

ECONOMIC SECURITY—A QUESTION OF RIGHTS, SOCIAL JUSTICE AND FAIRNESS
FOR CANADIAN WOMEN

Brief Submitted to the Standing Committee on the Status of Women for Its Consultations on the
Economic Security of Women in Canada

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Members of the Standing Committee on the Status of Women:

We are delighted to submit this brief on the economic security of women in Canada. We are a group of students in the Master of Social Work program at the University of Ottawa, stakeholders and militant feminists, and we are concerned about the situation of women in poverty in Canada. In addition, we interact with women who live with the direct consequences of the Government of Canada's current policies every day. In this brief, we will discuss the following subjects: Employment Insurance (EI) and social assistance, retirement policies, food security, childcare services, housing and immigration policy. We will illustrate each of these topics by describing the real situation of a woman with whom we have worked in our professional capacity. We will also briefly summarize the state of academic knowledge on the issue and make recommendations.

We would like to begin by emphasizing the importance of reforming the various social policies and programs that help Canadians by incorporating gender-based analysis plus (GBA+) into them so that they take into account the particular circumstances of women. An initial statement to that effect was included in Budget 2017, and that must be the path forward (Government of Canada 2017).

Indeed, we know that the feminization of poverty is a social reality that is strongly linked to a policy environment that can affect the life of any woman at any time. Statistics Canada data show that women across Canada are much poorer than men, taking into account their education

level, job, marital and family status, origin, etc. The poorest women in Canada are Aboriginal women; recent female immigrants; women with disabilities; single women, especially seniors and young girls; single mothers; and women from visible minority groups, especially black women. (Statistics Canada 2017, p. 7; City of Ottawa 2017).

EMPLOYMENT INSURANCE AND SOCIAL ASSISTANCE

Myriam is a single mother in her thirties who recently left a violent relationship that had lasted nearly 10 years. After leaving, she came up against the many limitations of our social policies. For one, she did not have access to EI because she was responsible for the care and education of her two young children. Moreover, after fleeing her dangerous circumstances, she had to wait two months for her family benefits to resume and even longer for her first social assistance cheque. Yet Myriam is an educated woman with a bachelor's degree in Social Work. Despite searching constantly for a job, she did not find one in her field for several months. And because her new job is in the community sector, it is unstable, pays little and includes no benefits.

We can clearly see that women's poverty and lack of economic independence is the result of political and economic decisions (FFQ, 2008, p. 22). Therefore, we believe it is critical to **create high-quality jobs that are suitable for women** in order to fight the employment precarity that research shows affects women more than men. Women experience major systemic inequality throughout the job search process and into the labour market. As things stand, women's job opportunities are limited, which deprives them of the resources, means, choices and power necessary to acquire and maintain a degree of economic independence (GOVERNMENT OF QUEBEC (2009), p. 2) that would enable them to integrate into and participate in society. Moreover, we cannot ignore the increased risks of various forms of violence that women face because of their financially precarious situation, or even, in many cases, financial dependence on another person. Sometimes they have no other choice but to stay in an abusive relationship in order to avoid extreme poverty, including homelessness.

This solution would necessarily reduce the large number of unconventional jobs typically filled by women (contract, variable-schedule, part-time, leave replacement and other positions) that put them at greater risk of becoming EI beneficiaries. In 2009–2010, the proportion of female EI contributors with access to EI was lower than that of male EI contributors (66% versus 72%). Furthermore, the number of women who did not meet the EI eligibility criteria on termination of employment was **50% higher than the number of such men** (Commission nationale d'enquête sur l'assurance emploi 2013).

Likewise, the creation of suitable and well-compensated jobs for women would also reduce the number of women stuck on social assistance for a lack of jobs that fit into their life circumstances. This is even truer for single mothers, who face major constraints on the jobs they can take because of their many family responsibilities. Indeed, women are the heads of more than 75% of single-parent families, and a great many of these earn below the low-income threshold (Conseil du statut de la femme 2016, p. 15).

Finally, it is unfortunate that the data provided by Statistics Canada in 2017 in its brief to the Committee for its discussion of the part-time work in which too many women are trapped show that the reasons they choose to work part-time include taking care of children (25.7% (F) versus 4.7% (M)) and other personal or family obligations (6.2% (F) versus 3.8% (M)) (p. 16), knowing full well that women are often consigned to take care of children and relatives. Social change cannot occur without a change in the vocabulary and analysis of the real causes of women's poverty, particularly that of women's invisible work.

