

Women in Non-Standard Jobs

The Public Policy Challenge

Monica Townson

The research and publication of this study were funded by Status of Women Canada's Policy Research Fund. This document expresses the views of the authors and does not necessarily represent the official policy of Status of Women Canada or the Government of Canada.

March 2003

Status of Women Canada is committed to ensuring that all research produced through the Policy Research Fund adheres to high methodological, ethical and professional standards.

Specialists in the field anonymously review each paper and provide comments on:

- the accuracy, completeness and timeliness of the information presented;
- the extent to which the methodology used and the data collected support the analysis and recommendations; and
- the original contribution the report would make to existing work on this subject, and its usefulness to equality-seeking organizations, advocacy communities, government policy makers, researchers and other target audiences.

Status of Women Canada thanks those who contribute to this peer-review process.

National Library of Canada cataloguing in publication data

Townson, Monica, 1932-

Women in non-standard jobs [electronic resource]: the public policy challenge

Issued also in French under title: Les femmes et les emplois atypiques : le défi de la politique gouvernementale.

Includes bibliographical references.

Issued by Policy Research.

Issued also in print format.

ISBN 0-662-33480-9

Cat. no. SW21-105/2003E-IN

1. Women – Employment – Canada.
 2. Women – Canada – Economic conditions.
 3. Informal sector (Economics) – Canada.
 4. Social security – Canada.
- I. Canada. Status of Women Canada.
 - II. Canada. Status of Women Canada. Policy Research.
 - III. Title.
 - IV. Title: Les femmes et les emplois non conventionnels.

HD6059.C3T68 2003 331.4'8'0971 C2003-980049-0

Project Manager: Julie Cool and Jo Anne de Lepper, Status of Women Canada

Publishing Coordinator: Cathy Hallssey, Status of Women Canada

Editing & Layout: PMF Editorial Services Inc. / PMF Services de rédaction inc.

Translation: Communications COM'ça

Comparative read: Linguistica

Translation Coordinator: Monique Lefebvre, Status of Women Canada

Translation Quality Control: Normand Bélair

For more information contact:

Research Directorate

Status of Women Canada

123 Slater Street, 10th Floor

Ottawa, Ontario K1P 1H9

Telephone: (613) 995-7835

Facsimile: (613) 957-3359

TDD: (613) 996-1322

E-mail: research@swc-cfc.gc.ca

ABSTRACT

Although women have entered the paid labour force in increasing numbers over the last two decades, more and more of those in paid employment are working in non-standard jobs, which include contract work, self-employment without employees, temporary work and part-year work, or multiple jobs with a series of employers. This type of work now accounts for about 41 percent of all women's paid jobs. It is often poorly paid and offers little or no job security. Non-standard work presents particular challenges for public programs, such as Employment Insurance, public pensions, child-care arrangements, and so on, which were generally designed for workers in "standard" jobs with long-term continuous service. While there are still many unanswered questions about recent increases in non-standard work arrangements — a situation that makes it difficult to develop appropriate policy responses — it must be emphasized that both the short- and long-term economic security of women in this type of work may be compromised unless policies can be developed to ensure they are accommodated in public programs that protect their current and future economic autonomy and promote their equality. Such policies can be implemented now, while policy makers also make a concerted effort to understand the issue in more depth.

TABLE OF CONTENTS

LIST OF TABLES AND FIGURES	iii
ABBREVIATIONS AND ACRONYMS.....	iv
PREFACE.....	v
ACKNOWLEDGMENTS.....	vi
ABOUT THE AUTHOR.....	vi
EXECUTIVE SUMMARY	vii
1. WOMEN AND NON-STANDARD WORK.....	1
Sustainable Employment	2
How Long Do Women Spend in Non-Standard Jobs?	3
The Public Policy Challenge of Non-Standard Jobs.....	4
2. RECENT DEVELOPMENTS IN NON-STANDARD EMPLOYMENT	6
The Origins of Non-Standard Employment	6
A Response to Globalization	8
Non-Standard Employment in the Public Sector.....	9
Non-Standard Work and Economic Conditions	10
Is Non-Standard Work Here to Stay?	11
Concerns about the Trend to Non-Standard Employment.....	13
How the Pattern of Paid Employment Is Changing.....	17
Knowledge Gaps.....	18
3. DOCUMENTING NON-STANDARD WORK IN CANADA	20
Data on Non-Standard Employment.....	20
The Incidence of Non-Standard Jobs.....	23
Immigrant, Visible Minority and Aboriginal Women	25
Part-Time Work	27
Self-Employment.....	28
Temporary Work	30
Multiple Job Holders	30
Time Spent in Contingent Work.....	31
4. THE POLICY CHALLENGE OF CONTINGENT WORK.....	36
Sustainable Employment May Be Unavailable	38
Low Wages in Many Non-Standard Jobs	41
Limited Access to Income Support Programs	45
Pension Coverage May Be Non-Existent	51
The Policy Challenge for Public Pensions.....	53

5. RESPONDING TO THE CHALLENGE	56
Identifying Trends in Contingent Work.....	56
Developing a More Comprehensive Policy Response.....	57
Filling Data Gaps	58
Interim Policy Initiatives.....	59
Measures to Improve Wages and Supplement Income.....	60
Adapting the Employment Insurance Program.....	61
Pensions and Non-Wage Benefits.....	63
Public Pension Plans	65
Reviewing the Results.....	69
 APPENDIX: SUMMARY TABLES	 70
 SELECTED BIBLIOGRAPHY	 78

LIST OF TABLES AND FIGURES

Tables

1.	Recent Trends in Non-Standard Employment for Women.....	24
2.	Reasons Why Women Work Part Time.....	28
3.	Reasons for Self-Employment.....	30
4.	Labour Force Participation Is Still Increasing.....	39
5.	Labour Force Characteristics of Women in Different Age Groups.....	39
6.	Average Earnings of Self-Employed Workers and Employees.....	42
7.	Average Weekly Earnings and Usual Weekly Hours of Work	44
8.	Percentage of Unemployed Receiving EI Benefits	49
A1.	Employed People Who Never Had a Full-Time Job	70
A2.	Percentage of Job Holders of All Ages by Number of Employers.....	71
A3.	Employment Patterns of Women Aged 21 to 44	72
A4.	Employment Patterns of Women Aged 45 to 69	73
A5.	Percentage of Employed Women and Men in Short-Term Jobs	73
A6.	Family Status of Women in Short-Term Jobs	74
A7.	Duration of Months of Part-Time Work for Women.....	74
A8.	Duration of Months of Part-Time Work for Women Aged 21 to 45.....	75
A9.	Duration of Months of Multiple Job Holding by Women	75
A10.	Duration of Multiple Job Holding by Women Aged 21 to 45 Living with a Spouse	76
A11.	Duration of Months of Self-Employment for Women.....	76
A12.	Duration of Self-Employment for Women Aged 21 to 45 Living with a Spouse	77

