



2019 renewal of New Brunswick's Overcoming Poverty Together Plan

Submission to the New Brunswick Economic and Social Inclusion Corporation

About the New Brunswick Women's Council

The New Brunswick Women's Council is an independent advisory body for study and consultation on matters of importance, interest, and concern to women and their substantive equality. Its objectives are:

- a) to be an independent body that provides advice to the Minister on matters of importance to women and their substantive equality;
- b) to bring to the attention of government and the public issues of interest and concern to women and their substantive equality;
- c) to include and engage women of diverse identities, experiences and communities, women's groups and society in general;
- d) to be strategic and provide advice on emerging and future issues; and
- e) to represent New Brunswick women.

In delivering on these objectives, the council may conduct or commission research and publish reports, studies and recommendations.

The work of the council is directed by an appointed volunteer membership that includes both organizations and individual women. The work is managed and executed by a small staff team.

Resonate

This submission will frequently refer to the findings of the Women's Council's recent public engagement initiative, Resonate. Through Resonate, the council heard directly from more than 1 300 women in New Brunswick about their stories, priorities, and ideas. The council also gathered information from more than 35 organizations, initiatives, and coalitions that serve, support, and advocate with women and for gender equality. These groups shared their goals, strengths, and challenges with the council.

Among other things, the council asked women to identify the most significant issues that need to be addressed to improve the lives of women in New Brunswick as a group as well as the most significant problems they faced in their own lives as women in New Brunswick in the past 12 months. The same five interconnected areas emerged in response to both questions and were determined to be priority areas for women in New Brunswick: health; accessing and providing care; economic security and employment; safety and violence; and gender inequality and discrimination.

Detailed findings, stories and ideas from women, as well as information on the demographics of participants and research methodology can be found at resonatenbresonances.ca. Quotes included in this brief appear as they were submitted by women and have not been edited except for translation purposes; quotes translated from the language of submission are marked by an asterisk.

Poverty as gendered issue

In Resonate, poverty and meeting basic needs emerged as specific issues within the priority area of economic security and employment (wages and pay equity were the others). Resonate also validated that the experience of poverty is shaped by gender.

Women in New Brunswick experience slightly higher rates of poverty than men. According to Canada's official poverty line, the Market Basket Measure (MBM), 10 per cent of women were living in poverty in New Brunswick in 2017 versus nine per cent of men.¹

The gender-based difference in poverty rates is more pronounced in certain demographics; for example, 45 per cent² of children living in lone-parent households are living below the MBM and nearly 80 per cent³ of lone-parent households in New Brunswick are led by women.

In Resonate, some specific demographics of women were more likely than others to identify issues relating to this area as priorities or stressors in their lives. For example:

- Women who were separated, divorced, and widowed identified challenges related to economic security (including poverty, housing, pay equity, and employment) as issues that needed to be addressed to improve both the lives of women in general and their own individual lives.
- Women who are parents/guardians were slightly more likely than women who are not to identify challenges linked to poverty and meeting basic needs (including housing, food security, and transportation) as issues that need to be addressed to improve the situation for women in New Brunswick and that have affected their lives in the last 12 months. About one third

of women who are not parents/guardians identified money as the issue that caused them the most stress and worry on a daily basis.

- Among Indigenous women, challenges related to meeting basic needs (including poverty, housing, and transportation) were identified as top issues to address to improve the lives of women in New Brunswick generally and a top issue in their own lives in the past 12 months.
- Women with a disability, women facing mental health challenges, and women with both identified money as the area of their life that caused the most daily stress.

"Poverty is one of the most significant restrictions in a woman's life; it can negatively affect access to services, ability to change one's educational or employment situation, and hinder the choices available to women."

Recommendations in response to consultation questions

While tackling poverty is a shared responsibility, change at the systemic and institutional level can have a broader impact than individual actions.⁴ Due to this, as well as capacity limitations, the council's responses to consultation questions focus on providing recommendations to government and business.

