

*Brief to the Standing Committee on  
Human Resource Development*

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**A Collaborative Response to the Green  
Paper on Social Security Reform**

**from Four National Women's Groups:**

Canadian Congress for Learning Opportunities for Women  
Canadian Farm Women's Education Council  
Canadian Research Institute for the Advancement of Women  
National Organization of Immigrant and Visible Minority Women of Canada

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December 9, 1994

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SECURITY REFORM  
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## A. Introduction

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The four national women's groups who prepared this brief represent women from a wide range of backgrounds, regions and political viewpoints. (Some summary information on each organization is provided in Appendix A.) Historically, our interests have often been seen by others as quite different and even competing, but on fundamental issues such as those before the Standing Committee now, we speak with one voice.

As a nation, we face critical decisions. We must find a way to ensure a sustainable level of social and economic development that respects the fundamental values and needs of Canadians, in a demanding world. If Canada's social and economic development is to survive the impact of globalization, we need a **strengthened** social security system, and a comprehensive employment development strategy. Women's perspective and contributions are an essential part of addressing that challenge. We believe that the principles and recommendations in this brief will help to address these issues.

The Canadian social contract is based on the idea that people are valuable for more than their capacity to generate profit. As Canadians we share

- a sense of mutual responsibility that extends from the community to the global level;
- a national and international commitment to equality for women;
- a recognition of the fundamental right of all human beings to dignity, a decision-making role in their society, and the basic necessities of life;
- a growing understanding that our prosperity and well-being are closely connected with the health of the land, air, water and wildlife that surround us;
- an acknowledgment that we have obligations to the generations that follow us.

Recently, however, the Canadian government has been making decisions which tie us more closely to the socio-economic policies of other countries, particularly the United States. The Canadian approach to providing social and economic security is now in question because it is "not competitive" with practices in certain other countries, including those with minimal standards of living, environmental protection, or social services.

We have concerns about many of the proposals in the Green Paper. However, even if the government revises its proposals, they still mostly address adjustments in the current social security system. We also need to consider a longer-term view, and keep the door open for more fundamental changes. We have an opportunity to lay the groundwork for a future for Canada in which .

- jobs are adjusted to fit people, rather than the other way around - there would be flexibility in hours, responsibilities, location, etc.;
- essential social services are available to all Canadians, regardless of income
- consumption is no longer promoted for its own sake, and jobs are increasingly

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created in sectors that emphasize durability, conservation and recycling

- there is full equality for women from all backgrounds;
- people are enabled to stay in their own communities, and create community- based sources of employment and income, rather than chase across the country in pursuit of elusive and temporary jobs;
- the social value of women's work in caring for children and adults in the home is recognized and supported by society.

Unfortunately, the current consultation process cannot do justice to the serious nature of the decisions being made. Canada's social security system took 30 years to build - we cannot responsibly revamp it in a few months. The Government has created the impression that the current social security review is driven primarily by the objective of cutting the deficit. We believe that social security must be discussed in a wider context, with full consideration of the social and economic objectives, not just the financial ones.

### **Recommendation:**

1. The Federal Government must allocate more time for a serious and thorough public debate prior to any decisions about social security reform, including about the general framework for reform. This debate must include consideration of major changes to the tax system. The Federal Government commit to completing this longer-term process, including a gender analysis of the social security system, before it leaves office.

## ***B. Principles***

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We believe that any changes or improvement to the social security system in Canada must be guided by the following principles.

### **1. Accessibility**

Programs and systems must be designed to be fully and equally accessible to everyone in Canada. This means that flexibility, portability, transferability, responsiveness to local and regional needs, provision of necessary supports to enable participation (e.g. childcare, training allowances, transportation allowances) and universality are all key requirements.

### **2. Equity and Equality**

Systemic barriers exclude women from training, jobs, and social programs. Visible minority women, immigrant women, rural and farm women and women with disabilities generally face even more barriers than other women. A few examples of the many systemic barriers are: inadequate childcare, the wage gap between men and women, racist or culturally inappropriate curricula, violence or the threat of violence for women working in certain environments, etc.

Any proposal for change must be tested to ensure it does not create more disadvantages and barriers than already exist. In particular, no economic or social security measures should result in increased poverty for any group of women.

The proposals in the Green Paper do not pass this test. In fact, as outlined in this brief, we believe they would tend to penalize women more than men, and would be particularly hard on immigrant women, rural women, and women with disabilities.

In addition, the changes in the social security system must include specific measures that correct existing systemic and structural barriers to equality faced by all groups of women.

### **3. Sustainability**

Social, economic and environmental diversity are essential for our long-term well-being. As a nation, we must incorporate environmental principles into decision-making through impact assessment, support community-based economic development and small enterprises, and establish a social contract which ensures that all Canadians can meet their basic needs.

Short-term economic gains are not useful if they create long-term economic, environmental or social costs. For example, the Green Paper promotes labour mobility, assuming it will bring at least short term economic benefits. However, a result of this will

be the tendency to allow small communities in Canada to disappear in response to globalization pressures. We believe, however, that the longer term (and immediate) social and economic costs of concentrating Canadians in major centres will be enormous and potentially crippling.

### **4. The Right to Choose**

The right to choose must be fundamental to Canada's social contract. This means options should be available to individual Canadians, but coercion would never be used. Social programs with elements of coercion will encourage resistance, abuse of the system, poor performance and negative results, and will actively dampen the initiative and ingenuity that are key to social and economic prosperity.

