Over the past three decades, Canada’s economy has undergone significant restructuring by private companies and governments. This has caused tremendous changes for some communities, families and individual lives. Women experience the effects of this restructuring in ways that directly increase their responsibilities and negatively affect their communities, families and well-being. Restructuring affects particular groups of women more than others and in different ways. Think of seniors, recent immigrant women, single parent mothers and women with disabilities. They live with more serious effects of restructuring.

Lots of changes related to restructuring are happening right now or about to happen. Some signals are the significant downturn in the global economy in 2009, increased government involvement to address this, and the emerging public spending cuts to reduce deficits. Who are affected by these actions and how? This factsheet outlines some of the key issues for women in Canada as a result of restructuring and some actions women can take to address these issues.

CRIAW is proud to announce that we have been awarded a five-year research grant from the Social Sciences and Humanities Research Council (SSHRC) under their CURA program (Community-University Research Alliance) for northern communities.

CRIAW’s project is called “FemNorthNet: learning from women’s experiences of community transformations as a result of economic restructuring.” Over the next 5 years we will explore the impact economic restructuring is having on women in northern communities, and how communities are being transformed socially, economically, and culturally. Where communities, families, and women are concerned, the question is whether the growth is sustainable or equitable. Meanwhile, many long-standing social and economic challenges persist, not the least of which are those confronting Aboriginal populations. The three targeted communities for FemNorthNet’s innovative research are La Loche, Saskatchewan, Thompson, Manitoba, and Happy Valley-Goose Bay, Newfoundland and Labrador.
BACKGROUND
The Canadian Research Institute for the Advancement of Women (CRIAW) has a thirty-year history of undertaking research for social justice and change in women’s lives. In 2008, with funding from the Social Sciences and Humanities Research Council of Canada, CRIAW hosted a workshop on women and economic restructuring bringing together key community leaders and researchers to identify key issues and ways to understand and address these issues. This Factsheet draws from and extends the results of that workshop.

WHAT IS RESTRUCTURING?
Restructuring is a process of change that has been happening in Canada and across the world for the past decades. It has its roots “in multiple sources, including globalized pressures on social spending, altered labor force realities, changing demographics and family relations, challenges over appropriate sites for government intervention, new reliance on public-private partnerships, and renewed roles for the voluntary or third sector.” The global economic downturn in 2009 intensified these changes and made a new wave of restructuring likely.

These changes are most often described in economic terms – companies downsize their workforce, governments try to reduce deficits and debts by eliminating or restricting public programs, and selling public or crown companies to private companies through privatization. Yet as feminist writers remind us, restructuring is changing the market, our governments as well as our communities, families and social movements.

To understand restructuring some look at how increased globalization within our economies has shaped options for governments. Some look at the ideas of neoliberal economics as the motivation for restructuring. Others look at the dismantling of the social safety net in the welfare state, as it has existed since the Second World War, which includes cutting funds, changing or limiting eligibility, and shifting responsibilities to another level of government. “Beginning in the mid-1980s, the federal government regularly raised the spectre of the 3Ds – dollars, deficits and debts – as reasons for eroding the foundations of the postwar welfare state.” All of these point out that there have been significant changes to how the Canadian economy is managed and sustained over the past twenty years that have profound implications for how Canadians live.
WHAT ARE THE ISSUES FOR WOMEN?
Restructuring has impacts on both women and men, and the impacts are often more intensely experienced by those who have been marginalized in Canadian society as a result of gender, race, immigrant status, disability or poverty. Using tools like intersectional feminist frameworks and sex and gender based analysis, we begin to see more precisely who is affected by which actions and what the longer-term impacts are of these changes.

In this factsheet we ask which women are affected most by the changes to the Canadian economy and society over the past decades, and which are most likely to be affected by the changes as a result of the recent economic downturn. Not surprisingly we find that single parent mothers, women with disabilities, racialized women, recent immigrants and poor women face increased intensified negative effects from both ongoing restructuring and the recent down turn.

We look specifically at three areas of restructuring and the effects on women:

- changing labour markets,
- restructuring government programs, and
- inclusion and exclusion from Canadian society

We want to answer three questions:

- Where are the women?
- What are the effects of restructuring and the recession on women? and
- Which women are most affected?