RETIREMENT POLICIES

Bianca is a 35-year-old woman. She has been a Canadian citizen for five years, and her husband has just left her. She has no contact with him. She has two children she must care for, so she will not be able to work outside the home. As a result, she will be unable to earn an income or contribute to an RRSP. In addition, when she is 65 years old, she will have lived in Canada for only 35 years, reducing the amount of Old Age Security pension she can receive.

Senior women are poorer than senior men, but single senior women have the lowest incomes of all. And their number has been growing. “The prevalence of low income among senior women who were not in an economic family increased by 18.9 percentage points between 1995 and 2015, from 9.3% to 28.2%” (Statistics Canada 2016, p. 21).

The way retirement policies are currently structured leads to the ongoing impoverishment of women. First, the amount provided to individuals during retirement through the Canada Pension Plan (CPP) depends on having an annual income of at least \$3,500. Obviously, this does not include the invisible work that women often do or child-rearing, which deprives them of income for many years. Second, private pension plans are available in only some workplaces, and women often hold precarious jobs, so they do not have access to these plans (Townson, 2000). Third, the design of Old Age Security (OAS) contributes to the impoverishment of immigrant women because recipients must have lived in Canada for at least 40 years to enjoy full OAS benefits. In addition, those who do not have access to full OAS benefits cannot receive the Guaranteed Income Supplement (GIS). The impact of this policy is quite substantial given the growth in the number of immigrant women since 1980 (Côté, Kérisit and Côté, 2001; Statistics Canada 2015a).

To address these gaps and prevent increased poverty among senior women, particularly newcomer women, the **Government of Ontario’s 2016 plan** to enact legislation requiring all employers to create mandatory private pension plans for all employees **should be expanded** to all Canadian provinces and territories. Having access to better-quality jobs would also enable women to save more money, which is important given their longer life expectancy (Statistics Canada 2016, p. 7). **Unpaid work and invisible work** (such as caring for children and relatives) **should be recognized** through government-provided RRSP contributions (Townson, 2000). Finally, since immigration helps Canada counter its demographic decline, **the OAS eligibility criteria should be revamped to better address the needs of immigrant women.**

FOOD SECURITY

Josée, a single mother of two, is a beneficiary of the Ontario Works program. After paying her

fixed basic expenses (rent, hydro and public transit), she is left with less than \$45 a week to buy food for her and her family. To make sure her children eat, she has to skip meals and go hungry, putting her own health at risk. Her monthly visit to the food bank is not enough to meet her family's food needs, and the stress this causes affects Josée's mental health.

In our neoliberal capitalist society, overconsumption and waste is common. Despite our free-market economy and mass production, food insecurity persists. In 2009, 1.02 billion people, or one sixth of the world's population, suffered from food insecurity according to Canada's Food Security Strategy report (Government of Canada 2014).

Food security "exists when 'all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life'" (Tarasuk et al., 2012, p. 5). Food security is a social determinant of health. Diet has a direct impact on people's mental and physical health. It also affects life expectancy, quality of life and mortality rates (Ontario Healthy Communities Coalition, 2006; Ottawa Public Health 2016). Conversely, "food insecurity can range from concerns about running out of food before there is money to buy more, to the inability to afford a balanced diet, to going hungry, missing meals, and in extreme cases, not eating for a whole day because of a lack of food and money for food" (Tarasuk et al., 2012, p. 5). The authors identify three levels of food insecurity. Marginally food insecure means fearing that you will run out of food for a lack of money. Moderately food insecure is defined as compromising on the quality or quantity of food for economic reasons. Finally, severely food insecure means being forced to skip meals, reduce portion sizes and, in extreme cases, go without food for a full day or more.