This right carries with it a responsibility to contribute economically and socially to their communities. Women take this responsibility very seriously. Our participation in the labour force has increased dramatically over the last 35 years, and is now almost comparable to men's, despite the barriers and penalties that women face in the paid work force. Women continue to shoulder the major responsibility for the care of children, the elderly, and family members with disabilities. In addition, women are the vast majority of those providing community services as volunteers. Not only are women in Canada willing to help themselves, they also spend a great deal of time helping others.

### **5. Lifelong Opportunities**

The social and economic needs and contributions of individuals change at different periods of their lives. An effective social security system recognizes this and provides a range of supports and opportunities for each point in a person's lifecycle. The unique needs of small children, school-age children, youth, all types of families, single adults, and the elderly all need to be considered.

### **6. Right to a Basic Quality of Life**

Social security includes economic security, but is not limited to it. True social security means having healthy, sustainable communities. It means having adequate basic social services available across Canada. It means reflecting and strengthening the social, cultural and environmental elements that make each community unique. A basic quality of life also includes adequate food, clothing and shelter for all Canadians. Currently, more women than men are poor, and one Canadian child in five lives below the poverty line - this is unacceptable.

## ***C. Key Issues***

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### **1. Globalization**

Currently, there is economic growth in Canada - wealth is being created, but it is not being funneled through the labour market to create jobs. We are living through the "jobless recovery".

This is an inevitable outcome of the process of globalization, which has been building for a number of years. Successive decisions by Canadian governments (including the current one) have tied us more closely to the economic decisions of other governments and of transnational corporations. The Canada/US free trade agreement, NAFTA, and the completion of GATT are among the most high profile of these decisions.

The nature of globalization is that it emphasizes technology, and reduces the number of human beings needed - that is, it reduces the number of jobs available. Women, and especially immigrant women, are particularly vulnerable, as they are concentrated in sectors of the manufacturing industry that are most vulnerable to global competition (e.g. textiles).

The mobility of capital in a world of free trade means that all countries are more vulnerable to losing investment and jobs, so they have to shape their social and economic policies to attract foreign capital.

Will this move towards worldwide free trade create prosperity in Canada and elsewhere? Early signs are not positive. Canada lost several hundred thousand jobs in the flight of capital following the Canada-US free trade agreement. Of the new jobs that free trade is touted to create, most observers predict a split: a small number of highly-skilled, well-paying jobs, and a larger group of low-skill, dead-end and often temporary jobs. Indications are that women will occupy a disproportionately high number of the lower-paying jobs.

The Green Paper assumes that Canada's economic hopes lie with aligning ourselves even more closely with the pressures of globalization. Given our experience thus far, the opposite may be true. If Canada's social and economic development is to survive the impact of globalization, we need a strengthened social security system, and a comprehensive employment development strategy.

### **2. The Deficit and the Debt**

The Green Paper implicitly makes several assumptions about the federal deficit which we believe the data show to be false:

- a. The Green Paper assumes that the deficit is due to over-spending by the government. However, a 1991 Statistics Canada study found annual deficits grew more from shortfall in revenues than from higher spending. Excluding the cost of unemployment insurance, which is intended to be self-financing over the business cycle, social program spending has not increased relative to GDP over the last 16 years. Shortfalls in revenue are due mostly to the falling share of corporate taxes relative to personal income tax, and to significant tax loopholes available principally to the wealthy and to corporations.
- b. The Green Paper assumes that social expenditures are the major culprit in creating the deficit. However, research by various groups show that only a small portion of the deficit is due to spending on social programs. The most important factors in creating the deficit are high interest rates, and the failure of large corporations to pay their fair share.
- c. The Green Paper assumes that social expenditures are out of control, compared to other economically strong countries. However, Canada's social expenditures grew from just under 14.5% of GDP to almost 19% between 1980 and 1990, placing Canada below the OECD average by several percentage points, ranking 15th out of 20 countries in 1990, just as it had done a decade earlier.

We acknowledge that reducing the deficit is one of the important challenges facing the Federal Government. However, we disagree strongly that cutting social expenditures will be either an effective or a fair method of doing this. We would suggest that the government look at measures to reduce interest rates, increase tax revenues from the wealthy and corporations and reduce Canada's dependence on foreign capital.

### 3. Absence of gender analysis

Social and economic programs have different impacts for women than for men. Changes to social assistance provisions, for example, will have a disproportionate impact on women since they constitute the majority of poor people in Canada. Nor are women a monolithic group - different economic realities face women in rural or remote communities, visible minority, immigrant women, Aboriginal women, and women with disabilities.

A clearly articulated gender analysis, which recognizes women's reality, and the additional problems, challenges and opportunities of each group of women, must be central to the redesign of any aspect of the social security system. For example, the Northern Cod Adjustment and Recovery Program in Atlantic Canada does not take account of women's specific role in the fishery, although research shows that women's earnings from fish processing are significantly lower than men's, and that there are far more employment opportunities for men than for women outside of fish processing.

### 4. Where are the jobs?

No economic analysis we are aware of predicts an explosion of new, well-paying jobs in countries like Canada. In fact, quite the opposite has been happening. Jobs have been

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disappearing from the Canadian economy. Women are concentrated in occupations (e.g. clerical work) and industries (e.g. textiles) that are particularly vulnerable to global competition. Although women held 29% of all manufacturing jobs in 1990, 36% of jobs lost in manufacturing that year were women's jobs. Immigrant women are among the hardest hit.

And what about the quality of the jobs? The Green Paper assumes that any job is preferable to no job. The experience of Canadian women is that being part of the paid labour force is far from being a guaranteed route out of poverty. In fact, labour force poverty among women has grown by about 160% since 1971, despite the fact that women's participation in the paid labour force has steadily increased over that period.