Government

Gender-based tools in policy and budget work

Tools like gender-based analysis (GBA) and gender budgeting assess how specific populations may experience policies, programs, and initiatives

¹ Statistics Canada. Table 11-10-0135-01 Low income statistics by age, sex and economic family type

² Statistics Canada. Table 11-10-0135-01 Low income statistics by age, sex and economic family type

³ Statistics Canada, Census Profile, 2016

⁴ Haslam, S. A. (2012). Psychology in organizations: The social identity approach London

differently than others. In addition to gender, this process considers intersecting factors such as age, location, income level, race, culture, ability, and language. Using these tools will help ensure that all policies, not just those crafted specifically to address poverty, take economic status into account. Using them will also help ensure recognition that individuals experiencing poverty are not a homogenous group and that their lives are shaped by a multiplicity of factors. It is critical that these tools are used as an essential part of the policy and budget process as opposed to after-the-fact impact assessments.

There are multiple social and economic benefits to using these tools. Since they ensure support for those who need it most, they lead to more efficient policies and budgets. They ensure that government addresses, rather than perpetuates, inequities. Their use also requires collaboration with civil society organizations, which leads to increasingly democratic governance.

The federal government, several provincial governments, and numerous municipalities have been using GBA to inform policy processes for more than 20 years. The federal government also included a gender statement in its 2017 budget and used a gender budgeting process for the first time in 2018. In January 2016, the provincial government announced that GBA was now part of its decision-making process; it also made one of its gender-based analysis tools publicly available in 2017.

Recommendation: The council re-affirms a previous recommendation to the provincial government to develop and implement a gender budgeting process; to provide the public with further information with its use of GBA; and to publicly releasing information generated by these processes. The council extends this recommendation to municipal governments as

“... traditional women work is low paid. For example daycare workers, homecare support, cleaning services are all low paid in comparison to traditional mens jobs. Additionally when women enter a male field they are expected to take on male ways of doing things even if it has nothing to do with the job itself.”

“Pay women properly for their work, especially in the job areas that are mostly held by women, such as work in day care, work in senior care, work in the health field. Paying a woman barely minimum wage doesn't make her feel wanted, needed, appreciated”

well. The Women’s Council also recommends that gender-based analysis inform the renewed poverty reduction plan.

Wages

The gender wage gap is a key driver of women’s poverty and economic insecurity. In New Brunswick, the average hourly wage gap in 2017 was 7.4%; on average, NB women earned 92.6 cents hourly for every dollar a man earned. When looking at annual income levels, however, the gap is larger: women’s median annual income is only 68% of men’s.⁵ This links to the fact that women are overrepresented as part-time workers⁶ (women comprise half of full-time workers but 70 per cent of part-time workers⁷). These gaps grow even larger when other demographic factors, such as being racialized, a newcomer, etc., are layered on top of gender. In Resonate, women identified wages as a specific issue of concern.

⁵ Statistics Canada. Table 11-10-0008-01 Tax filers and dependants with income by total income, sex and age

⁶ Statistics Canada. Table 14-10-0043-01 Average usual and actual hours worked in a reference week by type of work (full- and part-time), annual

⁷ <https://www.nbjobs.ca/sites/default/files/pdf/2018-08-31-profile-of-nb-labour-force-2017.pdf>

Women's overrepresentation among part-time workers is likely linked to the fact that women continue to bear a larger share of household responsibilities than men⁸ and are more likely than men to provide majority of unpaid caregiving labour in their families. This is the result of longstanding stereotypes of caregiving as women's natural work. In Resonate, many women noted that when caring labour is paid, it is usually provided by women earning low wages as home care workers or not-for-profit staff.

The stereotype not only foists this labour on women, but ensures it is viewed as low skilled and low value work so that when it is done for pay compensation is low and conditions are often precarious. The pay does not reflect the value of the work – it is inequitable and is one of the contributors to the wage gap. In Resonate, women also named pay equity as a specific issue within the priority area of economic security and employment.

According to 2017 numbers, women accounted for 57% of minimum wage workers in the province⁹— and the number of women earning minimum wage is growing.¹⁰ The majority of minimum wage jobs are for labour that is traditionally considered to be “women's work” such as retail, customer service, office or sales support, hospitality and food service.

At \$11.25 an hour, New Brunswick's current minimum wage is not what is known as a living wage. The Canadian Center for Policy Alternatives defines a living wage as “the rate of remuneration a worker would require to afford a minimally decent quality of life.”¹¹ Although the cost of meeting a household's basic needs fluctuates based on the location of and number of people in a household, the current minimum wage does not ensure most minimum wage earners in New Brunswick working full time will have an income that put them or their families above the MBM.