Figures

1.	Economic Conditions and Trends in Non-Standard Work.....	11
2.	Percentage of Employed Women with Part-Time Jobs.....	25
3.	Percentage of Women and Men with Jobs	40

ABBREVIATIONS AND ACRONYMS

AFB	Alternative Federal Budget
CABE	Canadian Association for Business Economics
CCSD	Canadian Council on Social Development
CER	Changing Employment Relationships
CLBC	Canadian Labour and Business Centre
CLC	Canadian Labour Congress
CLMPC	Canadian Labour Market and Productivity Centre
CPP	Canada Pension Plan
CPRN	Canadian Policy Research Networks
CUPE	Canadian Union of Public Employees
ECC	Economic Council of Canada
EI	Employment Insurance
GIS	Guaranteed Income Supplement
GSS	General Social Survey
GST	Goods and Services Tax
ILO	International Labour Organization
IRPP	Institute for Research on Public Policy
LFS	Labour Force Survey
OAS	Old Age Security
OECD	Organization for Economic Co-operation and Development
PSC	Public Service Commission
QPP	Quebec Pension Plan
RRSP	Registered Retirement Savings Plan
SLID	Survey of Labour and Income Dynamics
SSHRC	Social Sciences and Humanities Research Council
SWA	Survey of Work Arrangements
YBE	Year's Basic Exemption
YMPE	Year's Maximum Pensionable Earnings

PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports independent policy research on issues linked to the public policy agenda and in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of policy.

The focus of the research may be on long-term, emerging policy issues or short-term, urgent issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying policy research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper was proposed and developed under a call for proposals in September 2000, entitled *Women's Access to Sustained Employment with Adequate Benefits: Public Policy Solutions*. Research projects funded by Status of Women Canada on this theme examine issues such as policy options for women in non-standard employment, improving working conditions among home day care providers, supports for single mothers and women with disabilities, and occupational health.

A complete list of the research projects funded under this call for proposals is included at the end of this report.

We thank all the researchers for their contribution to the public policy debate.

ACKNOWLEDGMENTS

I would like to express my appreciation to several people who provided valuable help and advice in the preparation of this report. My thanks go to Phil Giles, Claude Dionne, Jennifer Callaghan and Nancy Zukewich at Statistics Canada for their assistance with my data needs; to Morley Gunderson for his advice on data analysis; to Chris Jardine for assistance with graphics; and to Brady Gunderson for research assistance. I am also grateful to Julie Cool at Status of Women Canada for her understanding and support as the work progressed. Responsibility for the opinions expressed in the report and for any errors or omissions is mine alone.

ABOUT THE AUTHOR

Monica Townson is an independent economic consultant working in the field of social policy. She is the author of five books and many studies and reports on pensions as well as the economic situation of women. She was the Chair of the Ontario Fair Tax Commission, and has been a consultant to the United Nations Economic Commission for Europe on the economic role of women.

EXECUTIVE SUMMARY

Although women have entered the paid labour force in increasing numbers over the last two decades, more and more of those in paid employment are working in non-standard jobs, which include contract work, self-employment, temporary work and part-year work, or multiple jobs with a series of employers. This type of work is often poorly paid and offers little or no job security. Workers may be expected to work at home or be on call when an employer needs them. They may work through temporary help agencies that meet the needs of employers for workers as and when required. For all these reasons, this type of employment is also referred to as “contingent work.”

Women are much more likely than men to be employed in non-standard jobs, and the percentage of women in these jobs has been increasing. In 1989, 35 percent of employed women aged 15 to 64 were in non-standard work arrangements. By 1999, 41 percent of women’s jobs compared with 29 percent of men’s jobs fell into the category of non-standard employment.

The expansion of contingent work is a phenomenon experienced not only in Canada, but in many other industrialized countries. Many analysts see it as a response to globalization. Volatile international markets, free trade, new technologies and changing consumer demand have all put pressure on firms to be “flexible” to survive in this new competitive environment. Many employers are no longer looking for long-term permanent employees. Instead, they prefer to have workers on call — perhaps by hiring them on contract, giving them only part-time work, or hiring them through employment agencies that supply temporary workers as and when needed.

Cutbacks and downsizing in both the public and private sectors have meant many workers laid off from permanent full-time jobs may now find employment through some form of non-standard work arrangement, including working for themselves as self-employed workers. Sometimes, they are doing the same work for the same employer as they did when they were employees.

In some cases, employers have been able to cut costs by hiring contingent workers who are not covered by employment standards legislation, who may be paid less and who are not eligible for benefit packages or public income support programs, such as unemployment insurance or public pensions to which employers would normally have to contribute on behalf of their employees.

Non-standard work presents particular challenges for public programs, such as Employment Insurance, public pensions, child care arrangements and so on, which were generally designed for workers in “standard” jobs with long-term continuous service. For example, workers in non-standard jobs may not be able to accumulate the requisite number of hours of work to qualify for EI benefits if they lose their jobs. Self-employed workers may not qualify for some programs. Temporary workers may have earnings that are too low to allow for coverage of the Canada Pension Plan.

While there are clear indications of the increasing prevalence of non-standard work, there is still little information about how much time women spend in this kind of work over a lifetime of paid employment. For example, many people may work part time while they are young, perhaps because they are combining paid employment with further education. But they may eventually find full-time or more permanent jobs once their higher education is completed.

Many women may work part time or accept temporary jobs while their children are young, in the expectation that they will be able to make a commitment to full-time paid employment when the children are in school, or when the lack of affordable, quality child care is no longer an issue. Older women may turn to self-employment, as a way of easing into retirement, after working in a full-time paid job as an employee.

There are still many unanswered questions about recent increases in non-standard work arrangements, a situation that makes it difficult to develop appropriate policy responses. Until more comprehensive information is available about the extent and the likely direction of contingent work, policies developed to address the issue risk being characterized as “tinkering at the margin” as some observers have suggested. However, it must be emphasized that both the short- and long-term financial security of women in non-standard work arrangements may be compromised unless policies can be developed to ensure they are accommodated in public programs that protect their current and future economic autonomy and promote their equality.