This situation will likely worsen with the impact of globalization, which tends to create two kinds of jobs, high-paying jobs requiring high levels of formal education, and - the majority - low-skill, low-pay jobs, where women will tend to be found because of systemic barriers preventing their access to the better jobs.

If the proposals in the Green Paper are to have any meaning, then the Federal Government must take clear and decisive action to generate new jobs. And not just any jobs, but ones with decent pay and adequate protection. Canada needs a national employment strategy that supports the essential roles of all three sectors: public, private, and not-for-profit.

## ***D. Proposals***

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### ***1. Literacy, Education and Training***

Social Security is about much more than finding a paid job. Learning which enhances our capacity to achieve social security is also about much more than paid work. Learning is necessary for life, for cultural and social well-being, for community participation and active citizenship and for carrying out essential unpaid work at home and in the broader community, as well as for getting and keeping a job. The Green Paper's emphasis on the importance of learning in social security is to be applauded. It assumes, however, that access to learning opportunities should be contingent on labour market activity. It also assumes that learning creates labour market success, ignoring the structural nature of much of Canada's unemployment problem. Opportunities to engage in learning must not be contingent upon labour market activity.

The Green Paper has major implications for three spheres of learning: literacy, education and training.

#### **a) Literacy**

The Green Paper states that literacy is a necessity for all Canadians, and the Green Paper is right. Literacy includes a set of basic skills in reading, writing, communication and the use of numbers which all Canadians need. The Green Paper suggests that literacy is just about success in the labour market, but it is wrong. Fundamentally, literacy is about active participation in community life.

Women's access to and success in literacy programs must be ensured by paying attention to some key requirements. We know, for example that systemic barriers are created by violence, social isolation and discrimination on the basis of gender, race, class, (dis)ability and sexual orientation. These barriers are seldom explicitly recognized in basic skills programming. For women living in rural, remote, northern and coastal areas, geographical isolation from other literacy programs frequently creates insurmountable barriers. For women with disabilities, specific accommodation, including removal of physical barriers is essential. For all women, access to child care, financial assistance, transportation and woman-positive curricula and program services are key requirements. For immigrant, visible minority and refugee women, literacy training cannot be separated from access to language training in English or French which is sensitive to their diverse needs. Despite years of lobbying, the language needs of immigrant, visible minority and refugee women continue to be neglected, creating major barriers to advancement in the labour market.

According to the Movement for Canadian Literacy, 42% of Canadians - or about 7 million people - have low literacy skills. This includes 3 million people who have very limited literacy skills and another 4 million who have some difficulty with everyday reading tasks.

### Recommendations:

2. Introduce a Canadian Literacy Act in order to clearly establish the right of all people living in Canada to literacy and to establish principles and standards for literacy training.
3. Ensure distance education programs designed to meet the literacy needs of rural and northern women, including farm women and women in the fisheries.
4. Guarantee appropriate supports for women's participation in literacy programs, including accommodation of the specific needs of women with disabilities.
5. Make language training in English and French available to immigrant, refugee and visible minority women regardless of citizenship or residency status.
6. Provision of a Literacy Act should include access to language training for immigrant, visible minority and refugee women.

### b) Education

Education is the system of primary, secondary and post-secondary schooling which leads to recognized credentials. The Green Paper addresses post-secondary education only, recognizing that provinces have jurisdiction over primary and secondary levels of schooling. Currently, jurisdiction over post-secondary education is shared between federal and provincial levels of government. Green Paper proposals suggest a diminished federal role in post-secondary education. It also, however, endorses better systems for portability and transferability of skills, knowledge and accreditation across jurisdictional boundaries. In our view, a continued federal role in post-secondary education and training in Canada will be essential to achieving portability, transferability and equality of access.

The Federal Government portion of post-secondary education currently includes responsibility for financing grants for university level research. The federal role in this area should be continued and resource allocation should be enhanced.

Access to the increased opportunities which come with a post-secondary education is important for all women in Canada. For example, among women, a key factor in finding and keeping a job at a decent wage is level of education. Women in Canada have significant economic responsibilities - for themselves, for children and for other members of society. Post-secondary education is necessary so that women can secure the jobs and the income they need.

Prior Learning Assessment, allowing advanced credit for life experience and for skills and knowledge acquired outside the formal Canadian school system is needed in order to ensure that women have access to post-secondary education.

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For visible minority women, immigrants and refugees who have received foreign accreditation, assessment and acknowledgment of foreign equivalency to Canadian education requirements must be part of a Prior Learning Assessment system.

Distance education networks, which make post-secondary accreditation accessible to rural, remote, coastal and northern women are also of critical importance. A recent report by the Canadian Farm Women's Education Council found that the most significant barriers for farm women to acquiring further education were related to geographical distance and scheduling. Distance education programming must include adequate choice, so that people can gain qualifications in a relevant field of study.

Women in Canada tend to enter post-secondary education rather than men, experience more interruptions, take longer to complete and have more difficulty securing well-paying jobs at the end of their education. The Green Paper proposal for an Income Contingent Repayment Plan is likely to increase tuition costs during education and to result in large, longer term debt loads for graduates. This will act as a disincentive and will effectively limit access for low-income students - many of whom are women. It is critically important that any changes to post-secondary financing arrangements enhance women's access to post-secondary education. The Income Contingent Plan will not do that.

Women involved in post-secondary education require the same kind of support that women in literacy programs do because they face the same systemic barriers. Financial assistance, child care, counselling and other supports are fundamental to success.