1. CHANGING LABOUR MARKETS

Where are the women?
Today women make up almost half (47%) of Canada’s labour force, much more than in the mid 1970s when they were just over one-third (37%) of the workforce. Most women (about three-quarters) work full-time and have historically. But women are much more likely than men to work part-time. Seven in 10 part-time employees are women and this has been consistent since the 1970s. As well, more women than men, and especially young women, are likely to hold more than one job at a time.

Women continue to be concentrated in service-related occupations, administrative
work and teaching. Two-thirds of all employed women are found in these areas. vii Racialized women are three times more likely than other women to be employed in manufacturing jobs. viii

Women's hourly wage is 84% of men, but the gap was significantly reduced among unionized women and men where women earn 94% of men’s rate. ix The gender gap is higher for full-time women between 25 and 54 with women earning $.76 for each dollar men earned. x

Women without children systematically earn more than women with children. The gap is even greater for single parent mothers. xi In 2006, single parent families headed by women had average earnings of $30,598 while father-led single parent families had average earnings of $47,943 per year. xii

Average earnings for immigrant workers are falling further behind that of Canadian-born workers, with average immigrant women's earnings plummeting from 85 cents for each dollar Canadian born women in 1980 to 56 cents in 2006. xiii Recent immigrant women who live in poverty, are also likely to be racialized, have a university education and live in the large urban areas of Toronto and Vancouver. xiv

One reason for lower earnings by racialized women, or those Statistics Canada calls ‘visible minority women’, is that they are less likely to be employed even though they are better educated than other Canadian women. In 2000 their earnings were about 10% less than other Canadian women. xv By 2005, this had grown to a 15% gap, as the average income of visible minority women was significantly below that of other women ($23,369 vs $27,673). xvi

Women with disabilities earn considerably less than women without disabilities and men with or without disabilities. Specifically, in 2006 women with disabilities earned approximately $11,000 per year less than men with disabilities. Women with disabilities who are unionized have better wages than women with disabilities who are not ($35,677 and $21,983), although they remain lower than men’s. xvii

Aboriginal women are generally less likely than their non-Aboriginal counterparts to be part of the paid work force and the unemployment rates are twice the rate for non-Aboriginal women. xviii Aboriginal women and men have lower than average incomes and less of an income gap between them. New findings show that with increasing education, Aboriginal women close the income gap with non-Aboriginal women. xix
While these statistics illustrate the issues for different groups of women in the labour force, we do not have statistics to tell us about women who fit in more than one group, including Aboriginal women with disabilities or racialized women who are single parents. This is a significant gap in what we can know about women’s situations.

WHAT ARE THE EFFECTS OF RESTRUCTURING AND RECESSION ON WOMEN?

Four key issues emerge for women as a result of restructuring:

a) Impact on women’s jobs and income

There has been an increase in precarious or insecure work. Precarious work, including part-time, temporary and multiple jobs, makes up approximately 40% of women’s employment, compared to 30% of men’s. This type of work is normally low paid, with few or no benefits. When women lose these jobs, they may not be eligible for Employment Insurance (EI). “Only 39% of unemployed women are receiving employment insurance benefits (2008) replacing just 55% of their usual earnings when they are out of work.” Women in the provinces hardest hit by the 2009 recession have not benefited from Employment Insurance benefits. Only one in three women and men in Ontario and the Western provinces received EI benefits.

b) Impact on women’s well-being

The negative impacts of restructuring on some women’s jobs, income and families, is closely linked to women’s well-being. When women face changes in their work life, it has ripple effects throughout their lives. Women with children who need to find childcare in order to spend more time in paid labour, face challenges finding quality childcare. Plus they have to juggle that expense. For single parent mothers, the presence of young children shapes their employment and therefore their income. During the recession of the 1990s lone parent mothers experienced a significant decline in their employment that was not the same for mothers of two-parent families. Working age women with disabilities noted that their life satisfaction is significantly affected by stress related to work, health and finances.
c) Impact on families

During the most recent economic downturn, there has been a significant loss in men’s jobs, especially in the manufacturing and natural resources industries like the boom and bust oil and gas industries and the forestry industry. Women have had to take on responsibility for more of the family income in heterosexual families and more women over 55 are working, largely full-time, an increase of 5% since October 2008.²⁶

d) Impact on communities

During economic downturns, there is an increased demand for services, yet often fewer resources to deliver these. “Unlike most economic sectors, the non-profit sector typically sees an increase in the demand for services during an economic downturn, especially front-line organizations working in human and social services.”²⁷

In communities where there was significant growth as a result of oil and gas industries, there is an ‘infrastructure deficit’. It is the result of the rapid growth in employment in oil and gas sector without investment in the social infrastructure of those communities. It means there were not enough skilled or available workers and resources to provide services for people with disabilities, shelters and crisis services.²⁸ Governments are expected to cut spending as a result of the economic downturn. Doing so will create more gaps in service delivery.