Initiatives to gather more information about the recent expansion of non-standard work arrangements might include commissioning special surveys from Statistics Canada and developing an inventory of existing and ongoing research on the phenomenon.

In the interim, policies could be implemented to address issues that are key to protecting the economic security of women in non-standard work arrangements. Measures could be taken to improve minimum wages and develop special tax credits to assist low-income earners. Changes should be made to the Employment Insurance program to accommodate contingent workers by reducing the number of hours needed to qualify for benefits and bringing self-employed workers into the program. Efforts should be made to encourage the establishment of workplace pensions and non-wage benefits programs to cover contingent workers. Changes could also be made to the Canada Pension Plan to provide assistance to low-income workers by easing the burden of contributions, addressing exclusions from the contributory period and improving the level of benefits.

Consideration should be given to the appointment of a task force to examine the issue of contingent work in more depth. Such an inquiry should consider evidence of the trend to the increasing use of non-standard work arrangements, the implications for women’s economic security and possible policy responses that ensure women are accommodated in public programs that protect their current and future economic autonomy and promote their equality.

1. WOMEN AND NON-STANDARD WORK

Although women have entered the paid labour force in increasing numbers over the last two decades, more and more of those in paid employment are working in non-standard jobs. While standard jobs are generally defined as full-time, full-year employment with a single employer on a permanent, long-term basis, “non-standard” jobs include contract work, self-employment, temporary work and part-year work, or multiple jobs with a series of employers. This type of work is often poorly paid and offers little or no job security. Workers may be expected to work at home or be on call when an employer needs them. They may work through temporary help agencies that meet the needs of employers for workers as and when required. For all these reasons, this type of employment is also referred to as “contingent work.”

There is clear evidence that the contingent work force has been expanding over the last decade or so. In 2000, about 34 percent of all jobs in Canada were considered non-standard, (Statistics Canada 2001f) compared with perhaps one quarter 10 years ago. Self-employment, in particular, has expanded significantly and has been responsible for much of the job creation experienced by the Canadian economy in recent years. For example, in the period between 1989 and 1996, self-employed workers accounted for over three quarters of total job growth in the Canadian economy (Statistics Canada 1997b: 3).

Close to one million women were self-employed in 2000, representing 12 percent of all those with jobs. In 1976, about nine percent of women with paid employment were self-employed. In fact, self-employment has grown faster among women than it has among men in the last 25 years, although women are still less likely than men to be self-employed: 12 percent compared with 19 percent in 2000 (Statistics Canada 2001b: 7).

Overall, women are much more likely than men to be employed in non-standard jobs, and the percentage of women in these jobs has been increasing. In 1999, 41 percent of women’s jobs compared with 29 percent of men’s jobs fell into the category of non-standard employment. Ten years earlier in 1989, 35 percent of employed women aged 15 to 64, compared with 22 percent of employed men in the same age group had a non-standard employment arrangement (Statistics Canada 2000: 103).

Of course, some people may hold a combination of non-standard jobs. A self-employed person may work part time, for example, or be employed full time on a temporary basis. A part-time worker may work a full year for the same employer on a long-term basis. A person with multiple jobs may have some part-time, some full-time and some temporary work. The data cited above eliminate double counting of non-standard workers as far as possible.

There has also been some suggestion that immigrant and visible minority women are more likely than other women to be employed as contingent workers, although existing data do not allow for a comprehensive analysis of this.

The complexity of the relationship between different types of standard and non-standard work has prompted some researchers to argue that a deeper understanding of the phenomenon is needed. In a recent study for the Canadian Policy Research Networks, Graham Lowe and Grant Schellenberg (2001:11) suggested that a simple distinction between standard and non-standard work does not adequately capture the growing diversity of non-standard employment relationships that has emerged over the last two decades.

For example, according to these authors, it is often difficult to make a clear distinction between permanent and temporary employment given the wide array of contract, casual, seasonal and temporary help agency employment now available. In particular, more precise definitions and measures of temporary work are needed, especially in relation to temporary help agencies. Without this information, “it will be difficult to formulate clear policy directions to address the needs of temporary workers and to respond effectively to the labour market implications of the growing temporary help industry” (Lowe and Schellenberg 2001: 11).

Likewise, Lowe and Schellenberg believe the spread of self-employment, coupled with changing relationships between self-employed workers and their clients blurs the line between paid employment and self-employment. Research findings raise the possibility that some self-employed people, especially those who have no employees of their own, may, in fact be “disguised employees.” They may have been let go from their regular employment as a result of downsizing or restructuring, setting up shop as self-employed free-lancers, consultants and independent contractors, only to end up performing many of the same tasks they did as employees.

Non-standard work presents particular challenges for public programs, such as Employment Insurance (EI), public pensions, child-care arrangements, and so on, which were generally designed for workers in standard jobs with long-term continuous service. For example, workers in non-standard jobs may not be able to accumulate the requisite number of hours of work to qualify for EI benefits if they lose their jobs. Self-employed workers may not qualify for some programs. Temporary workers may have earnings that are too low to allow for coverage of the Canada Pension Plan (CPP). Workers employed in several low-wage part-time jobs may find none of their various employers contributes to the CPP for them because their earnings at any one job are too low.

Sustainable Employment

There is some evidence that a shift to various forms of non-standard employment is now a permanent feature of the Canadian labour market. This development has been attributed to trade liberalization, globalization, technological change and a general restructuring of the labour market and the economy. Manufacturers who have shifted to a just-in-time delivery are looking for a just-in-time work force that is flexible and adaptable to rapidly changing needs (Gunderson and Riddell 2000: 11).

But some researchers have also suggested that increases in self-employment and some other forms of non-standard work may be a response to declines in regular employment that have long been a feature of the business cycle. If that is so, non-standard jobs should decline as a

percentage of total employment when the economy is expanding and increase during times of economic slowdown. So far, there appears to be no conclusive evidence on this one way or another. The percentage of both women and men who were employed part time peaked in the mid-1990s and has been declining since then. The percentage of both women and men who were self-employed has also declined somewhat over the last three years. But over the long term, it would appear that both part-time work and self-employment are increasing as a percentage of total employment.

Providing women with access to sustained employment may be difficult, if not impossible, if non-standard jobs continue to grow as a permanent feature of employment in Canada. Ensuring that women in these types of jobs have access to adequate benefits that will allow them to escape poverty may be possible, but it will require a more thorough understanding of non-standard work as well as more information about the importance of this kind of paid work over the course of a woman's lifetime.

