ENVIRONMENTAL SCAN

An overview of income, labour market, and demographic trends related to women's economic development

A report for the Canadian Women's Foundation November 16, 2007



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ABOUT THIS REPORT

The purpose of this report is to support the discussions of the Canadian Women's Foundation Economic Development Planning Committee in their review of the Foundation's economic development work.

The report summarizes trends that affect women's economic development, and presents statistics related to: poverty and income, the labour market, government policies, and demographics.

Note on Data Sources

The information on income, demographics and labour market conditions in this report come from various sources, including Statistics Canada, government research institutes such as the National Council of Welfare, and independent research institutes such as the Caledon Institute.

The most recent available census data is from the 2001 census. The last national census was conducted in 2006, but Statistics Canada will not release its analyses on many topics—including aboriginal peoples, labour (including labour market activity, industry and occupation), ethnic origin and visible minorities, income and earnings, and housing and shelter costs—until sometime in 2008. However, StatsCan also conducts monthly Labour Force Surveys and other smaller studies; where available, this more recent data has been used in this report.

LABOUR MARKET TRENDS

In the last few decades, economic restructuring caused by globalization, free trade, and increased international competition for investment and trade have shifted the Canadian economy from the goods-producing sector to the service sector.

There is a high demand for skilled and specialist workers. At the same time, employees are expected to be much more flexible in the labour force, leading to an increase in part-time work and self-employment, and downward pressure on minimum wages. This has helped to create a growing income gap between rich and poor Canadians.

Expansion of the Service Sector

Over the last twenty years, the service sector has grown substantially. Employment in professional, scientific, technical, business, building, and support services have more than doubled since 1987.

The expansion of the service sector—along with important social changes in women's role in the workplace—has helped to create a significant increase in women's employment. From 1971 to 2001, the level of female employment rose from 41% to 58%. Almost half of all Canadian workers are now female (46.8%).³

Women's disproportionate concentration in the service sector is the main reason why women's unemployment rate is slightly lower than men's (6.5% for women compared to 7.0% for men). The traditionally female service sector has grown, making it easier to find a job, while the traditionally male goods-producing sector has stagnated or declined, particularly in agriculture and manufacturing.

Today, almost 90% of women who work are employed in the service sector. However the service sector is not homogeneous, but varies widely in pay rate, type of employment, and demand for workers.

Some service workers—such as lawyers, health-care workers, and other technical and professionals workers—are highly-paid, highly skilled, and highly in demand.

Other service workers—such as semi-skilled retail sales clerks and food service workers, and unskilled workers such as cleaners—are lower-paid, lower skilled, and in lower demand. Women, especially visible minority women, are overrepresented in this second service sector, which typically is comprised of more part-time, temporary or otherwise contingent work with fewer benefits.⁵

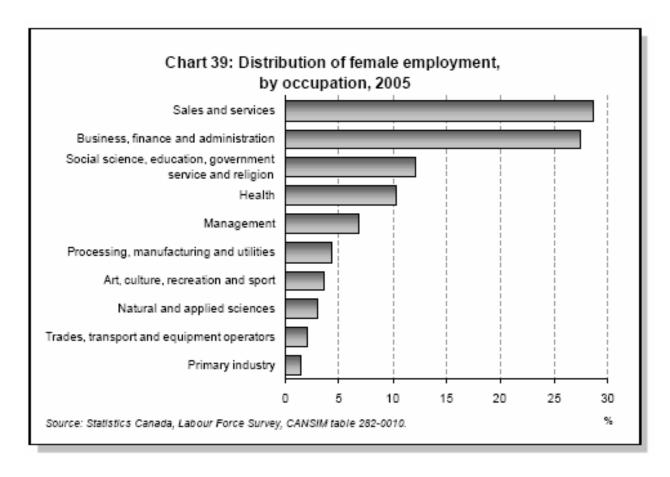
³ Ibid, p. 15.

⁴ Ibid, p. 17.

¹ The Canadian Labour Market at a Glance, Statistics Canada, 2005, p. 38. Catalogue No. 71-222-XIE.

² Ibid, p. 40.

⁵ Gender Equality in the Labour Market, Lessons Learned, Final Report, p.8.



Downturn in Goods-Producing Sectors

In the last twenty years, goods-producing sectors—especially agriculture—have declined in comparison to services. Manufacturing has declined since 1990, but is still Canada's second-largest industry (behind retail and wholesale trade).⁶

Many plants have closed due to high energy prices, the high Canadian dollar, and worsening trade deficits with Asia. Canada has lost about 1 of out 10 manufacturing positions since 2002 (1 in 8 in Ontario, 1 in 5 in Quebec). Job losses in this sector are particularly devastating since they pay considerably more than jobs in retail and trade. Over the past five years, women have lost a greater share of the manufacturing jobs than have men. Since 2002, manufacturing jobs employing men have declined 7.1% compared to 8.8% for women.

In some parts of the country, losses in other goods-producing sectors—such as the east coast fisheries—have also had a significant impact on female workers. Fish processing is a key source of employment for women in Newfoundland and Labrador, where over 50% of the fish processing workforce is women; this ratio is even higher in Nova Scotia and New Brunswick.

⁶ The Canadian Labour Market at a Glance, Statistics Canada, 2005, p. 39.

⁷ The Manufacturing Crisis, Erin Weir, Social and Economic Policy Department, Canadian Labour Congress, 2007.

⁸ Manufacturing Jobs Matter... <u>To Women!</u>, Canadian Auto Workers Union (2007)

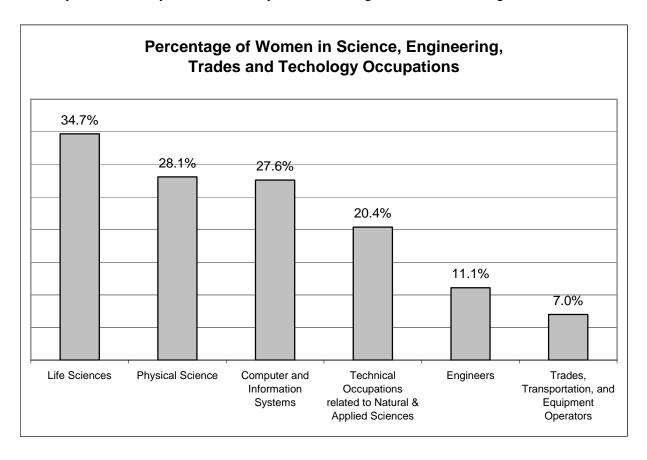
⁹ Ibid.

High Demand for Skilled Workers

The Conference Board of Canada has reported that within the next two decades Canada will be short about 1 million workers due to retiring baby boomers, a shrinking population, and a lack of replacement workers with the right skills.¹⁰

In fact, the skills shortage is already here. In a 2003 survey, over half of all business owners reported that a lack of skilled workers—in fields such as biotechnology, information technology, engineering, transportation, construction, manufacturing, and other technical trades—was one of their biggest concerns. One-third had let business opportunities pass by because they didn't have enough skilled workers, and 56% said they had been forced to hire unqualified people because those with the right skills simply were not available.¹¹

Women are poorly positioned to take proper advantage of this significant opportunity in the labour market, as they are seriously underrepresented in occupations related to science, engineering, trades and technology, as shown in the chart below¹². Their full participation in these industries is essential if Canada is to reach its potential in the highly competitive global economy—an economy that is driven by new knowledge and new technologies.



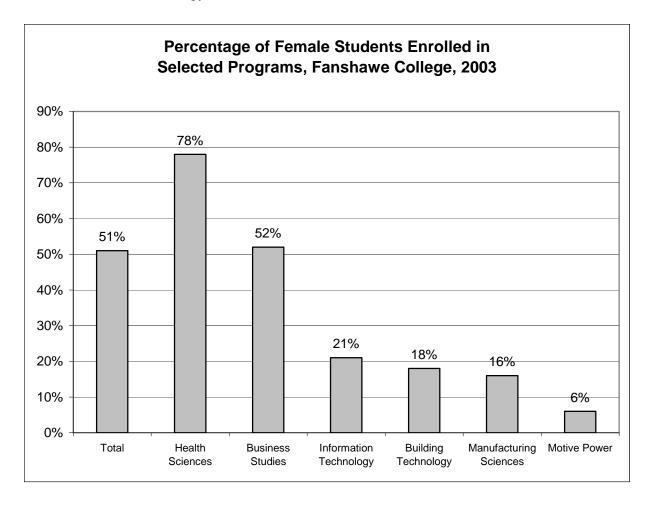
¹⁰ Skilled Trades: A Career You Can Build On, Backgrounder, Canadian Apprenticeship Forum, August 2004, p. 3.

¹² Chart data from 2001 Statistics Canada census as reported in <u>Women in SETT: Building Communities, Phase 1</u> <u>Final Report, Canadian Coalition of Women in Engineering, Science, Trades and Technology, Nov. 20, 2004, p. 5.</u>

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This pattern is also visible in college admissions, placing younger women at a serious disadvantage in Canada's future labour market. The chart below presents a typical college enrolment pattern for female students. Women represent just 21% of all information technology students, 18% of those studying building technologies, 16% of students in manufacturing sciences, and just 6% of motive power students. ¹³

If these trends hold, over the next few decades the vast majority of women will not benefit from the economic opportunities presented by the growing number of jobs in science, engineering, skilled trades, and technology.