2. RESTRUCTURING GOVERNMENT PROGRAMS

Where are the women?

Government programs are a significant source of income for women, especially for senior women, disabled women and single parent mothers. Government program transfers are a larger part of women’s income than men’s. This reliance on transfer programs is most significant for senior women. Government transfer programs account for over half (55%) the income of senior women. These programs provide only 15% of income for women between 55 and 64 and less than that for other age groups.²⁹

Old Age Security (OAS) and Guaranteed Income Supplements (GIS) make up the single largest component of government transfer benefits received by women. The next largest were the Canada and Quebec Pension Plans, Child Tax benefits,
social assistance benefits, and employment insurance payouts.³⁰

Lone-parent families headed by women rely on government transfer payments for a relatively large share of their income. Government transfer programs accounted for over a quarter (27%) of all income for women-led lone-parent families in 2003. This compares with 11% of all income for male-headed lone-parent families and just 6% of that for two parent families with children.³¹ Many single parent families led by women rely on social assistance as their main source of income.³² ³³

Employment Insurance is an increasingly important source of income for women, especially the special benefits. In 2008/9 twice as many women received the special EI benefits (maternity, parental, sickness and compassionate care) than men (345,600 women vs 168,900 men) Yet during the same year, women made up only 38% of those receiving regular benefits (603,900 women and 1,038,600 men). In 2008/9, 36% of all female EI beneficiaries were receiving either maternity or parental benefits.³⁴ In 1997 the rules to qualify for EI benefits were significantly changed to the numbers of hours rather than weeks worked. Given that women work fewer hours than men, and are more likely to have precarious work without job security, the changes will have greater meaning for women.

It will mean fewer women will qualify to get EI during this economic downturn than during the 1980s recession. “Under the old program of Unemployment Insurance, at the time of the last recession, in the late 1980s, almost 83% of unemployed women and 85% of unemployed men got benefits. Coverage dropped dramatically after the rules were changed. By 2008, only 39% of unemployed women and 45% of unemployed men were receiving employment insurance benefits, replacing just 55% of their usual earnings when they are out of work. In some parts of the country, coverage is much lower than that.”³⁵

Working-age people with disabilities were over three times as likely to receive government transfers in 2006 as adults without disabilities. Over 55% of women with disabilities had government transfers as a source of personal income while only 47% of men with disabilities did.³⁶ Many people with disabilities rely on provincial social assistance programs, or government disability benefit programs. The Canada Pension Plan Disability (CPP-D) is the major disability insurance program in Canada.³⁷ Several provinces have particular disability benefits programs including Alberta (AISH), Ontario (ODSP) and BC, but none of the statistics available include a gender breakdown for the users.

It is clear that people with disabilities make up a large portion of social assistance
users and that they remain on social assistance for long periods. Some people with disabilities, including those with episodic or temporary impairments, rely on the Sickness Benefits under EI, although the CPP-D program has 4-5 times the number of people using the benefits than does the EI sickness benefit.

Women are also significant users of public services including home care and disability supports programs and transportation. Although the statistics on home care usage are quite old, they illustrate that in 1996/97 at least 2.5% of Canadians over the age of 18 used homecare, most notably seniors and people with chronic illness. As well, we know that the majority of long-term care home residents are women, both seniors and those under 65 who need continuing care. Women with disabilities are more likely than men with disabilities to receive help from formal and informal providers for daily activities (67.4% versus 47.9%).

Women are also in a majority of public service workers and thus are affected as workers by changes to government programs. They remain concentrated in the service sector workforce. In the health services, 80% of the workforce are women, although they remain clustered in the nursing professions; dental assistants, hygienists and therapists; dietitians and nutritionists; and audiologists and speech-language pathologists. Many other women work in the health services sector as personal care workers, cooks, cleaners, laundry and clerical workers.