“Living rurally, without familial supports (economical or otherwise), and in a community without public transportation, a single mother working forty hours per week at minimum wage cannot pay rent, childcare, transportation, living expenses, and still buy food. Single moms don't rely on social assistance because they don't want to work. They do so because they can do math.”

“Single mother escaping violent partner and father to her child, unable to obtain reasonable, reliable and affordable child care; unable to obtain safe affordable living condition; unable to obtain employment at fair living wage enough to pay for child care or with the employed hours that enable her to obtain child care. No child care services being available outside of an 8-4 or 9-5 hour M-F job. No means of medication or dental or optometrist [sic] coverage goes hand in hand with all of this.”

A minimum wage of \$15 an hour has been widely advocated for by civil society groups. Both Alberta and British Columbia have recently committed to increasing their minimum wage to \$15 within the next few years. Ahead of the most recent provincial election, nine New Brunswick civil society organizations developed a progressive election platform that recommended a minimum wage of \$15.25 by 2022.

In 2018, the Saint John Human Development Council (SJHDC) calculated a minimum living wage for Saint John in 2018 as \$18.18 an hour. This is based on a modest budget that does not account for any savings. While Saint John is not the most affordable place to

⁸ <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm>

⁹ https://www.nbjobs.ca/sites/default/files/pdf/2018_minimum_wage_report_v1_en.pdf

¹⁰ <https://www2.gnb.ca/content/dam/gnb/Departments/eco-bce/WEB-EDF/pdf/en/Equality%20Profile%202016-PDF-E-.pdf>

¹¹ <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Ontario%20Office/2012/10/Enhancing%20Democratic%20Citizenship.pdf>

live in New Brunswick, neither is it the most expensive (according to the MBM, rural areas and small population centres in New Brunswick have a higher MBM threshold than Saint John). It should also be noted that most minimum wage jobs do not provide pension or other benefits. This compounds the economic vulnerability of minimum wage earners, which in turn affects their health outcomes, personal security, and lifetime earnings.

Recommendation: The council recommends expanding existing pay equity legislation to cover the private sector. This would not only improve wages in the present, but would increase workers' earnings over their lifetime, helping to ensure that they do not age into poverty. In 2017, The Institute for Women's Policy Research conducted work estimating that equal pay for women would reduce the poverty rate for working women by half.

Recommendation: The Women's Council recommends that government move the minimum wage toward a living wage. In addition to improving women's economic insecurity, this would contribute to addressing the systemic undervaluing of women's labour (and labour that is perceived to be women's labour) which would contribute to broader work to address gender-based discrimination.

Recognizing and supporting unpaid labour

New Brunswick is working to address complex issues such as poverty, an aging population, and increasing demands on health care systems. Solutions focus on community-based approaches rather than institutional intervention. While this is positive, it runs the risk of increasing the burden of unpaid labour on communities, families, and individuals – labour that we know is likely to be performed by women. In New Brunswick:

- 84 per cent of women spent 15 hours per week on housework compared to 72% of men;¹²

“Overwork does not only affect women. However, as women generally do most work at home and care for children and parents, there is little time left for themselves. In the last year I have seen strong, ordinarily healthy women who are exhausted, suffering from depression and anxiety, as well as physical illnesses because they just cannot keep up and cannot afford to up and leave their jobs. And there are few options for accommodations ... we are just told we need to work smarter ...”

“Authorities seem to ignore the huge responsibilities that adult women face by having to take care of their aging parents. This requires time, having to travel on a regular basis... I feel caught between my children and the increasing needs of my parents..”

“Poverty and poor health go hand in hand. When you are poor you cannot afford the basic necessities that affect your health like good food, medication, transportation to go to appointments, etc... it is so intertwined”

- 30 per cent of women spend 10 or more hours per week caring for a friend or family member with a long-term illness, disability or aging needs compared to 23 per cent;¹³ and
- 20 per cent of women spend 15 hours or more per week on childcare compared to 13% of men.¹⁴

In Resonate, caregiving for family members or friends (and the challenges related to work-life balance)

¹² Statistics Canada. Table 45-10-0014-01 Daily average time spent in hours on various activities by age group and sex, 15 years and over, Canada and provinces

¹³ Statistics Canada. Table 44-10-0009-01 Time spent providing care to a family member or friend with a long-term illness, disability or aging needs by sex and household income of respondent

¹⁴ Statistics Canada. Table 45-10-0014-01 Daily average time spent in hours on various activities by age group and sex, 15 years and over, Canada and provinces

emerged as a specific issue within the priority area of access to and provision of care. This often intersected with stories about burnout, exhaustion, and health challenges (as well as the inability to access services in response to those challenges).

