

# **The Cold Hard Facts about Women's Economic Well-Being in Canada**



NUPGE CANADA

February 2017

facts  
about

# WOMEN & ECONOMIC WELL-BEING

## Fact #1

### Economic insecurity for women

Global estimates show that the unemployment impact of the Great Recession that began in late 2007 was almost equally detrimental for men and women around the world. Nevertheless, as the International Trade Union Confederation argued, there is a “second wave impact” of the crisis on women that is insufficiently recognized. Women’s lower employment rates, their concentration in types of work that are non-unionized, temporary, low-earning, informal, vulnerable, part-time, and inadequate social protection all placed women in a weaker position than men to weather the crisis. The economic crisis accelerated an already rapid procession toward precarious work, and women are overrepresented and most affected by this trend of economic insecurity. It erodes women’s rights, perpetuates gender inequalities, and undermines the possibility of sustainable economic progress.

In Canada today, 27% of working women work part-time, compared to 12% of working men, and about 70% of the total part-time workforce is women, a proportion that has remained steady for 3 decades. Women working in these sectors who have had their jobs eliminated usually don’t have severance pay, and Employment Insurance benefits are not accessible for many of these women.

Furthermore, women are more likely to have temporary employment, and women make up a growing share of employees holding more than one job: in 2009, 56% of multiple-job holders were women, and the percentage of women holding more than one job continues to grow.

#### SOURCES:

- Elson, Diane and Devaki, Jain. *Living With Economic Insecurity: Women in Precarious Work*. International Trade Union Confederation. 2011.
- *Vision for a Better World: From Economic Crisis to Equality*. New York: United Nations Development Program, 2010.
- “Full-Time and Part-Time Employment by Sex and Age Group” CANSIM table: 282-0002. Ottawa: Statistics Canada, 2017.
- Ferrao, Vincent. “Paid Work.” In *Women in Canada*, 6th ed.: *A Gender-based Statistical Report* Ottawa: Statistics Canada, 2011 (modified 2015).
- “The Facts About The Gender Wage Gap In Canada” Toronto: Canadian Women’s Foundation, 2016

## Fact #2

### Women earn less on average

Although more women are entering non-traditional occupations, the majority of employed women continue to work in jobs in which they have been traditionally concentrated: in 2009, 67% of employed women were working in teaching, nursing, and health-related occupations, clerical

and administrative, as well as in sales and service jobs. And women in Canada still earn significantly lower incomes than men. On average, Canadian women earn \$32,100 per year, compared to \$48,100 for men.

**SOURCES:**

- Ferrao, Vincent. "Paid Work." In *Women in Canada*, 6th ed.: *A Gender-based Statistical Report* Ottawa: Statistics Canada, 2011 (modified 2015).
- "Average Earnings by Sex and Work Pattern (All earners)" *CANSIM* table: 202-0102. Ottawa: Statistics Canada, 2011 (modified 2013).

## Fact #3

### Pay inequity

Statistics Canada reports that nationally, women working full-time in 2011 earned on average 72% of what men earned, and that wage gap is roughly where it remains today according to a wide-ranging report from Oxfam and the Canadian Centre for Policy Alternatives. This wage gap exists even for well-educated women in top positions: female university graduates earn less than men, and top women executives continue to be paid less on average than their male peers.

According to the Canadian Women's Foundation, the gender gap is complex and results from a variety of factors:

- Female-dominated job classes pay less than traditional "men's work."
- Women work in a narrower range of occupations than men and have high representation in the lowest-paid occupations: currently 59% of minimum wage workers in Canada are women.

- More women than men work part-time.
- And an estimated 10–15% of the wage gap is attributed to gender-based wage discrimination.

**SOURCES:**

- "Average Earnings by Sex and Work Pattern (Full-time workers)," *CANSIM* table: 202-0102. Ottawa: Statistics Canada, 2013.
- "The Facts About The Gender Wage Gap In Canada" Toronto: Canadian Women's Foundation, 2016
- Lambert, Brittany and McInturff, Kate, *Making Women Count: The Unequal Economics of Women's Work* Ottawa: Oxfam Canada and the Canadian Centre for Policy Alternatives, 2016.

## Fact #4

### Inequality between distinct women's groups

Women in all social groups face economic inequalities compared to men, but there are also significant differences among women. The erosion of economic well-being is particularly pronounced among single mothers, racialized women, Indigenous women, immigrant women, and women with disabilities. For these groups, there is both a wage gap between women and men of the same group, and a significant gap between their earnings and the national average.

For example, Indigenous, racialized, and immigrant women all experience higher unemployment rates and lower incomes. And the poverty rates are higher among these groups: 30% of adult Indigenous women, 21% of racialized women, and 19% of immigrant women live below the Low-income measure.

It is therefore unsurprising that in spite of increasing levels of education and work experience, these women are disproportionately affected by the economic recession.

### Women with disabilities

Women with disabilities are more likely to live in poverty than women without disabilities, and they are more likely to live in poverty than men with disabilities. And women are often more affected the longer the disability period continues.