The very low percentage of female students studying motive power reflects their significant underrepresentation in skilled trades—just 7% of workers in jobs related to trades and transportation are female. While women's numbers are increasing, it is not in proportion to the opportunities.

For example, the Automotive Parts Manufacturers Association has forecast a 42% vacancy rate for skilled trades—the industry needs almost 34,000 workers, but only 20,000 will be available.

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¹³ 2003 enrolment for Fanshawe College (13,000 students); data from Registrar's Office www.fanshawe.on.ca; adapted from Women in SETT Phase 1 Final Report, page 8.

However, as illustrated in the chart below, from 1988 to 2002 the number of female machinist apprentices in Canada increased from 76 women to 146 women. While their numbers have almost doubled, women still represent less than 3% of all machinist apprentices—97% are men.

Enrollment of women in apprenticeship programs in selected trades, 1988 to 2002¹⁴

| Enrollment of Wor | | | | | · | | 2 | 002 |
|--------------------------------|----------|------------|----------|------------|----------|------------|----------|------------|
| | | 1988 | | .992 | 1 | 997 | | 002 |
| | Total | As | Total | As | Total | As | Total | As |
| | women | percentage | women | percentage | women | percentage | women | percentage |
| | enrolled | of total |
| | | enrollment | | enrollment | | enrollment | | enrollment |
| Bricklayer | 7 | 0.2 | 22 | 0.6 | 17 | 0.9 | 35 | 1.2 |
| Carpenter | 125 | 0.5 | 385 | 1.4 | 396 | 2.1 | 496 | 1.8 |
| Electrician - construction | 143 | 0.7 | 305 | 1.3 | 388 | 2 | 675 | 2.3 |
| Electrician - industrial | 73 | 1 | 56 | 0.6 | 69 | 1.1 | 221 | 2.9 |
| Heavy-duty | 15 | 0.3 | 14 | 0.3 | 27 | 0.6 | 44 | 0.7 |
| equipment | | | | | | | | |
| mechanic | | | | | | | | |
| Millwright | 29 | 0.5 | 56 | 0.7 | 65 | 1 | 116 | 1.4 |
| Machinist | 76 | 1.9 | 126 | 3.8 | 102 | 2.4 | 146 | 2.6 |
| Motor vehicle body | 28 | 0.7 | 56 | 1.5 | 47 | 1.4 | 43 | 1.3 |
| repair | | | | | | | | |
| Motor vehicle mechanic | 84 | 0.4 | 255 | 1.4 | 273 | 1.6 | 321 | 1.7 |
| Painter/decorator | 53 | 1.8 | 124 | 3.6 | 91 | 3.9 | 265 | 7.6 |
| Plumber | 28 | 0.4 | 46 | 0.6 | 66 | 1 | 113 | 1.2 |
| Refrigeration/air conditioning | 7 | 0.3 | 23 | 0.8 | 26 | 0.8 | 26 | 0.6 |
| Sheet metal worker | 16 | 0.3 | 29 | 0.5 | 58 | 1.3 | 88 | 1.6 |
| Steam/pipe fitters | 33 | 0.4 | 45 | 0.4 | 35 | 0.5 | 136 | 1.5 |
| Welder | 41 | 1.2 | 37 | 0.9 | 122 | 1.9 | 328 | 3.3 |
| Total | 758 | 0.6 | 1,579 | 1.2 | 1,782 | 1.6 | 3,053 | 2 |

While changes in apprenticeship statistics help to indicate women's involvement in skilled trades, research shows that women, Aboriginal people, visible minorities, and persons with disabilities are much more likely to drop out of apprenticeship programs than men. Apprentices from these groups often report discriminatory hiring practices, negative perceptions of their abilities, isolation, and harassment in apprenticeship classrooms and on the job. ¹⁵

Given these retention challenges, the number of women who actually complete their apprenticeship and receive a certificate in a non-traditional skilled trade is extremely low, as shown in the chart on the next page. In 2005, the number of new certificates in skilled trades issued to women ranged from zero in the Northwest Territories to a high of 102 in Alberta; those 102 women represented just 2.7% of all newly licensed tradespeople in the province.

¹⁴ Statistics Canada, Centre for Education Studies.

¹⁵ Accessing and Completing Apprenticeship Training in Canada: Perceptions of Barriers, January 2004, p. 25.

Trade Certificates Issued by Gender, 1996/2000/2005¹⁶

| Province | 1 | 996 | , | 2 | 000 | | 2 | 2005 | |
|----------|--------|-----|------|--------|-----|------|--------|------|------|
| | M | F | %F | M | F | %F | M | F | %F |
| NL | 428 | 2 | 0.5% | 208 | 1 | 0.5% | 295 | 2 | 0.7% |
| NS | 224 | 1 | 0.4% | 488 | 2 | 0.4% | 443 | 1 | 0.2% |
| PEI | 28 | 0 | 0.0% | 31 | 0 | 0.0% | 75 | 1 | 1.3% |
| NB | 635 | 2 | 0.3% | 1350 | 3 | 0.2% | 468 | 4 | 0.9% |
| ON | 4825 | 38 | 0.8% | 4773 | 39 | 0.8% | 4469 | 25 | 0.6% |
| MB | 352 | 3 | 0.9% | 587 | 2 | 0.3% | 543 | 5 | 0.9% |
| AB | 2253 | 18 | 0.8% | 2651 | 35 | 1.3% | 3795 | 102 | 2.7% |
| BC | 2141 | 19 | 0.9% | 1805 | 16 | 0.9% | 1242 | 22 | 1.8% |
| NWT | 53 | 0 | 0.0% | 34 | 0 | 0.0% | 34 | 0 | 0.0% |
| Totals | 10,939 | 83 | 0.8% | 11,927 | 98 | 0.8% | 11,364 | 162 | 1.4% |

Decline of the Public Sector

Women have benefited greatly from employment in the public sector. ¹⁷ They enjoy a smaller gender wage gap than in other sectors, and have been able to find relatively well-paving and secure jobs with benefits.

However, in the last thirty years, the public sector has declined significantly. In 1976, one in four Canadians was employed in the public sector. By 2005, that had shrunk to one in five. ¹⁸ For example, federal government jobs shrank by about 81,300 jobs from 1992 to 1999 (from 408,700 workers to 327,400 workers). By 2005, the size of the federal civil service had rebounded somewhat (to 377,700 workers) but still had 31,000 fewer workers than fifteen years earlier.

In 2005, over 60% of public sector workers were women;¹⁹ therefore, losses to the public sector have a disproportionate effect on women.

More Part-Time Work

Part-time work has increased dramatically over the last thirty years. In 1976, 1 in 8 Canadians worked part-time as their main job. By 2005, this had risen to 1 in 5 Canadians. ²⁰ This increased

²⁰ Ibid, p. 55.

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¹⁶ NOTES: Includes statistics for the following trades: Carpenter, Construction Electrician, Industrial Instrument Technician, Industrial Mechanic (Millwright), Plumber, Sheet Metal Worker, Steamfitter/Pipefitter, Welder, Machinist, Metal Fabricator (Fitter), Tool and Die Maker, Auto Service Technician, Heavy Duty Equipment Technician, Mobile Crane Operator and Truck and Transport Mechanic. In BC there was 1 journeyperson who did not disclose gender in 1996; 12 in 2000; and 384 in 2005; the undisclosed stats are omitted from this Table. Chart prepared by Women in SETT (Science, Engineering, Trades and Technology), from data provided by Provincial Directors of Apprenticeship

¹⁷ Public sector employees work in public administration for federal, provincial and municipal governments, as well as Crown corporations, liquor control boards and other government institutions such as schools (including universities), hospitals and public libraries.

The Canadian Labour Market at a Glance, Statistics Canada, 2005, p. 45.

¹⁹ Ibid, p. 46.

is attributed to "the switch to a service-based economy, extended operating and production schedules, and increased fluctuations in business activities." ²¹

About one-quarter of working women work part-time, and make up almost 70% of Canada's total part-time labour force.

About 26% of women who work part-time do so because they can't find full time work. The rest work part-time for other reasons, which tend to vary by age. Younger women tend to work part-time because they are in school or have young children at home, while women over the age of 45 were more likely to work part-time out of personal choice.

While part-time work offers flexibility, it also usually means low wages, few opportunities for advancement and promotion, and the likelihood of working in a non-unionized workplace and receiving no benefits. It also makes it hard to qualify for Employment Insurance.

More Self-Employment

Self-employment rates have fallen somewhat from the late 1990s, but are still higher than 20 years ago.

As show in the chart below, in 1976 just 8.6% of all women were self-employed. By 1996, that had jumped to 12.2%, and in 2006 it fell slightly to 11.3%.

