



A Decade of Challenges; A Decade of Choices: Consequences for Canadian Women

Jane Jenson

*Director, Family Network, CPRN
and*

*CRC in Citizenship and Governance
Université de Montréal*

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C P R N F A M I L Y N E T W O R K



Background

This Keynote Address was prepared for a presentation to:

the *Women's Economic Summit*,
organized by the New Democratic
Caucus in Ottawa on 16 February 2004.

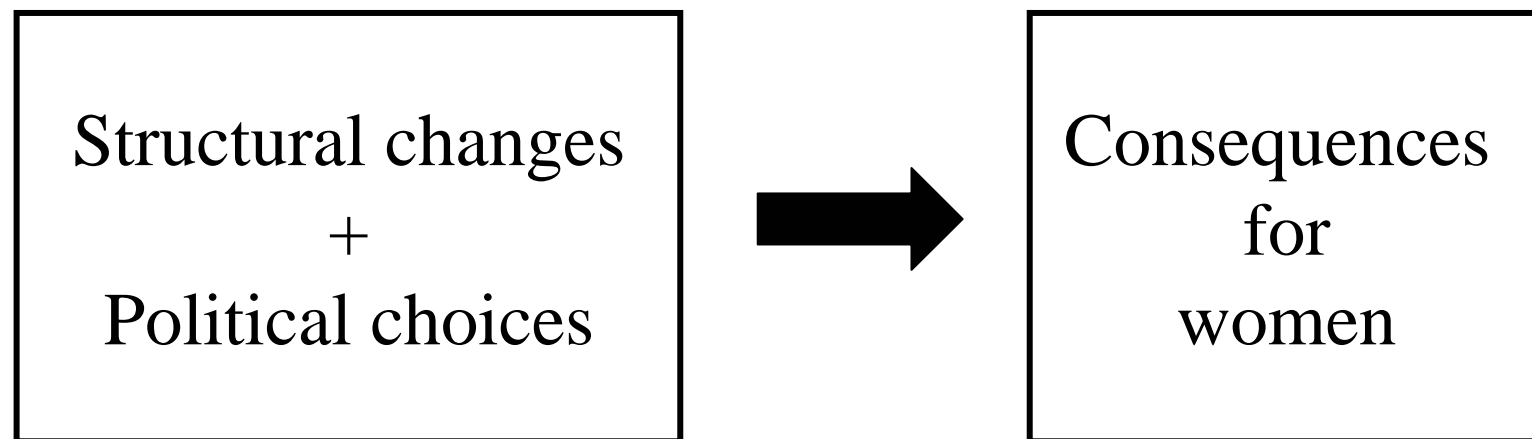
The goal of the day-long meeting was to identify the elements that would constitute a women's equality budget.

The keynote address was meant to set the context.



Outline

- Structural changes that have re-shaped women's lives ... and the new social risks
- Political choices in social and economic policy realms ... and the non-choices
- Consequences for women and their families



Structural Changes

- Many social and labour market policies designed between 1945 and 1975.
 - E.g.: social assistance; pensions; Unemployment Insurance (and its use as a program covering maternity and parental leave); wage and employment equity thinking; child care as private (CCED)
- For a world that exists no more:
 - New demographic and sociological circumstances
 - Altered employment structures
- The result?
 - New social risks that are left unprotected by the design of public policy and the choices that have been made and not made.



Notion of New Social Risks

- The growing disjuncture between existing social policies and evolving families and labour markets.
- Changes in family structure (for example, the growth of lone-parent families), changes in employment and occupational structures (for example, deindustrialization and the growth of service industries), and changes in life-courses (for example, less linear and “standard”).
- Means that the policies and programs designed in the 1940s to 1960s to address the needs of a male breadwinner family became increasingly irrelevant.



An Aide-memoire

	1941	1961	1981	2001
Total fertility rate	2.8	3.8	1.7	1.5
Lone-parent families, as a percent of all families with children	9.8	11.4	16.6	24.7
Women's labour force participation, as a percent of women over 15	20.7	29.5	51.9	59.7
Men's labour force participation	85.8	77.7	78.7	72.5
Percent of population over 65	6.7	7.6	9.6	13.0
Persons over 65 living alone	-	12.4	26.0	26.9



To Note from this *Aide-memoire*

- Declining fertility and therefore “bean-pole” families, with implications for caring responsibilities.
- Lone-parent families on the rise and therefore implications for poverty.
- Women’s labour force participation rates doubled, but an earnings gap still exists.
- Ageing population, with major implications for health, housing and distribution of care responsibilities.
- Changes in families: divorce, lone parents, unmarried, and seniors living alone.



To Note from this *Aide-memoire*

All these changes create new social risks and therefore demand new policy design:

– Income security

- Women's employment but low wages and poor families.
- Families have major caring responsibilities and these need to be "balanced" with employment.

– Public services (some examples)

- Insufficient access to ECEC and to services for seniors, for disabled dependents, and therefore stress and health risks.
- Affordable and appropriate housing needs rising; transportation needs altered.