How Long Do Women Spend in Non-Standard Jobs?

Trends in non-standard employment have been documented by Statistics Canada, most recently in its publication, *Women in Canada 2000*, which incorporated over two decades of data, up to and including 1999. A more recent publication updates the data in the paid and unpaid work chapter to include the year 2000 (Statistics Canada 2001b: 103).

While there are clear indications of the increasing prevalence of non-standard work, there is still little information about how much time women spend in this kind of work over a lifetime of paid employment. For example, many people may work part time while they are young, perhaps because they are combining paid employment with further education. But they may eventually find full-time or more permanent jobs once their higher education is completed.

Many women may work part time or accept temporary jobs while their children are young, in the expectation that they will be able to make a commitment to full-time paid employment when the children are in school, or when the lack of affordable, quality child care is no longer an issue. Older women may turn to self-employment, as a way of easing into retirement after working in a full-time paid job as an employee.

Longitudinal data, which would provide a picture of how the pattern of a woman's paid employment changes over time, are limited. The absence of such information may also constrain the development of effective policies to provide adequate benefits and supports for women employed in non-standard arrangements. For example, the Canada Pension Plan provides a retirement pension equivalent to 25 percent of the worker's average earnings over a lifetime, defined as the years from age 18 to 65, which is known as the contributory period. Pensionable earnings (the earnings on which the retirement pension will be based) are adjusted to account for inflation and to convert them to today's dollars.

To accommodate periods when a worker may have been engaged in further education or training, as well as periods of unemployment or illness when the individual was unable to contribute, all CPP contributors may exclude up to 15 percent of the contributory period —

roughly seven years — from the calculation of average earnings on which the pension will be based, if it is to the worker's advantage to do so. (This provision is often referred to as the "general drop-out" indicating that those years may be "dropped out" of the calculation.)

In addition to the general drop-out, there is also a child-rearing drop-out which allows parents to exclude years when they had a child under the age of seven from the average earnings calculation. In other words, a woman who had two children two years apart might exclude nine years of little or no earnings from the average earnings calculation, in addition to seven years under the general drop-out provision. If this person had spent, say four years at university and 12 years in non-standard employment, before finding a full-time paid job, she might still be entitled to a full retirement pension from the CPP based on her average earnings after excluding the 16-year drop-out periods. In other words, under the CPP rules, she would not be penalized for the time she spent in non-standard employment, or in raising her children.

From a policy point of view, then, it is important to know not only what percentage of workers are employed in non-standard jobs at any particular point in time, but also, what portion of their adult lives they spend in this type of work.

The Public Policy Challenge of Non-Standard Jobs

The research that forms the basis for this report focusses on two main questions.

- What policy initiatives might be developed to address the needs of women employed in non-standard work?
- How might public programs be adapted to accommodate women employed in non-standard jobs and to eliminate barriers to program access for women employed in such jobs?

This report looks at how non-standard work has developed over recent years, using existing data to document the extent of non-standard employment over time and paying special attention to differences between women and men. The report also makes use of some longitudinal data to paint a picture of how women may be engaged in this type of work over their lifetimes in paid employment. It also draws attention to the lack of information and data gaps that make it difficult for policy makers to develop effective policies to accommodate women in this type of employment.

The report discusses the policy challenges raised by increasing non-standard forms of employment and the implications for income support programs and tax policy. The discussion includes an analysis of access to the Canada Pension Plan, from the point of view of both contributions and benefits, as well as issues of coverage of Employment Insurance for workers in non-standard jobs.

Concluding sections of the report discuss potential policy initiatives that might be taken to provide workers in non-standard jobs with better access to income support programs, such as EI and CPP, as well as possible tax measures that might be taken to protect workers in these jobs. The report also draws some conclusions from the analysis and discussion, and suggests next steps in responding to the policy challenge.

2. RECENT DEVELOPMENTS IN NON-STANDARD EMPLOYMENT

Some forms of non-standard employment have long been a feature of the Canadian economy. Part-time work, for example, has always been an important source of paid employment for women. Over the last 25 years, the percentage of employed women who work part time has hovered around 25 percent and sometimes higher. But during this period, the percentage of all Canadian jobs considered part time — defined by Statistics Canada as less than 30 hours a week — has risen from about 13 percent of all employment in 1976 to about 18 percent in 2000 (Pold 2001: 36). The percentage of employed men working part time has almost doubled.

As well, the reasons given by women for working part time have changed. In the past, most women who worked part time were doing so because they were also caring for children. More recently, high percentages of women in part-time work said they were unable to find full-time jobs. Data for 2000, for example, indicate that among women part-time workers in the prime childbearing years (aged 25 to 44), 33 percent were working part time because they were also caring for children, but 29 percent held part-time jobs because of business conditions or their inability to find full-time work. Among men in this age group working part time, more than 52 percent gave this reason for part-time work (Statistics Canada 2001b: 16).

These developments are all indications of a growing trend to part-time employment in relation to full-time jobs in the Canadian economy. Other forms of non-standard work have also increased in importance, as noted earlier. Recent studies have referred to a “labour market in transition” (Riddell and St-Hilaire 2000) that will have significant implications for public policy.

The Origins of Non-Standard Employment

Researchers began to draw attention to the growth of non-standard employment in many of the industrialized countries in the early 1980s. For example, the European Commission drafted legislative proposals on temporary employment in 1982, dealing with contract workers and those employed through temporary work agencies (Schellenberg and Clark 1996: 2). During the 1980s, the Organization for Economic Co-operation and Development (OECD 1987) began to refer to the phenomenon in its regular publication *Employment Outlook*. The International Labour Organization (ILO 1987) also documented the growth of this type of employment in industrialized countries. And the Economic Council of Canada (ECC 1990) drew attention to the contrast between “good jobs” and “bad jobs” in a landmark report released in 1990.

Initially, it would appear that increases in non-standard employment were seen as a reflection of an expanding service economy. There was also some suggestion that as more and more women entered the paid labour force, they were choosing part-time work as a way of combining their paid work with their unpaid family responsibilities. And since service sector workers were predominantly women, the two explanations seemed to fit together.

But Katherine Marshall (1998: 72), commenting on Statistics Canada's survey of *Work Arrangements in the 1990s*, said that while it was clear that family responsibilities play a role in altering work patterns, what is not known is how much influence employees have in choosing their work arrangements. She also noted that there was no information on whether mothers with non-standard work arrangements were given the opportunity to alter their work patterns or whether they had to switch jobs to do so. Rates of non-standard work might have been considerably higher for both women and men, Marshall said, if such options had been readily available.