Self-employment, 1976-2006²²

| | Self-employed women (thousands) | Self-employed men (thousands) | Percentage of women self- employed ¹ | Percentage of men self- employed ¹ | Women as a percentage of total self-employment |
|---------|---------------------------------------|----------------------------------|---|---|--|
| 1976 | 311.6 | 873.4 | 8.6 | 14.2 | 26.3 |
| 1981 | 404.6 | 1,020.60 | 8.9 | 15.1 | 28.4 |
| 1986 | 498.5 | 1,175.60 | 9.7 | 17.1 | 29.8 |
| 1991 | 582.6 | 1,313.20 | 10.1 | 18.6 | 30.7 |
| 1996 | 744.8 | 1,426.80 | 12.2 | 19.4 | 34.3 |
| 2001 | 773.4 | 1,503.30 | 11.2 | 18.7 | 34 |
| 2006 | 876.6 | 1,621.40 | 11.3 | 18.6 | 35.1 |
| 1. Expi | ressed as a percenta | ige of total employe | d. | • | |

Women now comprise more than 35% of Canada's total self-employed workforce. Over the last two decades, the number of women-owned firms has jumped more than 200%. Today, almost half of all small and medium-sized businesses have at least one female owner.²³

Self-employed women are highly committed to their work, and report high levels of job satisfaction good work-life balance. However, they are much less satisfied with their earned

²¹ Ibid, p. 56.

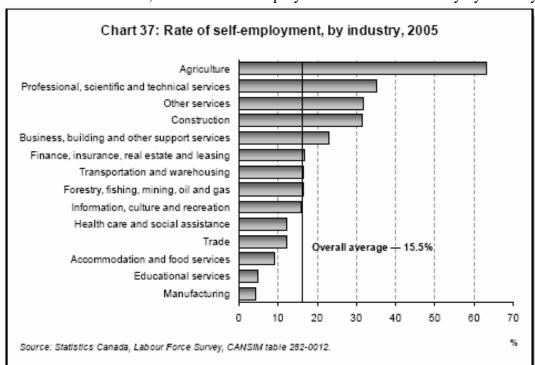
²² Statistics Canada, Labour Force Survey.

²³ Sustaining the Momentum: An Economic Forum on Women Entrepreneurs, Summary Report, Industry Canada, March 2005, p. 7.

income and job security. 24 Self-employed women earn an average before-tax income of about \$34,000—about half of that earned by self-employed men. 25 Half of all self-employed women earn less than \$20,000.

The financial situation for self-employed women is worsened by their limited access to typical employee benefits such as health and dental plans, disability insurance, pension plans, Employment Insurance, and family care policies. Only 17% of self-employed people have full coverage for health, dental and disability, compared to 50% of regular employees.²⁷

Women-owned businesses lag behind those owned by men in other respects as well. Self-employed women typically operate businesses in the lower-paid service industry, have smaller enterprises with fewer employees—more than half have no employees at all. Women are less likely than self-employed men to incorporate their business. Female entrepreneurs have fewer liquid assets, and often have trouble financing both their startup and expansion phases.



As the chart below illustrates, the rate of self-employment varies considerably by industry.

Low Minimum Wages

Although the education level and workplace experience for most Canadians has increased, real wages have remained stagnant since 1981.

²⁴ Sustaining the Momentum: An Economic Forum on Women Entrepreneurs, Summary Report, p. 18.

 $[\]overline{\text{Ibid}}, \overline{\text{pp}}. \overline{7}-8.$

²⁶ Ibid, p. 18.

²⁷ Wilson and Bailey, 2004, p. 6.

Many working people remain poor, and minimum wages remain low. Recently, there has been several public campaigns focused upon increasing minimum wages across the country.

In 2007, provincial minimum wage rates varied from a low of \$7.25 in New Brunswick to a high of \$8.37 in the Yukon. By the year 2010, the Ontario government plans to increase its minimum wage to \$10.25; this will represent an annual wage of \$21,320.²⁸

Some provinces regularly review their minimum wages, though most do not. In 2008, the Yukon will become the first province to tie rates to the Consumer Price Index.

Current and Forthcoming Minimum Hourly Wage Rates For Experienced Adult Workers in Canada

| Jurisdiction | Effective Date | Wage Rate |
|---------------------------|--------------------------|----------------------|
| Federal ²⁹ | 18-Dec-1996 ¹ | |
| Alberta | 01-Sep-2005 | \$7.00 |
| Alberta | 01-Sep-2007 | \$8.00 |
| British Columbia | 01-Nov-2001 | \$8.00 |
| Manitoba | 01-Apr-2007 | \$8.00 |
| New Brunswick | 01-Jul-2007 | \$7.25 |
| Newfoundland and Labrador | 01-Jan-2007 | \$7.00 |
| Northwest Territories | 28-Dec-2003 | \$8.25 |
| Nova Scotia | 01-May-2007 | \$7.60 |
| Nunavut | 03-Mar-2003 | \$8.50 |
| Ontario | 01-Feb-2007 | \$8.00 |
| Ontario | 31-Mar-2008 | \$8.75 |
| Ontario | 31-Mar-2009 | \$9.50 |
| Ontario | 31-Mar-2010 | \$10.25 |
| Prince Edward Island | 01-Apr-2007 | \$7.50 |
| Quebec | 01-May-2007 | \$8.00 |
| Saskatchewan | 01-Mar-2007 | \$7.95 |
| Yukon | 01-Apr-2007 | \$8.37 ³⁰ |

Growing Income Gap

Over the last two decades, labour market changes have squeezed many low-income and middle-income earners, and increased the wage gap.

Between 1980 and 2003, average incomes (after taxes) for the poorest 20% of Canadians grew by just 4%. In contrast, average incomes for the richest 20% increased by 14%. During this same period, many middle-income earners saw their income decline.³¹

²⁹ The minimum wage rate applicable in regard to workers under federal jurisdiction is the general adult minimum rate of the province or territory where the work is performed.

²⁸ Calculated at 40 hours per week, 52 weeks per year.

³⁰ Effective April 1, 2008, and on April 1 of each subsequent year, this rate will increase by an amount corresponding to the annual increase for the preceding year in the Consumer Price Index for the city of Whitehorse. See http://srv116.services.gc.ca/wid-dimt/mwa/index.aspx?report=report1.

³¹ Poverty Profile, 2002 and 2003, National Council of Welfare, Government of Canada, p. 5

Changes in average incomes by quintile in constant 2003 dollars, 1980-2003

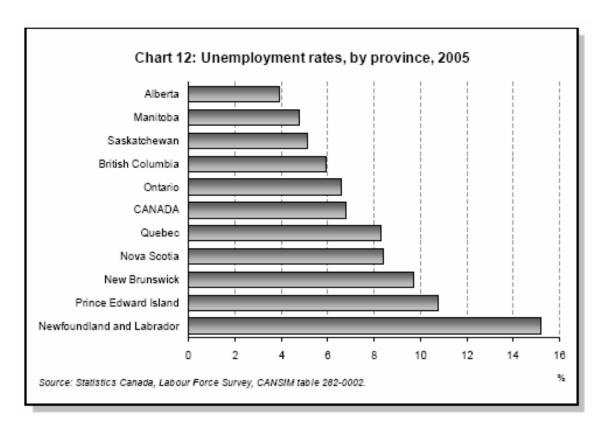
| | IN | COME AFTER IN | COME TAXES | |
|---------|----------|---------------|------------|-------|
| Poorest | \$11,500 | \$12,000 | \$500 | 4.3% |
| Second | \$27,200 | \$26,000 | -\$1,200 | -4.4% |
| Third | \$42,300 | \$39,900 | -\$2,400 | -5.7% |
| Fourth | \$57,800 | \$58,300 | \$500 | 0.9% |
| Richest | \$92,500 | \$105,800 | \$13,300 | 14.4% |

Source: Poverty Profile, p. 136.

Regional Trends

Women's participation in the labour force varies across the country, ranging from a high of 65% in Alberta to a low of 48.3% in Newfoundland and Labrador.

Women's employment is also affected by where they live in Canada. In 2005, the national unemployment rate was 6.8%. As seen in the chart below, the unemployment rate varies widely across the country, from a high of 15.2% in Newfoundland and Labrador, to a low of 3.9% in Alberta.³²



³² Data and chart from <u>The Canadian Labour Market at a Glance</u>, p. 22.

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Women's employment is also affected by the broad trends in their particular sector. The chart below (continued on next page) summarize the broad labour market changes that are affecting traditional female and traditional male occupations across the country.