Post-secondary education must be viewed within a larger context. Job creation strategies, pay equity, employment equity and measures to allow for the integration of paid and unpaid work responsibilities are essential in order to ensure that women get full value out of their post-secondary education.

*Between 1987 and 1992, the number of women who were unemployed and who had post-secondary education increased by 74.3%. Among women with doctorates, 39% report significant difficulties in finding employment.*

### Recommendations:

7. Maintain the Federal Government commitment to support of university level research and, as soon as possible, enhance this support.
8. As an alternative to the Income Contingent Repayment Plan, develop a student loan program which recognizes the needs of women in Canada for equitable access to post-secondary education and for financial support measures which do not penalize those: who are on social assistance; who do not enter directly from secondary education; who take longer to compete because of interruptions in education; who are unable to secure well-paying work on completing their education; who need to cover costs for child care, counselling or other non-tuition items as part of their education.
9. Establish Prior Learning Assessment measures, ensuring portability and

transferability of skills, knowledge and certification across jurisdictional boundaries. Procedures for establishing Canadian equivalence for foreign credentials are an essential component.

10. Expand distance education networks to ensure that rural, remote and northern Canadians and those with limited access to transportation can complete a post-secondary education in a suitable field of study.
11. Job creation strategies, pay equity, employment equity and measures for the integration of paid and unpaid work responsibilities, such as comprehensive child care are essential if women are to realize an adequate return on their investment in post-secondary education.

### c) Training

Training is any planned learning opportunity that enhances a person's capacity to carry out paid or unpaid work. It includes continuing education classes, community college education, workplace-based training, distance education and community-based employment training. In addition to directly job-related skills, training includes learning which enhances life skills and active participation in community life.

The Green Paper places a major emphasis on training as a means of moving people away from Unemployment Insurance and social assistance. Training can make an important difference to employability, but it does not create jobs, except for the trainers. Employment-related training is only useful if it enhances actual employment prospects. In situations where there are no jobs to be had, all the training in the world will not make a difference.

Canadians do not need penalties, threats or incentives in order to participate in job-related training. Among women earning over \$40,000 per year, about 60% participated in some form of training in 1991. When good, job relevant training is available - as it is to higher income earners, people freely choose to participate in it. Using Unemployment Insurance funds for training takes benefits away from workers, increases premiums for employers and excludes self-employed, contract and contingent workers.

Attaching training requirements to social assistance programs reduces funds available for the central purpose of provision of income security, and increases the complexity of an already bureaucratized and wasteful administrative system. Linking training to either Unemployment Insurance or social assistance does nothing to address the training needs of people who do not qualify for Unemployment Insurance and who are not receiving social assistance. Many of these people are the working poor - people who have jobs which do not pay an adequate income. Many of the working poor in Canada are women. The Green Paper is making a serious error in proposing to tie training to Unemployment Insurance and social assistance programs.

The best way to fund training for women is through Consolidated Revenues, which are not specifically linked to Unemployment Insurance or social assistance programs.

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Unfortunately, training funds available through the Consolidated Revenues Fund have been cut by almost 50% since 1989. One impact of these cuts has been that re-entry programs for women have almost disappeared, although 60% of new labour market entrants are women and labour market poverty among women is rapidly increasing.

The Green Paper suggests that sectoral councils may become key coordinators of funding resources, but funneling training resources through sectoral councils will exclude many women from training, because they are not yet in the labour market, or they work in jobs which are not under the jurisdiction of sector councils. Equitable representation of women, including women who are Aboriginal, visible minority, immigrant or refugee or who have disabilities is essential in decision-making bodies, such as local or regional labour force development boards and sectoral councils. Training initiatives need to be supported by:

- a set of comprehensive principles and standards for training which apply across jurisdictional boundaries,
- recognition of models and best practices for effective training,
- provision of supports such as child care, financial assistance, counselling, accommodation for people with disabilities and access to instruction in either French or English,
- adequate and fair allocation of training resources.

CCLOW has developed a set of principles for training which includes the following: :

**Equity:** In addition to ensuring gender equity in training programs and in allocation of resources to training, pay equity and employment equity are key requirements here.

**Access:** Barriers to both educational and economic opportunities must be removed, so that everyone has access to the resources necessary to meet basic needs and to live with dignity.

**Lifelong Learning:** Women need different training opportunities at different points in their lives, depending on personal circumstances and economic opportunity.

**Diversity and Inclusiveness:** Discrimination on the basis of gender, age, race, religion, ethnicity, class, ability or sexual orientation is unacceptable. In education, prior learning assessment and recognition of foreign credentials are key to implementation of this principle.

**Right to Safety:** Violence - including sexual harassment - is unacceptable.

The National Women's Reference Group on Labour Market Issues also has developed a set of principles, based on similar concepts. Their list includes: access, equity, integration of training and community economic development, recognition of skills (portability/transferability), right to basic education and training, quality and accountability.

Models of training for women which have been proven to be accessible, accountable and effective and which recognize the needs of diverse groups of women include the following:

- **Basic Skills Training**, including:

literacy, numeracy, communication, instruction in French or English as a second language, orientation to computer, orientation to employment, communications, life skills, upgrading to high school completion.

- **Bridging Training**, including:

a focus on overcoming/compensating for systemic barriers to labour market participation, ensuring basic skills are in place, on-the-job training in particular job sectors (for example, Women's introduction to Trades Technology).

- **Community Economic Development Training**, including:

community-based inventories of capacity and/or needs, leadership skills, working with volunteers, self-employment, project feasibility, project management, financial management, product and service development/invention.

