key role in Canada's per capital real income growth over the last decade.ⁱ Employment gaps still exist: fewer women are employed than men, and women are more likely to be employed in part-time, precarious positions. In a recent analysis of developed countries concluded that closing the gap between women's and men's share of employment could increase GDP by between 9% and 16% over the next two decades.ⁱⁱ So how do we close the wage gap?

1. Invest in women's education.

With 70% of new jobs today requiring a university or college degreeⁱⁱⁱ, education has significant potential to improve the economic prosperity of women. Part of the wage gap can be explained by women's underrepresentation in some of the most lucrative and in-demand jobs, such as skilled trades, technology, engineering and scientific fields. In the top five most populated trades of 2012, women accounted for only 2.7% of those who had completed registered apprenticeships as electricians, plumbers, carpenters, welders and in automotive services.^{iv}

We urge the government to develop specific plans to recruit and retain more women in underrepresented fields by addressing the barriers they face, such as discrimination in the workplace, lack of flexible working arrangements, and sexual harassment, among others.^v

2. Develop a national child care system that is accessible and affordable.

Among industrialized countries, Canada has one of the lowest child care accessibility rates in the world, and invests significantly less in child care than our OECD allies.^{vi} Canada also has some of the highest child care costs among OECD countries, making it particularly difficult for single parents to find affordable care.^{vii}

Quebec's universal child care program has proven to be an economic stimulus that supports the workforce participation of mothers, especially single mothers, which in turn increases their incomes and Canada's GDP.

Twenty years after Quebec's child care program was introduced, 70,000 more mothers had entered the workforce, adding \$5.1 billion to Quebec's gross provincial income. During the same period, the number of female lone parents on social assistance decreased from 99,000 to 45,000. Their real, after-tax median income also increased by 81%.^{viii}

We urge the government to adequately finance a national, affordable and quality child care system in collaboration with provinces and territories.

3. Implement the 2004 pay equity taskforce recommendations.

Despite more women attaining higher levels of education, the pay gap remains for female university, college and high school graduates alike. Irrespective of educational attainment, women working full-time, year round, continue to earn on average 28.7 percent less than men.^{ix}

We urge the government to implement the 2004 pay equity taskforce recommendations and take meaningful action toward rectifying the pay gap.

Poverty

In 2011, 8.8 per cent of the population was living below the Low Income Cut-Offs After Tax (LICO – AT).^x The rates of poverty are significantly higher for unattached women, at 36%, and for female lone-parents, at 23%.^{xi} The incidence of poverty for both groups of women has increased since 2009.^{xii} Women who are Indigenous, racialized, and living with disabilities are disproportionately affected, with poverty rates estimated to be as high as 36%, 28% and 26% respectively.^{xiii} For example, women of colour and Indigenous women are the fastest growing group using shelters in the country.^{xiv} Women are also more likely than men to experience persistent poverty (i.e. for 4 to 6 years or more).^{xv}

Approximately 3.1 million households pay more than 30 per cent of their income on housing, putting them at risk of losing their homes.^{xvi} Another 150,000 – 300,000 people are visibly homeless in Canada, and an estimated 450,000 - 900,000 represent the ‘hidden’ homeless, such as individuals staying with friends or acquaintances.^{xvii}

We urge the Government to work with provinces, territories and municipalities to develop and implement a national poverty reduction strategy and national housing strategy, using Gender-Based Analysis.

The risks of housing insecurity and homelessness are also higher for women, including sexual assault and other forms of gender-based violence; many women stay in violent and dangerous living situations to avoid becoming homeless. Inadequate housing puts women at higher risk for chronic, infectious and sexual transmitted diseases including HIV/AIDS. Compared to men in the same housing conditions, women are three times more likely to commit suicide, and six times that of women with adequate housing.^{xviii}

We advocate for the implementation of a basic income in Canada.

Violence against Women and Girls

On average, every six days a woman in Canada is killed by her intimate partner.^{xix} Aboriginal women and girls, women with disability and young women between the ages of 16-24 are disproportionately affected to gender-based violence. Not only does violence jeopardize the security and wellbeing of women and girls, it also has a large economic impact on Canada and survivors. Statistics Canada and others have estimated the cost of intimate partner violence and sexual violence at \$7.4^{xx} and \$1.9 billion^{xxi} respectively, including the costs of social services, healthcare, the justice system, and lost productivity.