Employment Trends by Province, 2005³³

| | DECION KEV TRADITIONAL TRADITIONAL | | | | | | |
|--------|--|--|--|--|--|--|--|
| REGION | KEY EMPLOYMENT TRENDS | TRADITIONAL FEMALE SECTORS | TRADITIONAL MALE SECTORS | | | | |
| NL | Labour market improving; participation rates highest in 30 years | Employment increased in accommodation and food services. | Employment increased in construction, and professional and scientific services. Oil and gas extraction industry contributed to hike in GDP, however not a major source of job growth. | | | | |
| PEI | Employment rate at record high | Growth is led by services-producing industries, primarily accommodation and food services and business, building and other support services. | | | | | |
| NS | Employment growth slowing | Gains in retail and wholesale trade, health care and social assistance. Business, building and other support services saw the most substantial growth. | Job losses in manufacturing. Business, building and other support services saw the most substantial growth. | | | | |
| NB | Employment growth slows after strong growth in 2004; little overall change in employment | Gains in retail and wholesale trade as well as public administration. | Job losses in manufacturing | | | | |
| QC | Unemployment rate at lowest level in over 30 years | Gains in support services and retail trade | Job losses in manufacturing, driven by declines in clothing and food manufacturing employment and in transportation and warehousing. Gains in construction, business, building. | | | | |
| ON | Modest employment growth despite losses in manufacturing | Educational services produced the largest employment gains. | Job losses in manufacturing, particularly in furniture, textile, primary metal and machine manufacturing. A strong housing market fuelled gains in construction jobs. | | | | |
| MB | Little change in employment | Largest gains were in finance, insurance, real estate and leasing and educational services. Declines in health care and social assistance, public administration and trade. Other losses spread out over a variety of other sectors. | • | | | | |

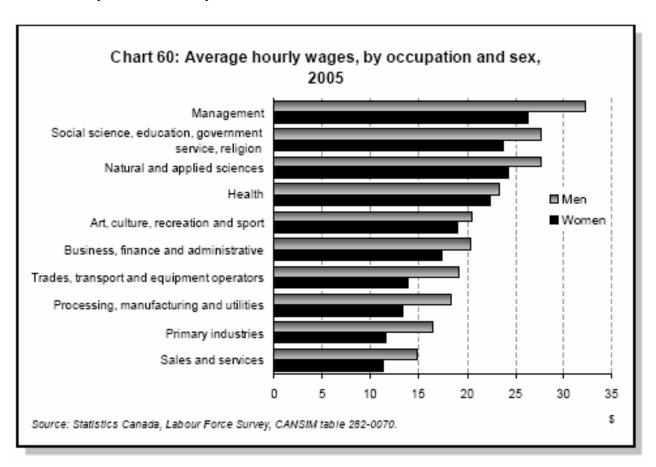
³³ The Canadian Labour Market at a Glance, pp. 21-33.

| REGION | KEY EMPLOYMENT TRENDS | TRADITIONAL FEMALE SECTORS | TRADITIONAL MALE SECTORS |
|--------|---|--|--|
| SK | Employment rate at record high | Declines in accommodation and food services and educational services. | Job growth mainly spread across construction, transportation and warehousing, trade and manufacturing. Saskatchewan was only one of two provinces to see any gains in the manufacturing industry. |
| AB | Employment rate highest among provinces | Employment up in educational services and professional, scientific and technical services. Fewer jobs in accommodation and food services and manufacturing. | Employment up in educational services and professional, scientific and technical services. Mining, oil and gas extraction increased by more than 10% for the second year in a row. |
| BC | Employment growth highest among provinces | | Growth driven by gains in construction, professional, scientific and technical services, wholesale trade and educational services. Job losses in manufacturing. |
| YK | Employment rate well above national average | | kon are employed in the services-producing resentation in the public sector (two in five, e nationally). |
| NWT | Employment rate well above national average | in the public sector, bu | r people in the Northwest Territories to work at a higher share in the Northwest Territories aurces, construction and in transportation and |
| NV | Employment rate increasing | Production of Inuit art plays an important role in the economy; over 27 percent of the population in involved in some level of arts production. | Employment growth occurring in mining activity, commercial fisheries, and tourism activities. |

GENDER WAGE GAP

Statistics Canada reports that while the male-female wage gap has narrowed somewhat since the 1970s, it remains "remarkably persistent." After according for factors such as education, occupation, workplace experience, hours of work, job tenure, firm size, martial status, age of youngest child, and union status, much of the male-female wage gap still remains unexplained. The analysts are left to hypothesize that these "large, unexplained differences may be related to productivity-related factors, labour market decisions, or skills measures" that are not captured by their research.

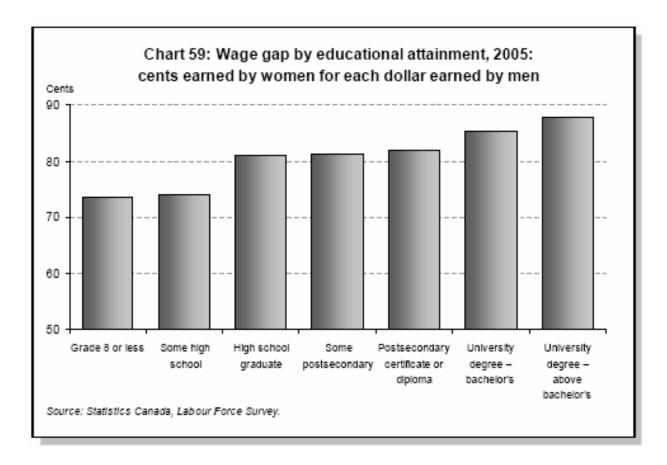
Women who work full-time still earn less than men, and there is a gender wage gap in virtually every occupation. The gender wage gap is largest amongst blue-collar workers, such as those primary industries and manufacturing—sometimes as high as 70 cents on the dollar—and the lowest among university educated women. ³⁵ Although the gender wage gap is smaller amongst university graduates, it still persists: in 2005, women with a bachelor's degree earned just 85 cents for every dollar earned by men with the same education. ³⁶



³⁶ Chart and data from The Canadian Labour Market at a Glance, p. 69

³⁴ "The male-female wage gap," Marie Drolet, Statistics Canada, Perspectives, Spring 2002, p. 29-37.

³⁵ Chart and data from The Canadian Labour Market at a Glance, p. 70



Statistics Canada states that "the issue of male-female wage inequality is complex," and point out that, in the workplace, wages and opportunities are affected by "continuity of work experience, duration of labour force withdrawal, and the frequency and timing of these withdrawals." Because of women's family responsibilities, they often experience these types of work interruptions. For example, women who work 'full time' often do not work as many weeks in the year as do men.

Statistics Canada also reports that it is "difficult to distinguish between choice-based decisions and differential treatment based on sex," but does not explore the factors which may lead men and women to make different employment choices, nor the stubborn difference in pay rates between traditional male and female occupations.

WOMEN AND POVERTY

Reflecting Canada's recovery from the recession in the early 1990s, Canada's poverty rate in 2005 had eased from its 1996 peak of 20.6%, to 15.3%. There is growing momentum to develop anti-poverty strategies, including numeric targets, and three provinces are currently developing poverty-reduction programs (Quebec, Nova Scotia, and Ontario).

However, many Canadians remain poor, and some Canadians are at a much higher risk of being poor than others. In all areas, women are poorer than men.

Over the last few decades, women have made many social gains and have access to economic choices that would have been unthinkable in the past. However, women experience poverty more often than men, and some groups of women are particularly at risk.

Females have a higher overall risk of living in poverty: 16.2% of Canadian females are poor, compared to 14.4% of males.³⁸

However, women's role as primary family caregiver reduces their economic opportunities, leaves them more dependent upon government assistance, makes them more susceptible to falling into poverty through marital breakdown, and more likely to remain poor for longer periods of time.³⁹ Women also experience higher poverty rates because of their disproportionate concentration in low-wage service jobs and other traditional female occupations that pay less than those considered traditionally male.

In general, poor Canadians are grouped into a few specific categories: they are unattached; have not graduated from high school; are raising children on their own; work part-time or are on social assistance; are recent immigrants; or are from visible minority or aboriginal communities.

Men and women are both more likely to be poor if they are unattached: a person on their own has no one with whom to pool incomes and other resources, and they have fewer options in an economic emergency. ⁴⁰ The risk for women, however is greater: 42.2% of unattached women live in poverty, compared to 35.6% of unattached men. ⁴¹

Raising children as a lone-parent is a challenge, and single mothers are consistently the poorest Canadians of all. Almost half of all female lone-parent families (47.1%) are poor. ⁴² Single fathers do better—just 20% live in poverty. ⁴³

³⁷ Persons in low income before tax, by prevalence in percent, Statistics Canada.

¹⁹⁹⁶ figures from: http://www40.statcan.ca/l01/cst01/famil41c.htm.

²⁰⁰⁵ figures from: http://www40.statcan.ca/l01/cst01/famil41a.htm

³⁸ Ibid, 2005: http://www40.statcan.ca/l01/cst01/famil41a.htm

³⁹ "Experiencing low income for several years," Rene Morissette and Xuelin Zhang, <u>Perspectives</u>, Statistics Canada, Summer 2001, p. 25-33.

⁴⁰ "Persistence of Low Income Among Non-Elderly Unattached Individuals," <u>The Daily</u>, Statistics Canada, June 15, 2007.