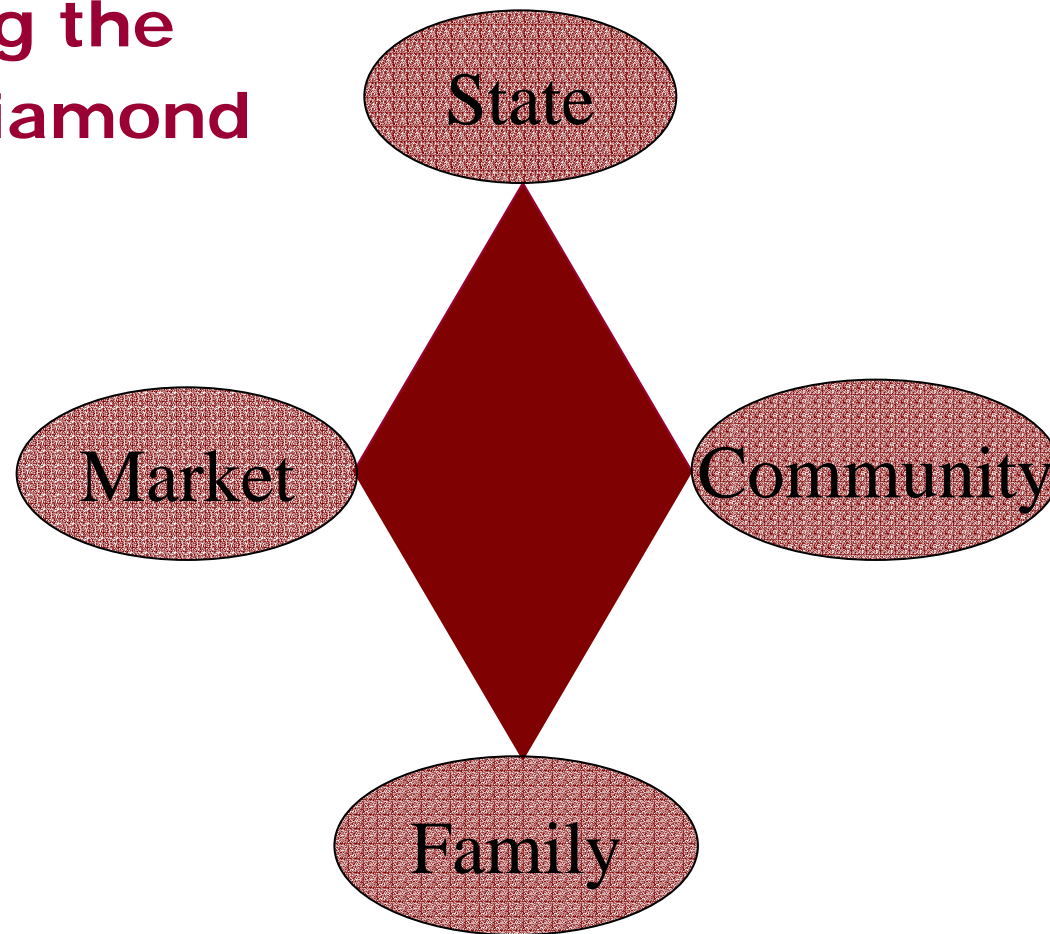
– Unevenly distributed across population categories

- For example, Aboriginal women



The Policy Response?

Re-shaping the
Welfare Diamond



The Policy Response?

Re-shaping of the Welfare Diamond

- For most people, by far their major source of welfare is *market* income.
- Part of our welfare from non-marketized benefits and services provided within the *family*, such as parental child care, housework and care for elderly relatives.
- Welfare also from *states*: public services such as child care, health care or other services for which we are not required to pay full market prices, as well as by income transfers.
- Welfare from the *community via* non-market exchanges providing, for example, child care, food banks, recreation and leisure.



Since the 1980s, the Shape is New

- Reinforcement of the family:
 - Family responsibility for income, housing, post-secondary education, elder and child care, health care, and so on.
- Downloading to the community:
 - Community responsibility for services - food banks, homelessness, recreation, and so on.
- Off-loading to the market:
 - Privatization of services, reliance on market for job creation and income distribution, housing supply.
- **BUT** also, up-loading to the state:
 - Some (albeit limited) children's services; "making work pay."



Consequences for Women?

OF reinforcement of the family:

- Serious mismatch between work and care, that is “work-family balance,” whether child, elder or health care.
- Unexamined issues of family formation: Do women have the “right to children,” that is, circumstances in which it is possible to choose?

Policy implications:

- Public services (at least financed) are needed; the market does not provide sufficient affordable accessible services for care of all sorts.
- “Work-family balance” needs continued attention; we have not yet got it in place.



Consequences for Women?

OF downloading to the community:

- Increasing stress on providers (paid and volunteers) in the community sector, which is a sector of high female participation.
- Not enough money, volunteers, autonomy.

Policy

Implications:

- The community sector is not infinitely capable of picking up after state and market failures.
- Need policies to take back some responsibility for income security; housing; services.



Consequences for Women?

OF off-loading to the market:

- Women disproportionately caught at the low end in the polarization of job opportunities and incomes.
- Therefore, their “market access” to goods and services is limited (housing; private services; and so on).

Policy implications:

- Policy challenge - how to ensure adequate income?
- Options?
 - “Make work pay,” via income supplements (the CCTB model).
 - “Make work pay” by altering the labour market (minimum wage; protections, etc.
 - “Make work pay” by ensuring quality work (the EU model).



Consequences for Women?

OF up-loading to the state:

- Some improvement in capacity of lone mothers to earn income, and some increase in incomes (the NCB effect).
- **BUT:** incomes still very low **AND** what about women (and men) who do not live with children under 18.

Policy implications:

- Canada's policy thinking about income security remains "residual" (palliative).
- Until there is a shift towards more universal thinking *and* about how to re-shape the labour market, the low-income patterns will remain.



For additional information:

<http://www.cprn.org>

e-mail: family@cprn.org

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