WHAT ARE THE EFFECTS OF RESTRUCTURING AND RECESSION ON WOMEN?

a) Eliminating and reducing public services

As the number of claims to government programs increase and the funds become more limited, governments often choose to eliminate programs or reduce or restrict who can receive those programs.

The Employment Insurance program was radically changed for women in 1997 by linking eligibility to hours rather than weeks worked. Women in part-time and precarious work were affected most. Recent government changes intended to address the economic downturn in 2009 primarily targeted those who had been in relatively stable jobs before they were laid off. This has meant that many women have fallen through the cracks. "For women, the increase in the number of EI beneficiaries just matched the increase in the number of unemployed."
More recently, at least two provincial governments have changed or restricted eligibility to some measures under social assistance programs that will especially affect people with disabilities. For example the Ontario 2010 budget eliminated the special diet allowance for people on social assistance and replaced it with a health supplement which is medically assessed and will only assist those with severe medical needs. In the 2010 British Columbia budget, similar cuts were made to the range of medical equipment and supplies funded by the government. Eligibility for the monthly nutritional supplement was also tightened, including applicants now having to demonstrate they have at least two symptoms rather than one under the existing criteria.

In 2002, the British Columbia government made dramatic cuts to legal aid services, primarily in the areas of family and poverty law. These cuts had the biggest effect on women who rely on legal aid to assist in divorce and custody disputes, as well as appeals related to welfare, Employment Insurance benefits or housing. Some of the government cuts, including cuts to childcare and post-secondary education, can change the context within which women can get and retain employment. Again, the British Columbia cuts in 2002 illustrate these shifts. The elimination of non-repayable student grants were eliminated and the tuition freeze for post-secondary education was lifted. “These changes disproportionately impact women because their lower earnings make it harder to pay fees up front and to repay higher loans after graduation.”

Cuts to child care and tightening of eligibility for subsidies, again disproportionately affected women, and most significantly low-income women.

b) Privatizing government services

Another way for governments to reduce expenditures on public programs has been to sell or transfer a service to a private, for-profit entity, without the same degree of public accountability or regulation.

The city of Vancouver privatized its bus services in 2008, which has significant and disproportionate impact on women, poor people, people with disabilities and seniors who rely extensively on public transportation. The Bus Riders Union in Vancouver argues that “Women are a majority of these bus riders. Many women, particularly women of colour, need public transit because they are concentrated in low-wage, night shift, temporary, part-time work, and have a lot of family responsibilities. They need reliable, affordable, and 24 hour public transit. As...
TransLink privatizes transit services, women have to deal with high fares, poor service and barriers to our ability to get around.\textsuperscript{51}

The parallel public transportation system for people with disabilities, HandyDart, was also privatized in October 2008. Before the first year under the new company was over, the drivers held a 10-week strike because of conflict with the employer about wages and benefits.\textsuperscript{52} As a result of the contracting out of this service, the regional transportation has no authority to require binding arbitration or force a return to work.

British Columbia also undertook a massive privatization of public health services since 2003. At least 8500 public sector jobs were eliminated in the health support services, and housekeeping services in 32 hospitals in the Lower Mainland and southern Vancouver Island were privatized.\textsuperscript{53} The majority of the workers who lost their jobs, and gained the privatized jobs were working class women. In addition, many of these were women of colour from immigrant and non-immigrant backgrounds. A study of this shift illustrated that incomes for the privatized workers were very low, often below the poverty line and working conditions were harsh. “Contracting out not only endangers the health of these workers, but the well-being of their families and the patients they serve.”\textsuperscript{54}

c) \textbf{Downsizing public service employment}

Cuts to the British Columbia public service illustrate some of the significant impacts on women and their economic security. A 2005 report suggested three-quarter of the job cuts to health care, support services, education and other areas of public service were jobs held by women.\textsuperscript{55}

d) \textbf{Impact on women’s well-being}

All of these changes as a result of restructuring affect women’s health and well-being. As public services are reduced, families are often left with the on-going responsibility for care that remains. When services are provided in the home, such as home care, there is often an assumption that families, meaning primarily women, will provide support to fill any gaps. This increases stress, anxiety, and exhaustion for informal care providers.\textsuperscript{56} Increased difficult conditions in a privatized service environment can also increase the negative impacts on women’s health and well-being.\textsuperscript{57}
3. WHO’S IN AND WHO’S NOT: INCLUSION AND EXCLUSION IN CANADA

Restructuring is a process of change that both removes or reduces some things and puts other things in its place. The significant changes to public services under restructuring have had the effect of changing Canadians’ expectations of what governments provide, what citizens are entitled to and who is entitled to what. These changes to our understanding of citizenship create different types of classes of citizens “those entitled to full citizenship status and those who only in effect hold second-class status.”