By the end of the 1980s, non-standard work was the subject of in-depth analysis in Canada. Harvey Krahn (1992: 52-70), of the University of Alberta, used data from Statistics Canada's 1989 General Social Survey to look at the varieties of non-standard work in which Canadians were then engaged. He found that, while non-standard jobs tend to be seen as a product of the expanding service economy, one quarter of Canadians employed in the traditional blue-collar construction sector were in non-standard jobs, particularly part-year and temporary work. In addition, Krahn said, part-year work was fairly common in natural-resource-based industries, while almost half of those employed in agriculture were self-employed without employees.

Krahn's study concluded that while there is a considerable overlap between various forms of non-standard work, when this is taken into account, about 31 percent of employed Canadians between the ages of 15 and 64 were in some form of non-standard employment relationship. By that definition, 37 percent of women's jobs compared with 25 percent of men's were non-standard. Using a more restrictive definition that included only part-time, part-year and temporary work, about 22 percent of employees aged 15 to 64 held a non-standard job. With this second definition, 31 percent of employed women were in non-standard jobs in 1989, compared with 16 percent of employed men who were doing this type of work.

Krahn (1992: 62) observed: "While the growth and extent of non-standard employment are clearly noteworthy, the trend should also not be exaggerated, particularly since part-time work, the most common form of non-standard employment, did not really increase (in relative terms) in the second half of the 1980s."

Krahn (1992: 60) noted that while some observers had portrayed non-standard work as a recent employment innovation, "it is important to remember that one type of non-standard work, own-account self-employment, has always been prevalent in certain Canadian industries." He also said that while it might be concluded that concerns about the extent of part-time work in the Canadian labour market are overstated, even if a majority of part-time workers state they are in such jobs for educational, personal or family reasons, "it remains critically important to ask about the quality of these jobs" (Krahn 1992: 61). At that time (Krahn was writing in 1992), there had been very little research on the quality of non-standard jobs and little information on the extent to which they pay less, offer fewer benefits, less job security and fewer career opportunities.

A Response to Globalization

From the mid-1980s on, free trade and expansion of global markets became key economic issues. The Free Trade Agreement between Canada and the United States came into effect at the beginning of 1989 and led to significant changes in the Canadian economy and labour markets (Campbell 1991). With these developments, many analysts attributed the expansion of non-standard employment to economic change and the increased demand for work force flexibility.

For example, a study by Grant Schellenberg and Christopher Clark (1996) for the Canadian Council on Social Development (CCSD) concluded that “the use of new forms of employment is one of many strategies used by business to achieve ‘flexibility’ and survive in the new economic environment.” According to these authors, the globalization of trade, the introduction of new technologies, the volatility of international markets and rapidly changing consumer demand all placed new competitive pressures on firms operating in Canada and abroad. Labour markets are changing in response to globalization and rapid change.

Other researchers have also highlighted the shift to contingent work as a response to economic restructuring and changing needs. Economists Morley Gunderson and Craig Riddell (2000) believe that alternative work time arrangements are being increasingly adopted to provide the flexibility needed by employers and the growing number of two-earner families. Such arrangements include flextime (different starting and ending times with a common core working time), compressed work weeks (for example, four 10-hour days), job sharing (for example, two employees sharing the same job), unpaid leaves and permanent part-time jobs. That has given rise to pressures on legislators to accommodate such changes and to deal with associated issues, such as coverage and prorated benefits for part-time workers.

Gunderson and Riddell also noted that contingent or non-standard, precarious employment has also become more prominent in various forms including sub-contracts, limited-term contracts, temporary help agencies and part-time employment. Multiple employment, part-time employment and own-account self-employment have increased considerably since the mid-1970s. If their demand conditions are uncertain, (which increasingly seems to be the case), organizations may prefer to use contingent workers whose termination is easier, as these authors suggested. The minimal coverage or enforcement of legislation for the contingent work force contributes to the lower cost of employing these workers.

But while the evidence indicates that a growing portion of the work force is in non-standard, often precarious jobs, these authors found that the increase in atypical work arrangements has been gradual rather than dramatic. About one third of the work force is now employed in non-standard work. While this is a substantial proportion, it is probably much smaller than many popular accounts of fundamental changes in work arrangements would suggest. In fact, average job duration in Canada was remarkably stable over time between 1979 and 1992, according to Gunderson and Riddell. Job durations increased for females, especially educated females, and they declined for males, especially less educated and younger males.

Substantial restructuring in the Canadian economy during the late 1980s (associated with the Free Trade Agreement) and the early 1990s (associated with the severe recession of 1990-92) have contributed to a perception of growing employment instability. However, according to Gunderson and Riddell, the available evidence on permanent lay-offs contradicts this view. They also suggested that the extent to which there may be a mismatch between the desires of Canadians for alternative work arrangements and their current arrangements also needs further assessment. For example, they noted that the 1995 *Survey of Work Arrangements* concluded that two thirds of the work force are content with their current working hours.

They concluded that the changing nature of work is giving rise to a new set of policy challenges that may require fundamental rethinking of what is the appropriate role for public policy. Perhaps the most serious emerging policy challenge, they believe, is that equity and distributional objectives are likely to be most at risk in a competitive global environment where jurisdictions are under pressure to compete for business investment and jobs by reducing costly regulations. As well, they noted, market adjustments caused by such factors as technological change and trade liberalization appear to fall disproportionately on the already disadvantaged, which raises important equity issues.

Non-Standard Employment in the Public Sector

In the public sector, governments faced high levels of debt in the 1980s and increasing deficits, following the severe recession of 1981-82. Going into the 1990s, both federal and provincial governments were under strong public pressure to reduce spending. They restructured their operations, reducing public sector employment and shifting to the increased use of part-time employment and temporary workers, as cost-saving measures.

A study by the federal Public Service Commission (PSC 1999) documented the increasing prevalence of non-standard work in the federal public service during the 1980s and 1990s. From 12.4 percent of total employment in 1981, non-standard jobs accounted for 19.0 percent of federal public service jobs by 1997.

But even this estimate is probably quite conservative since it does not include individuals hired on a contract basis or through temporary help agencies. While the incidence of non-standard employment in the federal public service increased steadily through the 1980s, it has been far more variable in recent years. This is because of the profound organizational changes that have been under way in the public service and the effects these changes have had on the number and types of jobs available.