The use of food banks is only one aspect of food insecurity, as over 80% of people do not use them (FBC 2016). In Canada, Food Banks Canada (2016) estimates that 4 million people experience some kind of food insecurity. Of this number, 1.7 million households use food banks, and 340,000 of them suffer from severe food insecurity. The organization also reported that 863,492 people used a food bank in Canada in March 2016, including 335,944 in Ontario (FBC 2016). These figures show that demand for these services has increased by an alarming 28% since 2008 (FBC 2016). The number of single-parent families increased from 289,000 to

689,000 between 1976 and 2014. Most of them, about 8 in 10, are headed by women (Statistics Canada, 2015d). **Families headed by single mothers are 33.5% more likely to experience food insecurity than all other types of households** (Ottawa Public Health 2016). This is unsurprising considering that men (6.9%) are less likely to be food insecure than women (8.6%), especially between the ages of 20 and 45 (Statistics Canada 2015b). According to Food Banks Canada (2016) and Statistics Canada (2015b), the data show that women protect their children from food insecurity by going without food (quality and quantity). They suffer more when their children are below the age of six. **Single-parent families are overrepresented at food banks, as they account for 36% of users while representing only 19% of all families in Canada** (FBC 2016). According to Statistics Canada (2015c), single mothers are more likely to have a sales and service job than women in two-parent families. Food Banks Canada (2016) also reported that one in six households that use food banks earn income from that sector. This use of food banks is related to higher housing, food and other daily living costs combined with an inadequate minimum wage. Unattached individuals make up 44% of households helped by food banks, an increase of 30% since 2008 (FBC 2016). Among the Aboriginal population, one in five households suffers from food insecurity (FBC 2016). Nunavut has the highest rate of food insecurity, at 36.2% of households (Council of Canadian Academies 2014). Finally, immigrants and refugees account for 13% of food bank users (FBC 2016).

In Ontario, 81% of those who receive emergency food assistance are recipients of government benefits (social assistance, ODSP, pensions, etc.). Clearly, the use of food banks, in addition to striking at the dignity of those who depend on them, is not a way to bring about lasting change. **In light of our analysis, a universal basic income and a higher minimum wage appear to be the best options for lifting women out of poverty. The Ontario pilot project to create a basic income should be funded by the Government of Canada and extended to many other Canadian communities in order to find a real solution to women's poverty in this country. In addition, the basic income should be a basic personal income, not a basic family income, in order to provide genuine economic security, as women do not necessarily have access to family income owing to traditional social and family arrangements or one of the forms of violence that women face, economic violence.**

CHILDCARE SERVICES

Emma is a young Ontarian who lives in Ottawa and just became a single mother. She has three children. To meet her family's needs, she must enter the labour market. But she has discovered that she will have to wait over three months for childcare spaces to open up and pay about \$2,500 a month for this service.

Childcare fees are very expensive for Canadian families, and wait times to gain access to a childcare facility can be long, as there is not currently a place for every child. This situation affects women in numerous ways. First, it increases poverty and invisible work. Second, it makes it difficult if not impossible to enter the labour market. Third, it discourages women from having children. Yet, the direct impact of making high-quality childcare services available at a reasonable cost is to increase women's participation in the full-time labour force, as seen in Quebec, the only province to have implemented such a system (Fortin 2017).

According to the organization L'R des centres de femmes du Québec (2016), by limiting access to these services, the government is relying on culturally feminine skills to take up the slack in childcare services while simultaneously proving that putting "naturally feminine" skills in service of the economy is a good way to reduce public spending (pp. 44–45). Women then suffer the consequences. However, a number of organizations argue that a national childcare system would benefit all of Canadian society. The Canadian Labour Congress (2013) reported that "[a] Canadian study found that each public dollar spent on childcare returned \$2.54 in short- and long-term benefits to society and was a top economic stimulus" (p. 2), and TD Bank found that "investment in early education can help to address core economic and social challenges facing Canada. It can help reduce poverty, address skills shortages, improve productivity and innovation, and [support] a host of other national priorities" (p. 1). Despite several promises, no national universal program has been implemented. **The only hope on the horizon is the funding promised in Budget 2017 to increase the number of childcare spaces. But what is needed is a universal childcare plan for young children, school-aged children and children with special needs that is adapted to non-standard work schedules, including those of jobs often held by women such as nursing positions. Such a national childcare plan could**

provide women with real career and family choices and reduce poverty among women in both the short and long runs.

HOUSING

Sara is 70 years old and single. Her husband died 10 years ago, and she has reduced mobility. Her housing is not adapted to her condition, and she has lost a lot of independence as a result. She needs accessible housing, but faces financial obstacles and long waiting lists for social housing. Sara receives OAS and CPP benefits totalling \$864.09 per month. The average cost of a room in Ottawa is \$830 per month.