### Racialized women

Racialized women living in poverty outnumber men by a factor of 52% to 48%, and the majority of racialized women living in poverty are immigrants. Racialized women living in poverty have lower rates of labour force participation and employment than other women, and they have higher rates of unemployment. Even if they are not poor, the median after-tax incomes for racialized women are only 69% to 75% of overall men's incomes (both racialized and non-racialized).

### Immigrant women

Immigrant women have higher levels of education than non-immigrant women, but lower levels of employment. Compared to Canadian-born women, among immigrant women the labour force participation rate is lower, their unemployment rate is higher; more immigrant women work part-time, and their median income is lower.

### Indigenous women

Unemployment rates for Indigenous women are twice as high as those of non-Indigenous women, they are generally less likely

than their non-Indigenous counterparts to be part of the paid work force, and their median incomes tend to be relatively low compared to non-Indigenous women.

#### **SOURCES:**

- *Disability in Canada: A 2006 Profile*. Ottawa: Human Resources and Skills Development Canada. 2011.
- Galarneau, Diane and Radulescu, Marian. *Employment Among the Disabled*. Ottawa: Statistics Canada. 2009.
- *Average Incomes by Racialized Census Groups and Gender; 2006 Census of Population*. Ottawa: Statistics Canada. 2007.
- *Study: Aboriginal People and the Labour Market*. Ottawa: Statistics Canada, The Daily. 2011.



## **Fact #5**

### **Women's unpaid work**

Women continue to perform at least twice the number of hours of unpaid work per day as men. So not only do women tend to have more insecure jobs than men do, they also have more unpaid work at home.

Women spend more than double the average time spent by men in unpaid care for children (over 50 hours per week, compared to over 24 hours per week). Women spend over one and a half times more than men on unpaid everyday domestic house work, yard work, and home maintenance—(almost 14 hours per week, compared to just over 8 hours per week). And compared to men, women tend to spend up to almost double the amount of time caring for seniors living either inside or outside the household.

**SOURCES:**

- Milan, Anne and Keown, Leslie-Anne and Robles Urquijo, Covadonga. "Families, Living Arrangements and Unpaid Work." Ottawa: Statistics Canada, 2015.

## Fact #6

### Lack of child care

Much of the unpaid work women do is caretaking work, including care for young children. Whether or not parents of young children wish to leave paid work to care for young children, few have the economic means to do so.

In a 2011 study, Statistics Canada revealed that almost 70% of women whose youngest child was from 3–5 years of age did paid work, up from 36.8% in 1976. And over 66% of women with children under age 6 did paid work. Their participation in the economy is hamstrung by the lack of affordable and accessible child care. Canada has the lowest child care access rates in the industrialized world: public spending on early childhood education and care programs is only 0.25% of GDP—one-third of the OECD average of 0.7%. There are

spaces in regulated child care centres for only 24% of children aged 0–5.

**SOURCES:**

- "Child Care: Early Childhood Education and Care." *Time to Move On: Alternative Federal Budget 2016*. Ottawa: Canadian Centre for Policy Alternatives, 2016.
- Ferrao, Vincent. "Paid Work." In *Women in Canada, 6th ed.: A Gender-based Statistical Report* Ottawa: Statistics Canada, 2011 (modified 2015).
- Friendly, M., Grady, B., Macdonald, L. & Forer, B. *Preliminary Data: Early Childhood Education and Care in Canada 2014*. Toronto: Childcare Resource and Research Unit, 2015.
- Shaker, Erika. "Beyond Child's Play: Caring for and Educating Young Children in Canada." *Our Schools/Our Selves: Spring 2009* Ottawa: Canadian Centre for Policy Alternatives, 2009.

## Fact #7

### Caregiving

In 2007, over 2.3 million employed Canadians, aged 45 and older, were providing 893 million hours of caregiving annually, at an estimated value of between \$25–\$26 billion. Employed women spent an additional 3.75 hours per week more than their male counterparts providing care. Women spent 11.9 hours per week providing caregiving.

Women caregivers were much more likely to incur employment consequences because of their caregiving responsibilities than men: 30% missed full days of work; 6.4% retired early, quit, or lost their paid job; and 4.7% turned down a job offer or promotion.

In addition to the employment consequences, there is an additional financial strain associated with caregiving. A study conducted by Health Canada in 2002

found that 44% of caregivers paid out-of-pocket expenses; 40% spent \$100-\$300 per month on caregiving, and another 25% spent in excess of \$300.

In 2011, an estimated 5 million Canadians were 65 years of age or older, a number that is expected to double in the next 20 years. Combined with decreasing public services and programs, the burden on women will increase, resulting in higher stress, financial insecurity, and poorer health.

**SOURCES:**

- "Gender Differences in Family/Friend Caregiving in Canada." Research on Aging, Policies and Practice. Edmonton: University of Alberta. 2010.
- "Employment Consequences of Family/Friend Caregiving in Canada." Research on Aging, Policies and Practice. Edmonton: University of Alberta, 2011. Edmonton: University of Alberta. 2011.
- Keefe, Janice. "Supporting Caregivers and Caregiving in an Aging Canada." Montreal: Institute for Research on Public Policy, 2011
- Hollander, Marcus J. and Liu, Guiping and Chappell, Neena L. "Who Cares and How Much?" *Healthcare Quarterly* 12/2, 2009.