The high incidence of non-standard employment among women relative to men is as evident in the federal public service as it is in the Canadian labour force generally. In the public service, 24 percent of women compared with 14 percent of men have non-standard jobs, although this difference narrowed somewhat during the 1990s.

Most striking has been the increasing use of casual employment, largely at the expense of term positions. Unlike employees in term positions, casual employees are not eligible to join public sector unions nor are they eligible to bid for indeterminate jobs through internal

competitions. Moreover, their jobs are precarious insofar as they cannot last more than 90 consecutive days or 125 days during the year and are often part time. Given these factors, employees in casual jobs may be more marginalized than those in full-time positions that last six months or more.

The growth of casual jobs could also signal a growing gap between “core” indeterminate employment and “peripheral” shorter employment in the federal public service. The public sector has long been a source of “good jobs” in the Canadian labour market. The growing prevalence of non-standard employment, which is often associated with poor job quality, raises the question of whether this will be the case in the years to come. The study points out that it has been suggested by some in the human resources community that the public service of the future will be one of a small core of highly educated, full-time employees, supported by a non-standard work force.

Non-Standard Work and Economic Conditions

Some analysts have suggested that increases in temporary and non-standard employment are not the result of long-term structural changes in the labour market, but short-term responses to the business cycle. There appears to be no clear evidence to support this hypothesis. As Figure 1 indicates, over the period from 1976 to 2001, for example, the unemployment rate reached a peak of 11.9 percent in 1983, reflecting the severe recession Canada was then experiencing. In the same year, the percentage of employees working part-time was 16.9 percent while the percentage of all workers who were self-employed, including both those with employees and those who worked for their own account, rose from 12.2 percent in 1976 to 14.1 percent in 1983. The percentage working part time or as self-employed individuals changed very little throughout the rest of the 1980s. Meanwhile, the unemployment rate declined to 8.1 percent in 1990.

However, during the 1990s, the percentage working part time reached a peak of 19.3 percent in 1993, while the unemployment rate also peaked again at 11.4 percent in the same year. Both these numbers could be a reflection of the economic recession Canada experienced from 1990 to 1992.

During the late 1990s, the percentage working part time declined slightly, while the unemployment rate also dropped as Canada experienced several years of strong economic growth. However, the percentage of workers who were self-employed, including both those with employees and those who worked for their own account, continued to rise following the 1990-92 recession, reaching a peak of 17.2 percent in 1998. Since then, the percentage of individuals who are self-employed has been declining slightly.

Figure 1: Economic Conditions and Trends in Non-Standard Work, Canada, 1976-2001



Source:
 Statistics Canada, 2001f, 2002; author's calculations.

It is probably premature to draw any conclusions about the apparent decline in some forms of non-standard work since 1998 and whether or not this can be attributed to a strong economy from 1997 to 2000. In any event, it is important to note that, regardless of short-term fluctuations, over the long term, there is clearly a trend toward increasing percentages of workers in these forms of employment.

Is Non-Standard Work Here to Stay?

The phenomenon of increasing non-standard employment has also been attributed to job preferences of workers who want more flexibility in managing their paid work and non-work activities. The growth in the service sector of the economy has also been suggested as a possible explanation for increasing non-standard employment.

But Schellenberg and Clark (1996), in their study for CCSD said that explanations for the increase in temporary employment, which emphasize changes in worker preferences, the rise of the service economy and the effects of the business cycle, are only partially satisfying. The more compelling argument centres on economic change and the increased demand for work force flexibility. They suggested that, as the economy continues along a trajectory of rapid change, so too will labour markets. They concluded that non-standard work will

continue to take the place of more traditional employment arrangements. There are indications that non-standard work is increasingly the norm.

Other studies of labour market change in Canada and elsewhere support this view as well as highlighting some of the policy challenges posed by these developments. For example, research by Garnett Picot and Andrew Heisz (2000), published by Statistics Canada, analyzed the performance of the Canadian labour market during the 1990s. These authors examined the notion that competitive and technological pressures have radically altered the production processes, hiring and business strategies of firms in such a way as to affect the labour market in a major and often negative manner. According to Picot and Heisz, outcomes often associated with such changes include a fundamental shift in the nature of work, as firms turn to contracting out and contingent labour in the face of rising competition, and rising job instability, as firms manage their work forces in a fundamentally different way. The study found that the supply side of the labour market has undergone substantial changes.

According to Picot and Heisz, a major story of the 1990s, to which relatively little attention has been paid, is the change in the relative labour market outcomes of men and women. There have been significant improvements in labour market outcomes for women (earnings, employment and unemployment) and a general deterioration for men.

Picot and Heisz found a substantial shift in the types of jobs created during the 1990s, but noted that it was not clear whether this represented an enduring shift in the nature of work and the way in which firms engage labour. Current research is not conclusive on this issue. Traditional gains in full-time paid employment were replaced in the 1990s labour market largely by own-account self-employment. The OECD (1998) argued that over the long run, the extent to which self-employment growth in Canada outstripped paid employment is highly correlated with labour market slack. But the OECD study said evidence to date has convincingly suggested there is little correlation between short-run economic conditions (proxied by either the unemployment rate or the full-time paid employment rate) and the tendency to be self-employed over the business cycle.

If this trend represents a fundamental shift in the nature of work, why is it not observed in the United States where competitive pressures have presumably been similar? One reason may be that there is a very strong incentive for American workers to be in paid jobs, as their medical coverage is financed in this way. The Picot and Heisz study concluded that further research is needed.

Some American researchers believe there is no shortage of non-standard jobs in the United States. Ken Hudson (1999), writing for the Washington-based Economic Policy Institute, said that even in the midst of a booming economy, with wages rising and unemployment at historic lows, reliance by the U.S. economy on non-standard jobs (part-time work, independent contracting, temporary work, on-call work, day labour and self-employment) remained as strong as ever. Employers argued that these jobs provided the flexibility needed to become competitive. These perceived advantages notwithstanding, as of 1997, most

non-standard workers were paid less, were less likely to receive health insurance or a pension, and had less job security than workers in regular full-time jobs (Hudson 1999).

The disparities between non-standard and regular full-time jobs persisted even when comparing workers with similar personal, educational and job characteristics. Between 1995 and 1997, the prevalence and the quality of non-standard work in the U.S. economy changed. Moreover, in the areas in which the quality of non-standard jobs has improved, these improvements have been far less evident for women than for men.