Since the housing crisis in 2000, affordable housing has been lacking and rents have risen steadily. Women were the first to be affected by this crisis because of their unequal access to income and housing under a patriarchal system. Women earn less than men, and this gap “is one of the highest wage gaps among Organisation for Economic Co-operation and Development (OECD) countries” (Government of Canada 2017, p. 3). Women devote a great deal of their time to unpaid work such as household tasks and childcare. Women (51%) are more likely to be renters than men (32.5%). Because women earn less, households in which women are the major income earner spend 41% of their income on housing (FRAPRU, 2015 p. 3). Women face structural poverty since, although women have the same rights as men, they do not have the same access because of gender, racial and other forms of discrimination. Aboriginal women, women with disabilities, homeless women and single mothers are the most discriminated against by these rent increases and the lack of affordable housing. Their health, that of their children and their safety, when threatened by spousal violence, are at stake. These issues were clearly identified in Budget 2017 (p. 13):

- In 2011, more than a quarter of families led by single mothers were found to be in “core housing need”—living in accommodations that are inadequate, unsuitable or unaffordable.
- Seniors who rent—and in particular, single female seniors living alone—were also more likely to face challenges finding safe and suitable housing.
- According to the National Shelter Study released in 2016, more than a quarter of shelter users in 2014 were women. Nearly 90 per cent of families using emergency shelters were headed by single women.

Social and community housing provide help improve the quality of life of low-income women. Reducing the share of their income that goes to housing enables them to better meet other vital needs (food, clothing, health care, education, etc.). Enjoying some residential stability and a healthy and safe living environment fosters personal development and community connections, which are often a precondition for social inclusion (City of Montreal, 2005c, p. 4). **The need to increase the number of social housing units and accelerate their construction against the backdrop of a shortage of housing, particularly affordable housing,** seems to be recognized by both community and government stakeholders (FRAPRU 2017b). Budget 2017 provides investments in this area, but few are targeted at social housing. **And the total amount is too small to satisfy the desperate need and ever-increasing constructions costs.** The organization FRAPRU (2017a) was calling for \$2 billion per year in new social housing investment, on top of \$1.7 billion per year for maintenance and upkeep of the existing social housing stock.

Other solutions that could be considered include building more social housing suitable for the poorest households. This would shorten waiting lists. Building these units throughout a city would ensure they do not become ghettos or stigmatize the people who live there. **Private companies should be encouraged to build affordable housing and rent to those most likely to face housing insecurity. This approach is called “solidarity housing.” Provincial and territorial governments should also regulate housing costs,** as landlords are now free to do as they please. Quickly providing truly independent housing to people without it, by giving them a lease and a key, is essential. **In other words, we have to move past the system of forcing people to go through a lengthy series of shelters and emergency housing before they can obtain an individual unit.** These people are most often women who are victims of spousal violence. If the government were to re-house people living in poverty who are unable to pay their rent, many would no longer find themselves put out on the street by evictions that often involve the police.

IMMIGRATION POLICY

C rilie immigrated to Canada six months ago. She came to join her spouse, who has lived here

for over five years and who sponsored her. She has held a precarious, part-time job for two months now, but she finds life very difficult, as she does not like her job at all. In addition, since she took the job, she has become even more financially dependent on her spouse. He started controlling her money by forcing C erilie to hand over her pay and refusing to give her money for her personal expenses. This financial control has given C erilie’s spouse a lot of power over her that he would not have if sponsorship policies did not discriminate against women.

To improve the socio-economic situation of women in Canada, we must fight to improve the conditions facing all women. Yet, in Canada, immigrant women and women with a precarious status are in very troubling situations. We believe that immigration policies and recent economic trends are to blame for the situations these women face. The points system for immigration has severely discriminated against immigrant women since it was introduced. As a result, women are overrepresented in the family class of immigrants (Castro Zavala, 2014). This category encourages women to be economically dependent on their partners. It seems obvious to us that sexist immigration policies are helping create second-class citizens. **That is why we recommend that the Government of Canada revamp its immigration policies, including the points system, to ensure they no longer discriminate against women.** The selection criteria in the points system allocate points to immigrants who have acquired job skills, post-secondary education and language training in their countries of origin. The use of these criteria shows the Government of Canada’s preference for a neoliberal economic model. This type of economy tends to favour male immigrants and family heads, as they are more likely to have been educated in their home countries. The points system does not promote the economic advancement of women because women are often not given the same opportunities as men. Clearly, it is time to reform the points system.

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