- **Positive Measures Training**, including:

gender sensitivity training, diversity training, remedial training in areas such as sexual harassment, training programs designed to overcome barriers to career advancement for specific groups.

Training programs which enhance women's capacity to carry out unpaid as well as paid work responsibilities are few and far between, which is unfortunate. In this regard community-based economic development training, which enhances a wide range of skills leading not only to paid employment, but also to self-employment, active citizenship and community development work, are a notable exception.

*Of the 2,000 people who have participated in N.B. Works in the past two years, only 89 have found full-time full year jobs.*

*In Canada in 1991, 1 in 5 Canadians were engaged in some form of training. Women*

*were more likely to participate than men except at the lowest income levels.*

### **Recommendations:**

12. Job creation must be a priority. Job-related training which does not lead to available jobs which offer adequate long term income security is a waste of time and money for everyone concerned.
13. Address systemic barriers to the integration of women into the labour market, including recognition of the diverse needs of various groups of women. Legislated measures in areas including pay equity, employment equity, child care and duty to accommodate are required if women, visible minorities and disabled people are to gain adequate value from training.
14. Preserve the voluntary nature of training. Coercive measures are unacceptable. Consequently: UI funds should not be used for training, and social assistance should not be tied to training in any way. Training should be funded through Consolidated Revenues. Resource allocations to training should be restored to 1989 levels immediately.
15. Training for women needs to be high quality training, supported by principles and standards which are enforced through training agreements. Mechanisms for the allocation of training resources need to recognize the needs of women who are not currently in the labour market, who are self-employed or who are working at part-time, temporary contract or 'non-standard' work and must include women who are representative of diverse groups as decision makers. In this regard, sectoral councils do not address the working lives of many Canadian women.
16. Support training models which have been demonstrated to be effective for women, by providing adequate resources. These models include: bridging programs, woman-positive basic skills training, advanced skills training in non-traditional areas, positive measures/gender sensitivity training and community economic development training.

## ***2. Unemployment Insurance***

The Unemployment Insurance fund was originally designed as just that - a fund to provide insurance for workers who found themselves unemployed. Over the years, the Federal Government has seriously eroded the UI fund, dipping into it for training programs and "developmental uses", and drastically cutting the federal contribution, while raising UI premiums paid by employers and workers. The latest proposals, set out in the Green Paper, continue this trend of undermining the purpose of the fund.

The proposed two-tier system of premiums and benefits is seriously flawed.

- To start with, there is no clear way to distinguish between legitimate layoffs and "abusers".

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- Secondly, this proposal penalizes workers who work part-time, or on contract or move from one temporary job to another, or other types of "non-standard" work, which is a growing sector of the labour force. In particular, this proposal penalizes women, who make up the largest number of "non-standard" workers, including 80% of all part-time workers who are 25 years and over. The rise of piecework and "home" work, particularly among industries employing a large proportion of immigrant women, means that these women will suffer the brunt of this UI penalty, along with the low wages and poor working conditions that frequently are part of "home" work.

The government's technical background paper on UI points out that women are currently less likely to be frequent users, but this is because most women in non-standard work are not even eligible for UI. Even if the system changes to provide coverage for these workers (which it must), they will be hit by the "two-tier" system.

The nature of work is changing - as a nation, we are moving away from secure and stable jobs to a greater mix of types of employment, often short-term and highly changeable. Non-standard work will only increase in the future, especially with the changes brought on by the pressures of globalization. Although the Green Paper recognizes the needs of these workers, it makes no proposals to meet these needs. The Unemployment Insurance fund must expand to meet the needs of Canadian workers in this area.

- The Green Paper proposes penalizing employers whose workers frequently draw on UI. The proposal discourages employers from hiring people who are vulnerable to frequent layoffs (this includes women, and especially women with disabilities, immigrant women, visible minority women, and aboriginal women) because of the fear that if they must be laid off in the future, the employer will be penalized. This danger is especially present in "high-risk" enterprises, such as high-tech or new businesses - which are precisely the sectors where jobs are being created.
- Similarly, workers in this position (having been laid off twice in the recent past) would have an incentive to turn down short-term jobs or jobs that are in risky business sectors, in case they are laid off again and suffer the UI penalty.

In effect, the two-tier system would discourage employers from hiring precisely those people most in need of employment, and would penalize vulnerable workers, especially women, for accepting the only work available.

The Green Paper also proposes extending the time required to qualify for UI. This fails to recognize the seasonal nature of many jobs. For example, rural farm workers would generally be excluded from UI by a longer qualifying period. This puts these workers in a more vulnerable position, and also means farmers will lose good workers, who will be forced to look elsewhere for employment that does provide UI coverage.

Another proposal in the Green Paper, linking UI eligibility to family income rather than individual income, will also have a negative effect for women. Because women already earn less in the paid labour force than men, we are more likely to be the ones who will have UI benefits cuts under this scheme. This will tend to increase women's economic dependence on men. Among other implications, this means that more women will be forced to stay in abusive relationships for economic reasons.

The Federal Government must recognize that, in some communities, notably those affected by seasonal employment, such as Atlantic Canada, or certain rural or remote communities, the Unemployment Insurance system plays a central role in community sustainability. It would be devastating to abruptly and significantly revamp UI without first setting in place other appropriate income maintenance and/or employment programs.