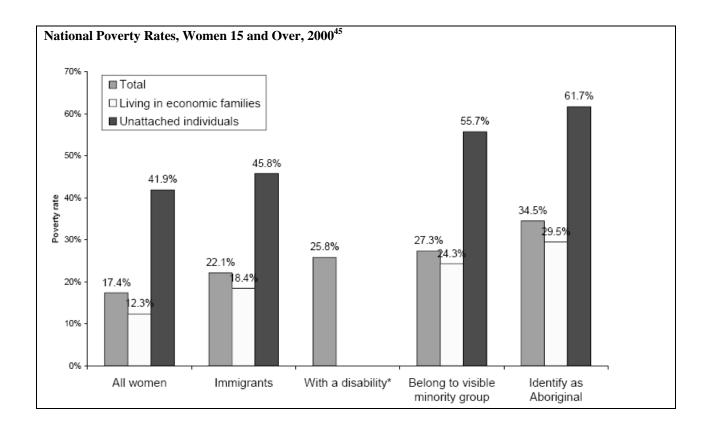
⁴¹ http://www40.statcan.ca/l01/cst01/famil41a.htm

⁴² http://www40.statcan.ca/l01/cst01/famil41a.htm

⁴³ Women and Poverty Fact Sheet, National Council on Welfare, July 2006.

When women are poor, their children are poor, and over half of Canada's poor children live in families headed by single mothers.⁴⁴

As the chart below indicates, other factors also place women at a much higher risk of being poor, such as being a recent immigrant to Canada, a visible minority, or an aboriginal woman. Women who fall into more than one of these categories, for example, a single mother who is aboriginal, are often very poor.



⁴⁴ Oh Canada! Too Many Children in Poverty Too Long, Campaign 2000, 2006 Report Card. Available: http://www.campaign2000.ca/rc/rc06/06 C2000NationalReportCard.pdf.

⁴⁵ Participation and Activity Limitation Survey, Statistics Canada, Census of Canada 2001 (low income based on before-tax LICO). Note that the overall poverty rate for women of 17.4% stated in this chart, which is based upon data for the year 2000, is higher than the poverty rate for women of 16.2% stated on page 14, which reflects the overall decrease in Canadian poverty rates by the year 2005.

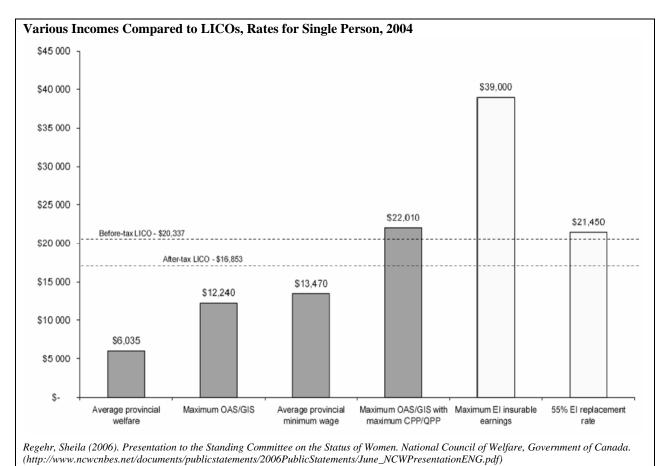
Understanding how poverty is measured

In Canada, the government does not have a formal definition of poverty. Instead, Statistics Canada defines a 'low-income household' as one where people spend 20% more than the average Canadian on basics such as food, clothing, and housing. Statistics Canada defines these low income households using a Low Income Cut-Off (LICO) calculation.

LICOs are based upon total income, including government payments such as the Child Tax Benefit, Old Age Security, GST Credit, Employment Insurance, and social assistance benefits such as welfare.

LICOs are calculated based on the number of people in a family and the geographic area in which they reside. For example, a single person living in a small town would be considered low-income if their total income was \$12,890, while a family of four living in a large city would be considered low-income if their total household income was \$32,556.

As shown in the chart below, many poor Canadians—including those who work full-time in minimum wage jobs—live below the cut-offs established by the LICO measure.



⁴⁶ Low Income Cut-Offs for 2005 and Low Income Measures for 2004, Statistics Canada.

THE IMPACT OF WOMEN'S ROLE IN THE FAMILY

A key factor in women's economic disadvantage is their traditional role as primary caregiver for family members, including children and aging parents. The only women who earn as much as men—sometimes even more—are single, never-married women over the age of 45. 47

In 2002, Human Resources Development Canada reported: "One of the major obstacles to gender equality has been the failure of workplace and social institutions, historically organized around the male breadwinner model of the family, to keep pace with changing labour market trends." Women still carry the 'double duty' of working both inside and outside the home.

As previously mentioned, in 2005 almost half of all women (47.1%) raising children on their own live in poverty. However, that percentage used to be even higher—in 1996, the rate was 65.8%. ⁴⁹ The decrease in the percentage of poor female lone-parent families is attributed to several factors: women's higher educational attainment⁵⁰; an improved labour market; changes in social assistance that require women to work; and income-supplement programs such as the National Child Benefit Supplement.

Women's family responsibilities restrict their ability to accept full-time work, to choose occupations that require them to work longer hours or travel, or to make other choices that might improve their economic situation such as upgrade their education or attend training programs.

Women work fewer hours per week than men (32.6 hours compared to 39.7 hours).⁵¹ Women are also much more likely to lose time from work for family reasons. In 2004, women missed an average of 10 days of work to take care of family responsibilities, while men missed only 1.5 days for the same reason.⁵² This lost time not only reduces women's annual income, but makes them less likely to be considered for promotions or other workplace opportunities.

Once their children are in school, women are just as likely to be working as women without children.⁵³ However, the lack of affordable, quality childcare makes it difficult for many to manage both their workplace and family responsibilities. The recent cancellation of the federal-provincial Early Learning and Child Care Agreements will likely limit the future supply of quality of child-care across the country.⁵⁴

The federal government introduced the Universal Child Care Benefit in the 2006 federal budget to offset the cost of child-care. The UCCB is for children under the age of 6 years and is paid in

⁴⁷ Women in Canada, p. 140.

⁴⁸ Gender Equality in the Labour Market, Lessons Learned, Final Report, Human Resources Development Canada, October 2002, p.1.

⁴⁹ Persons in low income before tax, by prevalence in percent, Statistics Canada.

¹⁹⁹⁶ figures from: http://www40.statcan.ca/l01/cst01/famil41c.htm.

⁵⁰ Why Did Employment and Earnings Rise Among Lone Mothers During the 1980s and 1990s?, Statistics Canada.

The Canadian Labour Market at a Glance, p. 59.

⁵² Women in Canada, p. 109.

⁵³ The Canadian Labour Market at a Glance, p. 20.

⁵⁴ Campaign 2000 (2006). 2006 Report on Child and Family Poverty in Canada. (http://campaign2000.ca/rc/rc06/06_C2000NationalReportCard.pdf)

instalments of \$100 per month per child.⁵⁵ Given that the annual cost of child-care ranges from \$6,000 to \$12,000 for infants and \$5,000 to \$8,000 for preschoolers, the benefit has a minimal effect on affordability.

The Globe and Mail recently reported that national consultations on a federal government proposal to offer tax credits to employers to encourage them to create childcare spaces in the workplace is unpopular with business, and is very unlikely to be implemented.⁵⁶

Quebec stands out for its progressive, universal child-care system and its funding support for early learning. The provincial government offers regulated child-care for all who require it, at a fee of only \$7 per day,⁵⁷ although waiting lists are long. In 2006, the province launched a parental insurance program that covers both salaried and self-employed workers. The program includes maternity leave, parental leave, paternity leave, and adoption leave, and provides as much as 75% of earnings.⁵⁸ Low-income parents receive higher benefits, and eligibility is not tied to number of hours worked.

Women's Dependence on Income-Support & Income-Supplement Programs

Income-Support Programs

Women rely on income-support programs much more frequently than men, mostly because of their family responsibilities. The two main programs affecting working-age women are Social Assistance (welfare and disability support payments), and Employment Insurance.

As the chart on Page 4 shows, most of these programs leave the recipients living well below LICO levels. Only those who earn a high enough income to qualify for the maximum EI benefit would receive an amount higher than the LICO.

In the last decade, federal and most provincial governments have typically reduced their support for income assistance programs in favour of new tax-based benefits which tend to favour higher income earners or dual-parent households with one income. ⁵⁹ Low income women do not have enough taxable income to claim these type of deductions, exemptions or credits.

Social Assistance

Despite record government surpluses, welfare incomes across the country have fallen dramatically in the last decade.

According to the National Council of Welfare, social assistance programs pay less today than they did in 1986. People who depend upon welfare live far below the poverty line.⁶⁰

⁵⁶ "Few companies keen to provide daycare," Gloria Galloway, <u>The Globe and Mail</u>, October 27, 2007, p. A4.

⁵⁵ http://www.cra-arc.gc.ca/benefits/uccb/menu-e.html

⁵⁷ <u>Canada's Social Policy Regime and Women: An Assessment of the Last Decade</u>, Janine Brodie and Isabella Bakker, Status of Women Canada, 2007.

⁵⁸ Poverty issues for Canadian women, Background Paper, Monica Townson, Status of Women Canada, 2005.

⁵⁹ Yalnizyan 2005a: 79 (from CWF poverty fact sheet p. 7)

⁶⁰ Welfare Incomes 2005, National Council of Welfare, Government of Canada, Summer 2006, p. X, IX.