This study of non-standard work in the United States says that given current labour market policies, non-standard employment has the potential to become a mechanism for providing non-standard wages and benefits. Responsible public policies should endeavour to ensure that workers are not penalized in terms of pay and benefits because of their work arrangements.

Concerns about the Trend to Non-Standard Employment

Other researchers, looking at the changing structure of the labour force and the growing prevalence of non-standard employment raised concerns about these developments and their policy implications. Several issues are of concern, for example, changing rules for Employment Insurance, increased economic insecurity and polarization between those with good jobs and those in the contingent work force, the lack of protection for self-employed workers, the implications for the tax and transfer system, and disguised unemployment as the line between employer and employee becomes blurred.

Changes in the rules for claiming Employment Insurance benefits, for example, were apparently made without consideration of the potential impact on women in non-standard forms of employment. A study by Stephan Roller (1999), published by Statistics Canada, raised questions about the declining number of unemployed people receiving Employment Insurance benefits as a result of the changes and noted the public concern over this issue. Roller addressed several questions. What segment of the jobless population does the program serve? Which groups of people do not have access to EI benefits? What are the alternative sources of income of the unemployed when they do not claim or receive EI benefits?

Based on information from the Employment Insurance Coverage Survey, conducted quarterly through 1997 and 1998 by Statistics Canada and funded by Human Resources Development Canada, Roller found that two thirds of adult unemployed men but only half of adult unemployed women were potentially eligible for EI benefits.

Roller explained that the term “potentially eligible for Employment Insurance” is used to describe unemployed people who, during the reference week, received EI benefits or were in a position to receive them because of their recent insurable employment and subsequent job loss. The term “not potentially eligible” describes the situation of those who did not receive benefits and could not have received them even if they had claimed, as determined from the reported information. Among the reasons for not being potentially eligible are not having enough hours of insurable employment, the lack of any recent employment, being in self-

employment or other types of non-insurable employment, or quitting jobs for reasons deemed not valid by the *Employment Insurance Act*.

The reported difference between women and men in the 1998 survey was due to the higher proportion of unemployed women who had no recent employment on which to base a claim. During the previous 12 months, 36 percent of unemployed women compared with 24 percent of unemployed men had no employment. Two thirds of these women without recent employment became unemployed after returning to the labour market, while the corresponding men were very likely (73 percent) to have been unemployed for the full 12 months or longer.

More recent information from the 2000 Employment Insurance Coverage Survey (Statistics Canada 2001e) indicated that only 49.9 percent of all those who were unemployed in 2000 were potentially eligible for EI benefits. Although no gender breakdown was available, this represented a deterioration since the 1998 survey when 52.3 percent of the unemployed were potentially eligible for benefits.

Changes to the program were made in 1997, including basing eligibility on hours worked rather than weeks. While this increased the potentially eligible population, because part-time workers with less than 15 hours of work per week were now included in the program, it required workers who worked fewer hours per week to work more weeks to qualify. In 1998, 20 percent of unemployed workers who were potentially eligible for EI benefits did not have enough hours of insurable employment to qualify.

A study (CLMPC 1997) of five workplaces from different industrial settings and in different contexts of change provided important evidence related to new work arrangements in Canada. Results of the study were published in a document prepared for discussion purposes for the Task Force on Alternative Working Arrangements set up by the Canadian Labour Market and Productivity Centre (now the Canadian Labour and Business Centre). The study highlighted a number of common elements of success.

The study suggested that both the business environment and the labour market were undergoing a great deal of change as a result of the larger forces of globalization, technological change and demographic trends. These changes and the feeling of loss of control led to an increasing degree of economic insecurity among many Canadians both in terms of employment changes and the trend of real incomes. Many observers expressed an urgency to address these issues, according to the study.

If real incomes and job prospects of many workers remain limited over a long period, greater social divisions between those with good jobs and those in the contingent work force may result. Furthermore the ability of governments to manage these divisions may be limited if current trends continue. What is needed is a set of innovative approaches by all parties in the economy that will address both the work and the related implications of change.

A study by Karen Hughes (1999) for the Canadian Policy Research Networks, looked specifically at gender and self-employment in Canada to assess trends and policy implications.

The report examined the growing role of self-employment in the Canadian labour market, focussing on the gender patterns within self-employment and the policy implications raised by this form of work.

Over time, Hughes found the composition of the self-employed work force changed notably. Whereas women once accounted for just one quarter of own-account workers (that is, self-employed workers without any employees) they now comprised 40 percent of this group. Women who were own-account self-employed continued to cluster in service and sales jobs. Self-employed women were far more likely to work part time than their male peers. Also, the wage gap between women and men in self-employment was larger than that among paid workers.

In addition to low pay, many self-employed workers may lack important benefits available to paid workers through government or company sponsored programs (for example, disability coverage, parental benefits/leave, pension plans and Employment Insurance). This is of less concern for high earners or employers, who may set up their own plans, but remains a significant issue for own-account workers, especially those in low paying sectors. Self-employment also has implications for pay and employment equity, as it places increasing numbers of women outside of these initiatives.

Appropriate policy responses to self-employment will require careful attention to the distinct situations of various groups of self-employed workers. Hughes suggested that further research was needed to clarify the legal situation of self-employed workers, the flow of workers in and out of self-employment, and the day-to-day working experiences of the self-employed, particularly those in less lucrative areas.

Another study of the Canadian work force published by the Canadian Centre for Policy Alternatives (Jackson et al. 2000), reported on key social and economic trends, including the implications of an increasingly precarious labour market for working people and their families. The study concluded that in the 1990s, the fundamental challenge of creating security and well-being for workers in a market society had increased. The market economy was not only failing to deliver anything close to full employment, but was generating more and more precarious and badly paid jobs. Increasingly, the welfare state had been pushed in the direction not just of replacing occasional loss of wage income, but of supplementing inadequate incomes from employment, as in the recent expansion of child benefits targeted at low- and middle-income families. According to Jackson et al., the welfare state had also had to cope with massive social changes, such as the huge increase in the proportion of one-parent families, headed mainly by women.

The fundamental shift in the labour market is often popularly characterized as the inevitable fall-out of either economic globalization or technological change. However, Jackson et al. argued that government policies played a key role in this trend. In most European nations, they said, the growth of precarious employment had been held in check by more stringent employment legislation that guaranteed extended benefits to part-time workers and limited the use of contract employment by employers. In the United States, where the central bank has been less aggressive in targeting inflation, lower levels of unemployment limited, to a

lesser extent, the growth in contingent jobs. For Canadians, slow job growth, high levels of unemployment and underemployment, and the increasingly contingent nature of jobs conspired together to undermine economic security and well-being.