*"Non-standard" forms of work constituted 44% of the employment growth in the 1980's. Over half of all adult women in the paid labour force in Canada do not have permanent jobs, especially full-time, full-year jobs.*

*In the March, 1994 issue of the Canadian Economic Observer, a Statistics Canada study showed that a greater proportion of workers are now losing their jobs on a permanent basis. During the 1990-92 recession, 71 % of all layoffs were permanent.*

### Recommendations:

17. Return the UI Fund to an unemployment insurance program exclusively, and allocate other funds for other purposes, notably training and income support.
18. Provide UI coverage for everyone in the paid labour force, including part-time, temporary, self-employed, "home work", and other "non-standard" work.
19. Regardless of other changes to UI, ensure that maternity and parental leave benefits are protected (e.g. are not included in the "three claims in five years" provision).
20. Do not tie UI eligibility to participation in training programs or community work.
21. Assess employers for their UI contribution on the basis of their total payroll, including non-standard work.

### 3. Childcare

Every parent and child has the right to universally accessible, comprehensive, high quality, not-for-profit, accountable child care. The Green Paper falls short of this and fails to provide a national policy framework to guide the development of services in a coordinated and responsible manner.

A 1992 Statistics Canada study reported that the lack of adequate and affordable child

care was the greatest impediment to employment outside the home for low-income and moderate-income families with children. This was also found to be the number one barrier to self-reliance among single parents.

Currently, over three million children need access to quality child care in Canada, and only 371,000 regulated child care spaces are available to Canadian families. For those families unable to access these spaces, the alternatives are alarming: illegal settings, unregulated family day homes or commercial child care programs.

The government's offer to create 150,000 new child care spaces and invest \$720 million new federal dollars falls drastically short of what is needed to adequately address child and family poverty and unemployment.

For lone-parent mothers and their children, this lack of affordable, quality child care often means remaining trapped in a cycle of poverty and unemployment. Women of colour and First Nations women who head single parent families are among the most severely affected. Already inhibited by systemic discrimination which exacerbates their disadvantaged labour market position, these women are at great risk of living in poverty with their children. We see a very similar pattern among women with a disabilities.

For those in rural and remote communities, including farm and fishing women, the situation is made more difficult by a child care system designed for urban settings. Licensed spaces are rarely located close to home, and childcare provided by nearby family or neighbours is often not eligible for the established system of subsidies or deductions. Rural women are thus left with three unattractive options: travel long distances to leave their children with caregivers, pay for nearby childcare that the system will not recognize, or care for the children at home. This last option raises major concerns for farm women, because their home is their worksite, and it is a dangerous worksite for children. Injuries to farm children who must stay at home because appropriate childcare is not available is a critical issue which farm women have repeatedly raised.

*Currently, parents' private expenditures form the largest portion of Canadian expenditures on child care, as much as 85% in some regions of the country.*

### Recommendations:

22. Ensure child care is universally accessible in Canada by the year 2005.
23. In consultation with the provinces, territories and aboriginal communities, develop a Child Care Action Plan, based on a set of principles, framed by fiscal and social policies which accommodate diverse regional circumstances, and bound by targets and a timetable.
24. Develop a national program that is responsive to the special needs of rural and remote women, women and children with disabilities, and which is culturally appropriate for women and children of colour, Aboriginal women and children, immigrants and refugees.

#### *4. Language Training, Accreditation and Immigration Policy*

Many immigrant and refugee women are denied access to language training because of family pressures, or because the absence of childcare and other support services that make it financially and logistically impossible to attend. In some communities, there are also insufficient numbers of courses available. Even where women are able to access language training, there are questions about the quality and appropriateness of the courses - for example, women have complained of racist teachers. The Green Paper makes virtually no mention at all of language training, despite its enormous implications for the social and economic security of immigrant women.

Women with professional or technical credentials from overseas often have great difficulty getting accreditation in Canada for their expertise. The process of having one's credentials assessed is available only in very limited locations in Canada, and, because of the extensive demand, can take months or even years. Provincial jurisdiction in professional accreditation is also a barrier. It affects both immigrant women, and women whose formal education is in Canada but in another province from the one where they wish to work. Bridging programs are one useful measure to assist women to adapt their expertise to the Canadian situation.

It is interesting that the Green Paper promotes the education of more Canadians overseas, to establish familiarity and connections for international trade, while overlooking the fact that there are many immigrants already here that can do exactly that.

Finally, the implications of the new Immigration Policy must be closely examined for potential impact on the economic and social security of immigrants and refugees. One proposal which raises particular concerns is the requirement for more immigrants to have an English or French language capacity prior to coming to Canada. This excludes women from many countries of origin, or women unable to afford language training prior to arriving. To offset this, the government has proposed that Canadian embassies might provide language training overseas, but this proposal is seriously flawed. Many countries do not have an embassy, and even where there is one, many people live outside the city where the embassy is located. Furthermore, language training does not, and should not, fall within the mandate of embassies or of the Department of Foreign Affairs.

#### **Recommendations:**

25. Make language training available to everyone who immigrates to Canada.
26. Address specific language training support measures to the most vulnerable women: refugees, rural and remote women, and those with disabilities.
27. Ensure accessibility of language training courses through provision of childcare, counselling and support services, training allowances, transportation allowances, and other supports.

28. Expand access to the credential assessment process, so it is more accessible across the country, and takes less time.
29. Provide more bridging programs, so that women with foreign credentials can learn about working in Canadian context (e.g. technical language, work processes, professional jurisdiction, etc.), get a refresher course, and have access to practicums in industry .
30. Use prior learning assessments.
31. Resolve provincial jurisdiction issues around accreditation.

## *5. Poverty*

The Green Paper speaks of the need to address child poverty, yet overlooks the reality that, essentially, children are poor because their mothers are poor. Statistics on poverty among children, and among women, are deeply distressing, yet the situation is even more disturbing when certain groups of women and children are considered. For some women, the deprivations of poverty are exacerbated by racism, rural isolation, or language barriers.