Social assistance rates have declined for all provinces and territories except the Yukon. When adjusted for inflation, many 2005 welfare rates were lower than they were in 1986.

Social Assistance in the Provinces and Territories, 1994-2004 ⁶¹ (single-parent, one-child family, 2004 constant dollars)

| | 1994 | 2004 | % Change |
|---------------------------|--------|--------|----------|
| Newfoundland and Labrador | 13,469 | 11,761 | -13 |
| Prince Edward Island | 12,635 | 10,077 | -20 |
| Nova Scotia | 12,630 | 9,217 | -27 |
| New Brunswick | 11,333 | 9,922 | -12 |
| Quebec | 13,788 | 10,910 | -21 |
| Ontario | 17,110 | 10,784 | -37 |
| Manitoba | 11,525 | 9,636 | -16 |
| Saskatchewan | 12,416 | 9,068 | -27 |
| Alberta | 10,994 | 8,784 | -20 |
| British Columbia | 14,309 | 10,311 | -28 |
| Yukon | 15,682 | 16,526 | 10 |
| Northwest Territories | 22,920 | 18,291 | -20 |
| Nunavut | | 18,392 | |

In addition, people on social assistance cannot have or accumulate assets, making it very difficult for them to improve their economic circumstances. Amounts vary across the country, but if people have more than one or two thousands dollars in assets, they typically cannot apply for or continue to receive welfare. In some jurisdictions, they must literally "spend their last dollar" before they qualify for assistance. Social assistance recipients may also have their benefits reduced or cancelled if they receive child support, inheritances, or gifts from family and friends. Work incentives for people on social assistance are very weak. While on welfare, they are not allowed to earn much money—if they do, the same amount will be taken off their assistance cheque, leaving them no better off. The allowable earnings vary from a low of zero in British Columbia (any earnings are deducted from their cheque) to a high of \$400 per month in both the Northwest Territories and Nunavut.

People who leave social assistance lose access to benefits that may help them become more employable such as training programs, as well as financial support such as discounted public transportation, and funding for clothing, child-care, and services such as dental work.⁶³

Employment Insurance

Changes to the Employment Insurance (EI) program have made it much more difficult to qualify for benefits. As a result, the number of unemployed Canadians who are eligible to collect EI has fallen drastically – from 82% in 1989 to approximately 38% today.

⁶¹ <u>Canada's Social Policy Regime and Women: An Assessment of the Last Decade</u>, Janine Brodie and Isabella Bakker, Status of Women Canada, 2007.

⁶² Welfare Incomes 2005, p. 3.

⁶³ If Low Income Women of Colour Counted in Toronto: Final Report of the Action-Research Project Breaking Isolation, Getting Involved, Punam Khosla, Community Social Planning Council of Toronto, 2003.

As Employment Insurance rates provide only 55% of one's insured income, people in low wage jobs collect very little from EI.

The gap between female and male beneficiaries of EI is widening. In 2001, women accounted for only 33% of EI recipients, while men accounted for 44% (Table). This reflects, in part, the growing number of women who work part-time or at nonstandard jobs, and therefore do not qualify for EI benefits.

Gender Differences in EI Receipt among Unemployed Women and Men

| | 1994 | 1996 | 2001 |
|-------|------|------|------|
| Women | 49% | 39% | 33% |
| Men | 53% | 45% | 44% |

Brodie, Janine and Isabella Bakker (2007). Canada's Social Policy Regime and Women: An Assessment of the Last Decade. Status of Women Canada.

Income-Supplement Programs

There are two major income-supplement programs which are intended to benefit families with children: the Canada Child Tax Benefit and the National Child Benefit Supplement.

The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. In July 1998, the Government of Canada enhanced the CCTB with the National Child Benefit Supplement (NCBS), an additional monthly benefit for low-income families with children; this program includes monthly payments as well as other benefits and services delivered by the provinces and territories. Most provinces and territories also have some type of child-benefit program for low-income families.

The CCTB/NCB provides a maximum of \$3,200 per year per child. This additional income has helped to lift a small percentage (3.5%) of single-parent families out of poverty.

However, eight provinces or territories 'claw back' the NCBS payment from families receiving social assistance, leaving them no better off.

Clawbacks on the National Child Benefit Supplement (2005)

| | Full Clawback | Partial Clawback | No Clawback |
|---------------------------|---------------|------------------|-------------|
| Newfoundland and Labrador | | | X |
| Prince Edward Island | | X | |
| Nova Scotia | | | X |
| New Brunswick | | | X |
| Quebec | | | X |
| Ontario | | X | |
| Manitoba | | | X |
| Saskatchewan | X | | |
| Alberta | | X | |
| British Colombia | X | | |
| Yukon | X | | |
| Northwest Territories | X | | |
| Nunavut | X | | |

National Council of Welfare (2006). The Clawback of the National Child Benefit Supplement. Welfare Incomes 2005

Although, some provinces have eliminated the clawback, large number of families and children receiving welfare continue to be adversely affected. As of 2005, National Council of Welfare suggests that 60% of all welfare families and 60% of all children in welfare families had their benefits reduced by the National Child Benefit Supplement.

ISSUES AFFECTING SPECIFIC GROUPS

Immigrant Women

Immigrants are economically disadvantaged.

As previously mentioned, both male and female immigrants are at a higher risk of living in poverty than people born in Canada. In some ways, immigrants have low incomes for the same reasons as people born in Canada: they are unattached, don't have a high school diploma, or work part-time or are on social assistance. However, in each case, the likelihood of being poor was two to three times greater for immigrants than for those born in Canada. ⁶⁴

Female immigrants are more disadvantaged than male immigrants.

Female immigrants to Canada tend to be younger and better educated than women who are born in Canada. While most have a first language other than English or French, 92% can carry on a conversation in one (or both) official languages.

Despite these advantages, immigrant women have poorer employment outcomes than immigrant men. In 2001, just 34% of immigrant women were employed, compared to 54% of immigrant men. No matter how long a female immigrant has lived in Canada, she is more likely to be unemployed than either an immigrant man or a Canadian-born woman.

The focus on immigrants with educational, professional, and language credentials tends to put some women at a disadvantage and ignores their different but still valuable contribution to the community, such as volunteer work and unpaid family care. Women are more likely to immigrate under the family class and are usually defined as dependents, which may make them ineligible for employment and social services.

Many immigrants cannot work in their profession.

Canada's current selection process favours immigrants with high level of education, professional experience, and fluency in English or French. However, despite their qualifications, many immigrants are unable to work in their profession when they arrive in Canada. The most significant workplace barriers for recent immigrants include "lack of Canadian work experience, language barriers, and lack of recognition of foreign credentials."

Sixty-percent of all immigrants did not work in the same occupation after arriving in Canada. Immigrants from the Asia, the Middle East, and Central and South America were the least likely to find work in their previous field. ⁶⁶

September 4, 2003. Available: http://www.statcan.ca/bsolc/english/bsolc?catno=89-611-XIE

⁶⁴ "Low income among immigrant and visible minorities," Boris Palameta, <u>Perspectives</u>, Statistics Canada, April 2004, p. 14.

^{65 &}quot;Canada's Immigrant Labour Market," The Daily, Statistics Canada, September 10, 2007.

⁶⁶ Longitudinal Survey of Immigrants to Canada: Process, Progress and Prospects, Tina Chui, Statistics Canada,

Immigrants with university degrees are as likely to be poor as non-immigrants with no high school diploma.⁶⁷

Refugees least likely to be working.

For both sexes, employment is closely linked to immigration admission class: almost 60% of immigrants admitted in the economic class were employed, compared to 21% of those admitted as refugees.

Recent immigrants are the worst off.

Very recent immigrants (arrived in Canada within the last five years) are the most likely to be living in poverty and to be unemployed. The longer immigrants are in Canada, the more their financial situation improves.

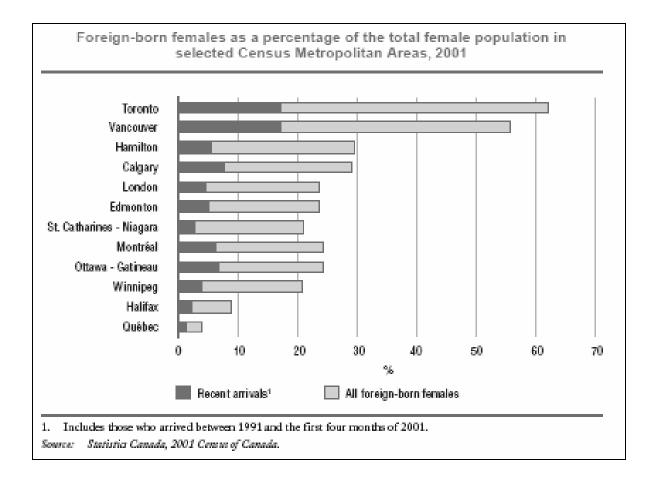
In 2006, the unemployment rate for Canadian-born people was 4.9%, but more than double (11.5%) for recent immigrants. Things are particularly challenging for recent immigrants in Montreal—in 2006, their unemployment rate was 18.1%, three times as high as those born in Canada. But the highest unemployment—almost 20%—is among young, recently immigrated women.