At the provincial and territorial levels, a number of action plans related to specific forms of gender-based violence exist, including Ontario’s Domestic and Sexual Violence Action Plans, Newfoundland and Labrador’s Taking Action against Violence initiative.

However, a recent report issued by the Canadian Network of Women's Shelters and Transition Houses demonstrates that Canada could be doing much more to prevent and respond to all forms of violence against women and girls, finding that many of the current policies, legislation, strategies and plans across Canada lack effective coordination, conflict with one another, and/or have unintended negative consequences.^{xxii} CFUW supports the implementation of the CNWSTH *Blueprint for Canada's National Action Plan on Violence against Women and Girls*.

We urge the Government of Canada to provide sufficient funding to develop and implement a comprehensive, national, multi-sector action plan on violence against women and girls.

Climate Change

The impacts of climate change **have a disproportionate impact**. People living in poverty, especially women, are particularly vulnerable to climate change, and are least able to mitigate and adapt to its effects.^{xxiii} Women play a central role in food production and provision, family care, fuel and water collection and overall community wellbeing. Hunger, population migration, labour intensification, wars over access to fertile land or water, and the necessity to travel further to collect water or fuel are just a few of the impacts that put women at greater risk of harms as a result of climate change.^{xxiv} The inclusion and participation of Canadian women at multiple levels is vital to climate change mitigation and adaptation efforts.

In June 2015 at our Annual General Meeting in Quebec City, delegates of all the clubs in Canada voted in favour of a resolution on carbon taxes. Carbon taxes are an effective and important tool in the fight against climate change.

We urge the Government to study the impacts of climate change on vulnerable citizens, including women and children, low income people and aboriginal peoples, using systematic gender sensitive research and analysis; to ensure the active participation of women at the decision-making table on issues of climate change; and to strongly encourage provinces to institute a carbon tax.

Summary

In summary, we urge you to include in the 2016 budget sufficient funds to support:

- Specific plans to recruit, train and retain women in science, tech and trades;
- A national, affordable and quality child care system;
- The implementation of the 2004 Pay Equity Taskforce recommendations;
- The establishment of a basic income;
- A study to determine the varying impacts of climate change on vulnerable citizens using systematic gendered analysis, as well as to ensure the active participation of women at the decision-making tables on issues of climate change, and
- The implementation of the Canadian Network of Women's Shelters and Support Network *Blueprint for Canada's National Action Plan on Violence against Women and Girls*.

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- ⁱⁱⁱ S. Verma, "Student debt: Time for a reality check," The Globe and Mail online, June 2011, <http://www.theglobeandmail.com/globe-investor/personal-finance/home-cents/student-debt-time-for-a-reality-check/article2079858/>
- ^{iv} Statistics Canada (2014). Registered Apprenticeship Information System (RAIS). Registered apprenticeship training, completions, by age groups, sex and major trade groups. <http://www5.statcan.gc.ca/cansim/a05?searchTypeByValue=1&lang=eng&id=4770054&pattern=4770054>
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- ^{vi} D'Aliesio, Renata, (May 24, 2011). "Canadians Can't Complain: Better Life Index", *The Globe and Mail*. <http://www.theglobeandmail.com/news/national/canadians-cant-complain-better-life-index/article580753/>
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- ^{xii} Statistics Canada, table 202-0804 - Persons in low income, by economic family type.
- ^{xiii} *Ibid.*
- ^{xiv} Raphael, Dennis, (2009). "Social Determinants of Health". *Canadian Scholars Press*. Toronto, Ontario. P.236
- ^{xv} House of Commons. Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. Seventh Report, Federal Poverty Reduction Plan: Working in Partnership Towards Reducing Poverty in Canada, Chapter 1 Poverty in Canada <http://www.parl.gc.ca/HousePublications/Publication.aspx?DocId=4770921&File=24>
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- ^{xvii} Shapcott, Michael, (2010). "Precarious Housing in Canada", *Wellesley Institute* <http://www.wellesleyinstitute.com/publications/new-report-precarious-housing-in-canada-2010/>
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