This situation is all the more scandalous because such widespread poverty is completely avoidable in a relatively wealthy and industrialized country such as Canada.

Why are women, and consequently their children, poor?

- Non-payment of child support by non-custodial fathers of the children.
- Women's systematic exclusion from the paid labour force (for example, by the absence of adequate childcare services), which forces many women into social assistance programs.
- Insufficient income support systems for women who have no other viable options.
- For women who do gain entry to the paid labour force, they tend to be concentrated in low-paying, part-time or temporary work.

Women's unpaid work, both in the home and as volunteers in the community, makes an enormous contribution to the economic and social well-being of families, communities and the country as a whole. Surveys have shown that women generally do double the amount of unpaid work that men do. Unfortunately, the Federal Government appears to be planning on loading even more work onto voluntary organizations, expecting them to provide the social programs and services which will be dropped as a result of cuts to social expenditures.

The Green Paper proposes to split responsibility for child poverty. The Federal Government would provide a larger child tax credit, targeted more specifically at lower-income families. However, the Federal Government would provide reduced support for income maintenance programs at the provincial level, through CAP. Less wealthy provinces or those ideologically conservative governments would likely provide income maintenance programs well below those of other provinces, resulting in wider disparities

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across Canada.

Overall, there is an absence of discussion in the Green Paper about the impact of the proposals on the ability of provinces to deliver adequate social services - an absolutely critical element of social security in Canada.

The proposals to integrate the child benefit portion of social assistance with the Child Tax Benefit appears positive because it means that parents would not have to give up their child benefits if they took a job. However, the government's proposal includes targeting full benefits strictly to families with incomes below \$15,000 and reducing rates proportionally as incomes rise. For a large number of women who make up the greatest proportion of lone parent families earning a modest or low income, this proposed change would leave them with inadequate support.

Furthermore, the Child Benefit must not be used to force single parents into working poverty. Single parents must have choice about whether they work at home raising their children or enter the paid work force.

Finally, the discussion paper proposes the reallocation of CAP funds from general welfare to benefits for children. Such re-deployment of funds ignores a fundamental fact - child poverty is family poverty and more often than not, children's poverty is women's poverty.

The Green Paper proposals will increase the workload on women in the home, as caregivers for children and the elderly, and in the community.

*The number of working poor families rose by 30% over the past decade. Six of every 10 lone parents now live in poverty and for young mothers with small children, the number jumps to more than 8 out of 10.*

*In 1992, a full-time minimum-wage job under federal jurisdiction yielded a gross income of 55% of the poverty line. Minimum-wage jobs currently yield gross incomes below the poverty line in every province and territory in Canada.*

*More than one-third of women with disabilities have an annual income under \$5,000. 80% of women with disabilities earn less than \$10,000 and 60% report no earned income at all.*

*According to 1985 Statistics Canada data, women of colour drew an average salary of \$18,900. This was \$1,500 lower than the wages of men of colour, and \$12,000 lower than that of white males.*

*In 1991, 85% of Child Benefits already went to families with below-average incomes; there is little room for further targeting.*

**Recommendations:**

32. Social assistance must never be contingent on participation in training or employment programs.
33. Unpaid work, both domestic labour and volunteer work, needs to be recognized and compensated work, for example, through a system of deductions and tax credits.
34. Institute measures to improve women's fair and equitable access to the paid labour force. These measures would include
  - > widely accessible and high quality childcare
  - > pay equity
  - > employment equity
  - > support services, including services designed specifically for the needs of disabled women, etc.
35. Implement measures to create jobs in the Canadian economy. The Federal Government needs to play a role in economic development:
  - a) at the community level in support of community economic development,
  - b) at the regional or national levels in identifying strategies,
  - c) at the global level in negotiating with transnational or other governments to protect the economic, social and environmental security of Canadians.These measures should include:
  - > improved access to credit for women entrepreneurs
  - > federal support for cooperative financial institutions, such as credit unions, lending circles
  - > consider introducing a shorter standard work week, and reducing use of over-time by employers
36. Undertake a detailed consideration of the major options for improving the level of income support for Canadians, including a careful examination of a Guaranteed Annual Income, and the need to raise the minimum wage.
37. Implement measures which provide access to wider powers for those agencies responsible for enforcing child support payments.

## ***E. Summary of Recommendations***

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In conclusion, the Green Paper fails to situate social security reform in the context of longer-term changes and sustainable social, economic and environmental security.

Any proposals considered by the Federal Government in this sphere must undergo a thorough gender analysis and must respect the principles set out in this brief. In response to the proposals in the Green Paper, we propose the following recommendations:

1. Prior to any decisions about social security reform, including about the general framework for reform, the Federal Government must allocate more time for a serious and thorough public debate, including consideration of major changes to the tax system. The Federal Government should provide a commitment that this longer-term process will be completed, including a gender analysis of the social security system, before it leaves office.
2. Introduce a Canadian Literacy Act in order to clearly establish the right of all people living in Canada to literacy and to establish principles and standards for literacy training.
3. Ensure distance education programs designed to meet the literacy needs of rural and northern women, including farm women and women in the fisheries
4. Guarantee appropriate supports for women's participation in literacy programs, including accommodation of the specific needs of women with disabilities.
5. Make language training in English and French available to immigrant, refugee and visible minority women regardless of citizenship or residency status.
6. Provision of a Literacy Act should include access to language training for immigrant, visible minority and refugee women.
7. Maintain the Federal Government commitment to support of university level research and, as soon as possible, enhance this support.
8. As an alternative to the Income Contingent Repayment Plan, develop a student loan program which recognizes the needs of women in Canada for equitable access to post-secondary education and for financial support measures which do not penalize those: who are on social assistance; who do not enter directly from secondary education; who take longer to compete because of interruptions in education; who are unable to secure well-paying work on completing their education; who need to cover costs for child care, counselling or other non-tuition items as part of their education.
9. Establish Prior Learning Assessment measures, ensuring portability and transferability of skills, knowledge and certification across jurisdictional boundaries. Procedures for establishing Canadian equivalence for foreign credentials are an essential component.
10. Expand distance education networks to ensure that rural, remote and northern Canadians and those with limited access to transportation can complete a post-secondary education in a suitable field of study.
11. Job creation strategies, pay equity, employment equity and measures for the integration of paid and unpaid work responsibilities, such as comprehensive child care are essential if women are to realize an adequate return on their investment in post-

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secondary education.

12. Job creation must be a priority. Job-related training which does not lead to available jobs which offer adequate long term income security is a waste of time and money for everyone concerned.
13. Address systemic barriers to the integration of women into the labour market, including recognition of the diverse needs of various groups of women. Legislated measures in areas including pay equity, employment equity, child care and duty to accommodate are required if women, visible minorities and disabled people are to gain adequate value from training.
14. Preserve the voluntary nature of training. Coercive measures are unacceptable. UI funds should not be used for training. Social assistance should not be tied to training in any way. Training should be funded through Consolidated Revenues. Resource allocations to training should be restored to 1989 levels immediately.
15. Training for women needs to be high quality training, supported by principles and standards which are enforced through training agreements. Mechanisms for the allocation of training resources need to recognize the needs of women who are not currently in the labour market, who are self-employed or who are working at part-time, temporary contract or 'non-standard' work and must include women who are representative of diverse groups as decision makers. In this regard, sectoral councils do not address the working lives of many Canadian women.
16. Support training models which have been demonstrated to be effective for women, by providing adequate resources. These models include: bridging programs, woman-positive basic skills training, advanced skills training in non-traditional areas, positive measures/gender sensitivity training and community economic development training.
17. Return the UI Fund to an unemployment insurance program exclusively, and allocate other funds for other purposes, notably training and income support.
18. Provide UI coverage for everyone in the paid labour force, including part-time, temporary, self-employed, "home work", and other "non-standard" work.
19. Regardless of other changes to UI, ensure that maternity and parental leave benefits are protected (e.g. are not included in the "three claims in five years" provision).
20. Do not tie UI eligibility to participation in training programs or community work.
21. Assess employers for their UI contribution on the basis of their total payroll, including non-standard work.
22. Ensure child care is universally accessible in Canada by the year 2005.
23. In consultation with the provinces, territories and aboriginal communities, develop a Child Care Action Plan, based on a set of principles, framed by fiscal and social policies which accommodate diverse regional circumstances, and bound by targets and a timetable
24. Develop a national program that is responsive to the special needs of rural and remote women, women and children with disabilities, and which is culturally appropriate for women and children of colour, Aboriginal women and children, immigrants and refugees.
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26. Address specific language training support measures to the most vulnerable women: refugees, rural and remote women, and those with disabilities.
27. Ensure accessibility of language training courses through provision of childcare,

counselling and support services, training allowances, transportation allowances, and other supports.

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  - a) at the community level in support of community economic development,
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  - > improved access to credit for women entrepreneurs
  - > federal support for cooperative financial institutions, such as credit unions, lending circles
  - > consider introducing a shorter standard work week, and reducing use of over-time by employers.
36. Undertake a detailed consideration of the major options for improving the level of income support for Canadians, including a careful examination of a Guaranteed Annual Income, and the need to raise the minimum wage.
37. Implement measures which provide access to wider powers for those agencies responsible for enforcing child support payments.
38. Strengthen substantially the level of funding for women's groups and for services specifically for women until such time as equity targets for employment, education and training are met, and there is no longer a wage gap between men and women.

## Appendix A - The Four National Women's Organizations in this Coalition

**The Canadian Congress for Learning Opportunities for Women** is a national voice for women's education and training in Canada. Our goal is to achieve social, political, and economic equality for women through improved and expanded learning opportunities.

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CCLOW supports formal, non-formal, lifelong, and experiential learning as well as education for adults based on feminist principles or equality of inclusion.

**The Canadian Farm Women's Education Council** identifies and speaks out on training issues and/or barriers related to farm women; provides a forum for networking and training opportunities for farm women; acts as a resource for government policy makers; and, provides liaison between government and farm women on training issues.

**The Canadian Research Institute for the Advancement of Women** facilitates and supports research for the advancement of women by recognizing women's diverse experiences and perspectives; creating spaces for developing women's knowledge; bridging regional isolation and providing communication links between/among researchers and their communities. CRIAW is committed to research which promotes social justice and equality for all women.

**The National Organization of Immigrant and Visible Minority Women of Canada** is a non-profit, non-partisan, and non-sectarian organization. The purpose of the organization is to ensure equality for immigrant and visible minority women, within bilingual Canada. NOIVMW's objectives are to form a united national voice and liaise with other national women's groups for the betterment of the status of immigrant and visible minority women; to put in place strategies that will combat sexism, racism, poverty, isolation and violence; to act as an advocate on issues dealing immigrant and visible minority women; to heighten public awareness on the status of immigrant and immigrant minority women; and to work with all levels of government, public and private agencies to develop effective strategies.