Key Immigration Statistics:

- *Higher immigration rates*. For the last decade, about 225,000 immigrants have arrived in Canada every year; much more than the average 126,000 in the 1980s.
- About half of Canada's population growth is due to immigration. Within a few decades, it is expected that all population growth will be due to immigration.
- *Most immigrants settle in British Columbia and Ontario*. In 2001, more than one-quarter of all females in these two provinces were born in another country.
- Most immigrants settle in Canada's largest cities. In 2001, 62% of all of Canada's female immigrants lived in Toronto, Vancouver or Montreal. As the chart on the next page indicates, immigrant women are the majority in Toronto and Vancouver.

⁶⁷ "Low income among immigrant and visible minorities," p. 14.

⁶⁸ "Canada's Immigrant Labour Market," <u>The Daily</u>, Statistics Canada, September 10, 2007.



Visible Minority Women⁶⁹

Most visible minority women are immigrants.

In 2001, 69% of all visible minority women were foreign-born, while 28% were born in Canada.⁷⁰

Visible minority women are better educated than non-visible minority women.

Visible minority women are more likely to be attending school than non-visible minority women, and are more likely to have university degrees and training in technical fields. There is significant variation among visible minority communities in the levels of education and fields of study. For examples, in 2001, Koreans and Filipinas were the most likely to have a university degree, while Black women and Latin American women were the least likely, though many have college diplomas.⁷¹

⁶⁹ Content for this section comes from the Statistics Canada report: Women in Canada, which defines 'visible minority' the same way as the Employment Equity Act: "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The report uses the following visible minority groups: Chinese, South Asian Black, Arab, West Asian, Filipino, Southeast Asian, Latin American, Japanese, and Korean.

⁷⁰ Women in Canada, p. 241.

⁷¹ Women in Canada, p. 247.

Visible minority women are twice as likely to be poor as other women.

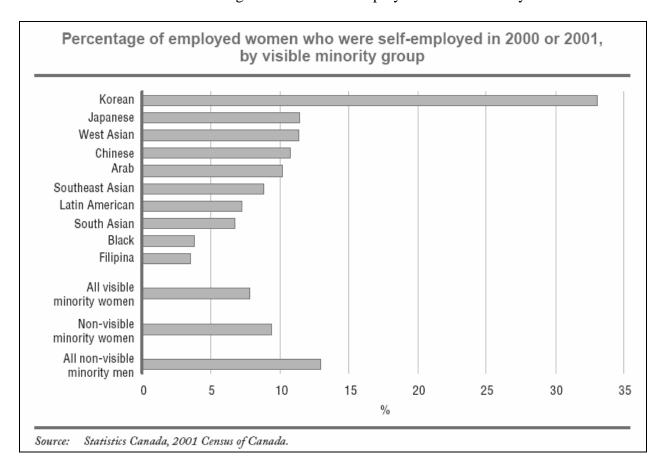
In 2000, the low income rate for visible minority women was 29%, compared to 16% for other women.⁷²

Most visible minority women are more likely to be unemployed than non-visible minority women.

In 2001, the unemployment rate for visible minority women was almost 9%, compared to 5.6% for non-visible minority women. The unemployment rate was lowest for Filipinas and Japanese women (5%) and highest for West Asian and Arab women (11%).⁷³

Some groups of visible minority women are much more likely to be self-employed than others.

Korean women have one of the highest rates of self-employment in the country.



Most visible minority women earn less than non-visible minority women.

Visible minority women who work full-time earn about 10% less than other women who work full-time. Statistics Canada suggests several possible reasons for the disparity: higher likelihood

⁷² Women in Canada, p. 254.

⁷³ Women in Canada, p. 249.

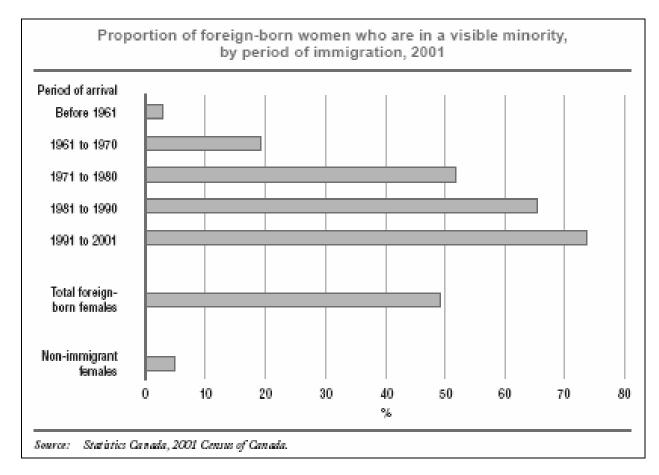
of neither official language; less likely to have professional credentials recognized; and racial discrimination. (*need source*)

Many visible minority people report discrimination.

In 2002, about twenty percent of visible minority women and men reported that they had experienced discrimination or unfair treatment, mostly in the workplace, within the previous five years.

Key Statistics Related to Visible Minorities:

• Most recent immigrants are from visible minority communities. Reflecting the changes in source countries over the last few decades, almost 75% of women who immigrated to Canada since 1991 are from visible minority communities. Being from a visible minority community puts immigrants at an even greater economic disadvantage.



• The visible minority population is growing much faster than the non-visible minority population. Between 1996 and 2001, the number of females from visible minority communities increased 25%, while the number of females from non-visible minority communities rose 1%.⁷⁴

⁷⁴ Women in Canada, p. 239.

- Almost all visible minority women live in Canada's largest cities. Ninety-five percent of the visible minority women in Canada live in a census metropolitan area, and 62% of the total live in just two cities: Toronto and Vancouver. Visible minority females make up a significant fraction of the female population in most major cities: Toronto (37% of all female residents), Vancouver (37%), Calgary (18%), Ottawa (17%), Edmonton (15%), Montreal (13%), Winnipeg (12%).
- The three largest groups of visible minority women in Canada are Chinese, South Asian, and Black. Some groups of visible minorities are growing much faster than others. Among females, the highest growth has been in the Korean (54%), and South Asian (37%) communities, and the lowest growth has been in the Black (15%) and Japanese (10%) communities.

| | Number | As a percent of all women in Canada | As a percent of all visible minority women | As a percent of all persons in the visible minority group |
|------------------------------|-----------|--|---|--|
| Visible minority women | | | | |
| Chinese | 530,015 | 3.5 | 26.0 | 51.4 |
| South Asian | 451,600 | 3.0 | 22.2 | 49.2 |
| Black | 346,145 | 2.3 | 17.0 | 52.3 |
| Filipina | 177,580 | 1.2 | 8.7 | 57.5 |
| Latin American | 111,240 | 0.7 | 5.4 | 51.3 |
| Southeast Asian | 100,585 | 0.7 | 4.9 | 50.6 |
| Arab | 88,735 | 0.6 | 4.4 | 45.0 |
| West Asian | 51,410 | 0.3 | 2.5 | 47.0 |
| Korean | 52,160 | 0.3 | 2.6 | 51.8 |
| Japanese | 40,000 | 0.3 | 2.0 | 54.6 |
| Other visible minority | 51,650 | 0.3 | 2.5 | 52.5 |
| Multiple visible minority | 37,220 | 0.2 | 1.8 | 50.4 |
| Total visible minority women | 2,038,335 | 13.5 | 100.0 | 51.2 |

Aboriginal Women

Aboriginal women are much more likely to be poor than other women.

Aboriginal women are at a serious economic disadvantage compared to other women living in Canada. Nearly half of all Aboriginal women who identify as North American Indian are living in households that are below Statistics Canada's Low Income Cut-offs (LICO) in 2000.

As the chart on the next page illustrates, Aboriginal women have a higher rate of poverty than Aboriginal men, and are about twice as likely to live in poverty than non-Aboriginal women.

Aboriginal females living below the LICOs in 2000⁷⁵

| Category | Poverty Rate |
|-----------------------------|--------------|
| North American Indian women | 42% |
| Métis women | 30% |
| Inuit women | 26% |
| Total Aboriginal women | 36% |
| Total Aboriginal men | 32% |
| Total non-Aboriginal women | 17% |

Most Aboriginal women have lower rates of educational attainment.

In 2001, 40% of Aboriginal women aged 25 and over had not graduated from high school, compared to 29% among non-Aboriginal women. The most common reason for Aboriginal women aged 15 to 19 to drop-out of elementary or secondary school was 'pregnancy or the need to care for children'. Seven percent of Aboriginal women over the age of 25 had a university degree, compared with 17% of non-Aboriginal women. However, they were just as likely to have a community college diploma (Aboriginal women, 17%; non-Aboriginal women, 18%). The main reasons Aboriginal women gave for not completing post-secondary education were family responsibilities (34%), financial reasons (21%), lost interest (12%), or got a job (8%). ⁷⁶

Aboriginal women are less likely to be in the paid work force than Aboriginal men and almost all non-Aboriginal women and men.