Recommendation: As government renews the poverty reduction plan and addresses challenges like the province's aging population, it must consider how reductions in services or increased reliance on community, family, and the individual will likely result in increased unpaid labour from women. A gender-based analysis and gender budgeting process would support this work.

Social assistance

Social assistance rates in New Brunswick are below the MBM. These low rates not only fail to meet the needs of recipients, they also do not make fiscal sense given the long-term costs to government that result from individuals living in poverty.

Living in poverty is correlated with decreased health and mental health outcomes and increased vulnerability to violence.¹⁵ Thus, increasing the economic security of recipients of social assistance can reduce health care and social service costs to the province.

Recommendation: The Women's Council recommends scheduling gradual increases to bring social assistance rates to the MBM level.

Health care

In Resonate, women identified healthcare as a priority area. Within this, they identified three specific issues: accessing mental health supports and services; accessing reproductive health care; and meeting basic health care needs. Issues related to healthcare were also the most common answers to Resonate's question on what one thing could make the lives of New Brunswick women easier and what one thing

"I can't find work because I have epilepsy and depression. I can't drive because of my seizures. I can't pay for child care because I don't have a job... you can see the vicious cycle."

"Many people don't have access to a family doctor and rely on the ER or walk-in clinics. This is a poor way to service health care and makes access to simple things, like birth control or chronic health meds, more difficult than it should be and I'm sure costs the system more in the long run."

"I was stuck in the cycle of poverty for many years, unable to fully participate or contribute to my community because of various restrictions. Getting affordable housing through NB Housing changed my life. Even with that boost in household income, it took many years to get my life back on track."

could make participants' own lives easier. Women also identified that health care service was often paternalistic and not patient centred. Lack of access health care was linked to an inability to participate in the workforce.

Recommendation: The council recommends improving access to primary health care; reproductive health care (both primary and specialized care); and to mental health care. The council also recommends that health care become more client-centred.

¹⁵ WHO headquarters, 2008. Closing the gap in a generation. Health equity through action on the social determinants of health. Final report of the Commission on Social Determinants of Health

Housing

Women's homelessness in Canada is often invisible as attempts to measure the issue rely on counts of people living on the streets or using shelters.¹⁶ These counts often fail to capture women, as they are more likely to couch surf or stay with friends or family than sleep rough or use a shelter, particularly if they have children to house. Women may also be precariously housed, paying so much in rent that they do not have enough left over for other necessities and constantly face the threat of eviction.¹⁷ Economic insecurity and housing challenges may also prevent women and their children from fleeing situations of violence. Women who are couch surfing may experience sexual exploitation where they are expected to trade sex for shelter.

Recommendation: The Women's Council recommends that plans to address housing in New Brunswick be developed using GBA and mirror the National Housing Strategy's commitment to seeing at least 25% of investments target the unique needs of women and girls.

Childcare

When childcare is accessible, affordable, and high quality, women's participation in the workforce increases. Workforce participation means an increase in lifetime earnings, which leads to better health outcomes. This, of course, translates into tax revenue and health-care savings for the government.

High quality childcare also helps even the playing field for children who are marginalized by poverty and might otherwise enter the school system at a disadvantage. This contributes to better educational and future employment outcomes.

Recommendation: The council recommends that government continue with the rollout of the Early Learning and Child Care Action Plan, but also consider

enhancements to include the cost of afterschool care in subsidy calculations; to create incentives to increase spaces for 0-15 month old infants; and to move toward a not-for-profit child care sector.

Community-based not for profits

Community-based not for profits (i.e. non-profit and charitable organizations) play a critical role in social inclusion. In Resonate's survey for women, participants were asked what is working well to improve the lives of women in New Brunswick. Almost half the answers were: organizations dedicated to (or with programs that focus on) women or gender-based issues.