We see this redefining of who’s in and who’s not in two examples that deeply affect women’s lives.

a) Childcare

One of the shifts in the changes to the welfare state in Canada has been a change in our collective acceptance of what the government will provide to its citizens and why. Governments used to provide a social safety net for those who meet misfortune in their lives. As public services have been eroded, the more recent justification for public funding is for social investment – to prevent people, especially in the next generation, from being excluded because they are poor, disadvantaged or marginalized.

This ‘social investment’ approach leads to a public justification for programs like childcare, with the emphasis on funding to invest in children, not their parents. “Stubbornly persistent unequal social, political, and economic relations of gender, class, and race are erased in favor of the catch-all category of the investable child, whose family, it would seem, has no needs—nor potential—of its own.”

Women’s needs are not part of this childcare equation and child care becomes about children who, it seems, do not have parents.

b) Migration and Caring work

As eligibility requirements for public services are tightened, caring work for seniors, people with disabilities and children shifts back to families. Women in Canada are increasingly part of the labour force and their households rely on their income. Yet that income may make them ineligible for childcare subsidies or publicly funded home care. We rely on women from other countries to provide that caring work and as a result, become part of a global economy of care.

Governments in Canada have supported this migration of temporary workers.
Since 2007, Canada has admitted more temporary workers than permanent residents. Temporary workers do not have access to the same supports and services as permanent residents, including settlement services. “Seasonal agricultural workers, live-in caregivers, and low-skilled general workers are not entitled to bring their families with them to Canada. Temporary workers are not eligible for federally funded settlement services or language training. While they contribute to the Employment Insurance fund, these workers are also ineligible for benefits or training under that program (except for parental and compassionate care leave provisions).”

Those who come temporarily under the Live-In Caregiver program may apply for permanent resident status after a minimum of two years in Canada and may then sponsor their dependents as well.

Those who come as seasonal workers or as low skilled temporary workers are not eligible to become permanent residents (except for some under a provincial nominee program). They are particularly vulnerable to job loss as a result of economic changes, and have limited access to supports to assist them.

These workers are often faced with terrible choices. One story is of 70 workers from Guatemala, mainly women, who had been hired as temporary workers in a mushroom factory in Ontario. Shortly into their contract the company downsized and laid them off. The President of Maytree Foundation argues “a program which brings in individuals who have few rights as temporary residents, who have limited or no access to services and who are not able to advocate for themselves is not the Canadian way.”

By relying on temporary workers to address labour shortages in Canada, we do not recruit, support and retain immigrant workers who will contribute to the diversity and strength of Canadian society.

4. AREAS FOR ACTION:

Sometimes it may be hard to know what the impact of restructuring changes will be on women. Even when it is clear that it will be bad news for women or certain groups of women, it is hard to know what to do. But taking action, alone or with others, can play an important role in continuing to influence the process of restructuring.
As an individual you can always learn more about the issue. You can express your concerns to your government representatives and publicly in a letter to the editor of your local paper.

You can join others taking action on the restructuring issue since collective efforts often bring about change. For example, there are campaigns to ensure EI benefits for precarious workers or to improve length of time of EI sickness benefits. There may be groups interested in increasing access to benefits under the Canada Pension Plan and Guaranteed Income Supplement, which would help senior women and women with disabilities among others.

You may find others interested in restructuring at your local women’s organization or community organization. Together you could identify and share information about support services for women workers in their communities. You could map your community’s social infrastructure and share your findings and the gaps with public officials.

You may want to use popular education, theatre or a website to share what you learned in your community and some actions that can be done. One example of a women’s group who has done this is UNPAC Manitoba. Check out their website: http://www.unpac.ca/ for ideas of how they involved with all around the province to learn and take action.

Check the CRIAW web site http://www.criaw-icref.ca/ for more information on women and economic restructuring and our links to other organizations.
Endnotes


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