Among all Aboriginal people, North American Indian women are the least likely to be part of the paid work force.

Percentage of Aboriginal and non-Aboriginal people employed by age and group, 2001⁷⁷

| referringe of Abortginal and non-Abortginal people employed by age and group, 2001 | | | | | | | | | | |
|--|------------------|------|----------------|-------|-------|------|-------|----------------|-------|------|
| | Total Aboriginal | | North American | | Métis | | Inuit | | Total | |
| | | | India | ndian | | | | non-Aboriginal | | |
| People aged | Women | Men | Women | Men | Women | Men | Women | Men | Women | Men |
| 15 to 24 | 35 | 37.6 | 28 | 30.4 | 48.7 | 52.2 | 33.5 | 32.6 | 56.6 | 56.9 |
| 24 to 44 | 58 | 64.7 | 53.7 | 59.2 | 66.7 | 75.7 | 59.6 | 61 | 75.8 | 86.2 |
| 45 to 64 | 49.8 | 56.9 | 46.3 | 52.6 | 56 | 63.4 | 49.8 | 58.7 | 61 | 75.1 |
| 65 and over | 5.6 | 10.6 | 5.4 | 9.1 | 6 | 12.9 | 10.3 | 15.5 | 4.8 | 13 |
| Total | 47.1 | 52.5 | 42.5 | 47 | 55.9 | 63 | 48 | 49.2 | 56.3 | 67.6 |

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⁷⁵ Women in Canada, pp. 201-203.

⁷⁶ Women in Canada, p. 196.

⁷⁷ Statistics Canada, 2001 Census of Canada

Aboriginal women who do want to be part of the paid work force have trouble finding work—their unemployment rate is more than double that of other women.

Unemployment rates of Aboriginal and non-Aboriginal labour force participants, by age 2001

| | Aborigin | al people | Non-Aboriginal people | | | | |
|-------------|----------|-----------|-----------------------|------|--|--|--|
| | Women | Men | Women | Men | | | |
| People aged | % | | | | | | |
| 15 to 24 | 24.7 | 27.9 | 12.6 | 13.9 | | | |
| 25 to 24 | 16 | 20.7 | 6.4 | 6.3 | | | |
| 45 to 64 | 11.2 | 17.5 | 5 | 5.7 | | | |
| 65 and over | 10.1 | 14.2 | 5.9 | 4.5 | | | |

Aboriginal women are more likely to be single parents, and to have more children.

In 2001, 19% of Aboriginal women aged 15 and over were heading families on their own, compared with 8% of non-Aboriginal women. Lone-parent families headed by Aboriginal women tend to be larger—almost one-quarter of Aboriginal single parents had three or more children, compared with just 10% of non-Aboriginal women.⁷⁸

The concentration of Aboriginal women in sales and service-related occupations is 10% higher than for other women, or for Aboriginal men.

Over 37% of employed Aboriginal women work in the lowest paid sector: sales and service, compared to about 29% of other women.

Occupational distribution of Aboriginal and non-Aboriginal women and men, 2001⁷⁹

| | Aboriginal | people | Non-Aboriginal peopl | | |
|--|------------|--------|----------------------|------|--|
| | Women | Men | Women | Men | |
| | % | | | | |
| Sales and service | 37.1 | 20.5 | 28.8 | 18.9 | |
| Business, finance and administration | 22.9 | 5.3 | 27.9 | 9.1 | |
| Social science, education, government service and religion | 15 | 4.9 | 10.9 | 4.9 | |
| Management | 6.1 | 7.2 | 8 | 12.7 | |
| Health | 6 | 1 | 8.9 | 2.1 | |
| Processing, manufacturing and utilities | 3.3 | 8.5 | 5 | 8.8 | |
| Trades, transport and equipment operators and related | 3.3 | 34.5 | 2.2 | 25.5 | |
| Art, culture, recreation and sport | 2.5 | 2.1 | 3.3 | 2.4 | |
| Primary industry | 2.2 | 11.5 | 2.1 | 6.1 | |
| Natural and applied sciences and related | 1.6 | 4.6 | 3 | 9.6 | |
| Total | 100 | 100 | 100 | 100 | |

⁷⁸ Women in Canada, p. 189.

⁷⁹ Statistics Canada, 2001 Census of Canada

Key Statistics Related to Aboriginal Peoples in Canada:

- In Canada, there are three main groups of Aboriginal peoples: North American Indian (63% of all Aboriginal women), Metis (29%), and Inuit (5%).
- The distribution of Aboriginal peoples varies widely across the country. Canada's territories have a much higher concentration of Aboriginal peoples than the provinces, comprising 85% of all people living in Nunavut, 50% of those living in the Northwest Territories, and 23% of people in the Yukon. As shown in the chart below, their distribution in most of the provinces is much lower.

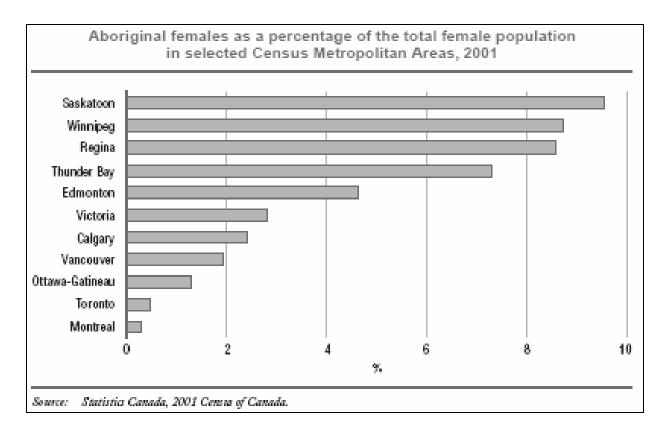
Aboriginal Identity Population, 2001 Counts, for Canada, Provinces and Territories⁸⁰

| Location | Total population | Aboriginal population | North American Indian | Métis | Inuit | Non- Aboriginal population | Aboriginal population as a percentage of the total population |
|---------------------------|---------------------|-----------------------|-----------------------------|---------|--------|----------------------------------|---|
| Canada | 29,639,030 | 976,305 | 608,850 | 292,305 | 45,070 | 28,662,725 | |
| Newfoundland and Labrador | 508,080 | 18,775 | 7,040 | 5,480 | 4,560 | 489,300 | 4% |
| Prince Edward Island | 133,385 | 1,345 | 1,035 | 220 | 20 | 132,040 | 1% |
| Nova Scotia | 897,565 | 17,010 | 12,920 | 3,135 | 350 | 880,560 | 2% |
| New Brunswick | 719,710 | 16,990 | 11,495 | 4,290 | 155 | 702,725 | 2% |
| Quebec | 7,125,580 | 79,400 | 51,125 | 15,855 | 9,530 | 7,046,180 | 1% |
| Ontario | 11,285,545 | 188,315 | 131,560 | 48,340 | 1,375 | 11,097,235 | 2% |
| Manitoba | 1,103,700 | 150,045 | 90,340 | 56,800 | 340 | 953,655 | 14% |
| Saskatchewan | 963,155 | 130,185 | 83,745 | 43,695 | 235 | 832,960 | 14% |
| Alberta | 2,941,150 | 156,225 | 84,995 | 66,060 | 1,090 | 2,784,925 | 5% |
| British Columbia | 3,868,875 | 170,025 | 118,295 | 44,265 | 800 | 3,698,850 | 4% |
| Yukon Territory | 28,520 | 6,540 | 5,600 | 535 | 140 | 21,975 | 23% |
| Northwest Territories | 37,100 | 18,730 | 10,615 | 3,580 | 3,910 | 18,370 | 50% |
| Nunavut | 26,665 | 22,720 | 95 | 55 | 22,560 | 3,945 | 85% |

• Most aboriginal women live off-reserve. Seventy-two percent of all Aboriginal women live off-reserve—mostly in cities—while 28% live on a reserve. Aboriginal females make up a significant percentage of the female population of a few cities, especially Saskatoon, Winnipeg, Regina, and Thunder Bay. In actual numbers, however, most Aboriginal women in Canada live in Ontario (97,000 women).

being a member of an Indian Band or First Nation. Statistics Canada, 2001 Census of Canada

⁸⁰ Includes the Aboriginal groups (North American Indian, Métis and Inuit), multiple Aboriginal responses and Aboriginal responses not included elsewhere. The Aboriginal identity population comprises those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act* of Canada, and/or who reported



• The female Aboriginal population is younger, and increasing in number faster than the female non-Aboriginal population. In 2001, 32% of Aboriginal females were under the age of 15, compared to just 19% of non-Aboriginal females. The number of Aboriginal females is also growing much faster: from 1996 to 2001, the number of Aboriginal females rose by 22%, compared to just 4% for non-Aboriginal females. These statistics are a reflection of higher birthrates among Aboriginal women: they can expect to have 2.6 children, compared to a birthrate of 1.5 children for all Canadian women.

⁸¹ Women in Canada, 186.

⁸² Women in Canada, 181.

⁸³ Women in Canada, 189.