"I feel the government (all, not just this one) does not fully appreciate that most community services function on the backs of under-paid women... as government off-loads more and more work onto non-profit services, women are increasingly feeling the effects, including physical and mental health, issues around poverty and childcare, and more."

Many of these organizations provide services and supports that either directly or indirectly address the impacts of poverty, like housing or employment, or issues that intersect with and compound women's experiences of poverty, such as gender-based violence or mental health.

Through Resonate, representatives of organizations frequently spoke about the lack of operational or core funding and the amount of time and capacity spent on applying for and maintaining funding. They connected these challenges to high rates of staff turn over and burn out due to large workloads and

¹⁶ Duchesne, A. 2015 Women and Homelessness in Canada; A brief review of the literature. McGill Centre for Research on Children and Families.

¹⁷ Carolyn Whitzman. Making the invisible visible: Canadian women, homelessness, and health outside the "big city" In: Hulchanski, J. David; Campsie, Philippa; Chau, Shirley; Hwang, Stephen; Paradis, Emily (eds.) Finding Home: Policy Options for Addressing Homelessness in Canada (e-book), Chapter 4.3. Toronto: Cities Centre, University of Toronto. www.homelesshub.ca/FindingHome

precarious short-term funding, as well as reduced time and resources focused on direct services and other mandate-driven work. Organizations also described challenges with engaging government and institutions, as well as internal challenges relating to inclusion.

Recommendation: The Women's Council recommends that government move to longer-term, sustainable operational funding models for community-based not-for-profit organizations and initiatives to support service delivery, internal capacity-building, and improve wages for workers. Government should also improve their engagement with these entities and incorporate their recommendations and advice into policy and budget development; GBA and gender budgeting would support this work.

Businesses

Voluntarily implement pay equity and living minimum wage measures

Resources for completing the plan and other tools for implementing pay equity are available on the Pay Equity Bureau's website.¹⁸ Additionally, through the One-Job Pledge program, businesses can access funding to help with wage increases. Participants are required to complete a pay equity learning module¹⁹ and prepare a pay equity implementation plan.

Recommendation: The Women's Council recommends that businesses voluntarily implement pay equity and ensure that the lowest wages they pay are living wages.

Employment for immigrant and newcomer women

In Resonate, newcomer women emerged as a group of highly educated individuals with over 90 per cent holding at least of one post-secondary degree and 30 per cent holding either a Master's

"People ask ignorant questions about what makes me qualified to do my job because I'm not Canadian, or talk down to me and assume my English is not good enough to understand them. Boss questions whether I am qualified to do something I've done many times before. It's a mix of race, age and gender, but constant underestimation."

and/or Doctorate degree. Despite their high level of education, nearly 26 per cent of these women reported a personal income under \$30 000 and 13 per cent reported under \$20 000. Newcomer women specifically identified challenges in accessing child care, mental health support, racism and discrimination, and securing employment.

Recommendation: The Women's Council recommends working with partners like the New Brunswick Multicultural Council and its partner agencies to increase employment opportunities for immigrants and newcomers in all fields and at all levels of work.

¹⁸ https://www2.gnb.ca/content/gnb/en/corporate/promo/pay_equity_bureau/Resources_and_Tools.html

¹⁹ https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/Publications/One_Job_Pledge_Guidelines_E.pdf

Summary of Recommendations

Government:

1. Develop and implement a gender budgeting process; to provide the public with further information on government use of gender-based analysis; publicly release information generated by these processes. The Women's Council also recommends that gender-based analysis inform the renewed poverty reduction plan.
2. Legislate pay equity for the private sector.
3. Move toward a minimum wage that is a living wage.
4. Bring social assistance rates in line with the MBM.
5. Improve access to primary health care; reproductive health care (both primary and specialized care); and mental health care. Make health care more client-centred.
6. Use GBA in developing plans to address housing and ensure at least 25% of investments target the unique needs of women and girls.
7. Continue the rollout of the Early Learning and Child Care Action Plan, but also consider enhancements to include the cost of afterschool care in subsidy calculations; to create incentives to increase spaces for 0-15 month old infants; and to move toward a not-for-profit child care sector.
8. Implement longer-term, sustainable operational funding for community-based not-for-profit organizations.

Businesses:

1. Implement pay equity measures.
2. Ensure the lowest wage they pay employees is living wage.
3. Improve access to the workforce for immigrants and newcomers.