The Jackson et al. study also reviewed policy developments in the tax and transfer system. Among other things it concluded that women are losing unemployment insurance protection faster than men because women work part time and enter and re-enter the labour force more often than men for family reasons. Policy changes that raised the minimum number of hours to qualify for Employment Insurance benefits meant that many women who worked part time and on a temporary basis could not accumulate enough hours in a 12-month period to qualify. As well, women who left their jobs for child care were penalized when they re-entered the labour force by having to accumulate even more hours of work.

Another Canadian study, emphasizing employment relationships, also raised key issues associated with contingent work. Written by Graham Lowe and Grant Schellenberg (2001) for the Canadian Policy Research Networks (CPRN), it reported on the results of the CPRN's Changing Employment Relationships (CER) project for which a nationally representative survey of 2,500 employed Canadians was undertaken, supplemented with eight focus groups.

Arguing for a deeper understanding of non-standard work, Lowe and Schellenberg suggested that, as varieties of non-standard work proliferate, the traditional line between employee and employer becomes increasingly blurred. More precise definitions and measures of temporary work are needed, especially regarding the role of temporary help agencies. Recent research suggests that temporary agency work has contributed to the precariousness of employment in Canada, especially for women who predominate among temporary workers. The survey found that most temporary workers do not expect their current position to lead to something more secure.

Sizeable numbers of temporary agency workers see themselves as ongoing employees of an agency. Should temporary agency workers then be considered permanent employees if they have continuity of work through the agency? This is just one of the many policy challenges raised by these developments.

The Lowe and Schellenberg study also examined the issue of "disguised employment" among self-employed contract workers, free-lancers and consultants who have strong ties to a single client. It noted that such disguised employees do not have access to Employment Insurance, employer-provided benefit plans or the greater protections that employees often have regarding termination notice, severance pay, paid vacations, overtime and other employment standards. They also must pay both the employer and employee portions for the Canada/Quebec Pension Plan.

The Lowe and Schellenberg study indicated that 15 percent of own-account and eight percent of employer self-employed individuals have a potentially high overlap with paid employment. Only further research can determine if these self-employed individuals are really disguised employees or, alternatively, if they occupy a distinct location between truly independent self-

employed workers and the traditional “dependent” employee. Still, these authors say, this is an important finding with direct policy implications, particularly for tax policies and labour market programs.

Their study also found that spousal benefits are particularly important for non-standard workers, who may have access to medical and dental coverage through a spouse. But this indirect coverage obviously does not apply to benefits, such as pensions, paid parental leave or paid sick leave, all of which are more extensively available to employees compared with the self-employed. As well, reliance on spousal benefits puts women at risk in the event of marital breakdown.

How the Pattern of Paid Employment Is Changing

Some studies have pointed to a possible change in the pattern of women’s participation in the paid labour force. Special sessions organized by the Centre for the Study of Living Standards and Human Resources Development Canada were held in connection with the Canadian Economics Association meetings in May 1998. These studies explored the decline in labour force participation that was a major development in the Canadian labour market in the 1990s.

One paper (Beaudry and Lemieux 1999) on the evolution of the female labour force participation rate in Canada, said that a striking feature of the Canadian labour market during the 1970s and 1980s was the sustained growth in the number of working women. An equally striking development is the recent stagnation in the female participation rate, which remained around 70 percent throughout the 1990s.

Why has female participation in the labour force stagnated? Is it a temporary phenomenon tied to the poor growth performance of the economy during the 1990s, or does it represent a permanent change in the behaviour of women? Beaudry and Lemieux concluded that there is still room for a two to three percentage point increase in the participation rate of women aged 25 to 64, but the magnitude of the increases of the 1970s and 1980s is not possible, as the cohort effects that prevailed then no longer exist. They also noted that there is a growing convergence in the behaviour of men and women in the labour market. The profiles of recent female cohorts are therefore much closer to those of men than to those of older female cohorts. In effect, as another participant in the sessions pointed out, younger generations of women with demonstrated strong attachment to the labour market are replacing older generations who never had such a strong attachment (Dugan and Robidoux 1999).

Along with a growing trend to non-standard work, there is also evidence that the typical work career is changing. Economist Wayne Simpson (1997) in a study of interruptions in paid employment, found that intermittent work activity, both intended and unintended, is now more common. Interruptions in paid employment (referred to as “intermittencies” in the study) involve both periods without employment and periods with less than full-time work. His study looked at how these intermittencies affect career progress in earnings. As well, it addressed the question of the extent to which these intermittencies account for differences in earnings between men and women.

Among the Simpson findings: men have spent 81.4 percent of their time in full-time work with a mean of 19.1 years of full-time work, whereas women have spent 51.8 percent of their time in full-time work with a mean of 9.8 years of full-time work. Men have spent eight percent of their years not working (for pay) compared to 29.7 percent for women. More than half (51.8 percent) of men have spent every year since their first full-time job in full-time work compared to 20.5 percent of women. As well, 72.9 percent of men have spent every year since their first full-time job working at least part time or part year compared to 39.7 percent for women.

The results for women also indicate rapid restoration of earnings from bouts of non-participation and part-time work, since job tenure, rather than past experiences, dominates earnings determination, according to Simpson.

Other economists have studied how child-related interruptions to women's paid work can have long-term income consequences. For example, one study by Phipps et al. (2001: 411) suggested that women, who must interrupt their paid employment for child-related reasons, spend less time out of the paid work force if they are returning to the same job than women who change jobs after a period out of paid employment (1.93 years in total compared with 5.75 years).

As well, women who change jobs when they return to paid employment generally have lower incomes, while there appears to be no impact on income for those women who return to the same job. Phipps et al. suggested that since many women return to work part time after they have had children as a way of accommodating their increased family responsibilities, it is possible that "having a job change" might be simply another way of saying "worked part time." But Phipps et al. found that women who have always worked full time, but who have changed jobs have lower current incomes. They also found that the burden of unpaid work in the home has an impact on women's earnings. The greater the number of weekly hours of unpaid work, the more negative the impact.

All these findings have implications for policies to address the impact of non-standard employment on women's financial security.

Knowledge Gaps

While the increase in non-standard employment has been well documented, it is clear this phenomenon is still not well understood. As noted earlier, there is growing evidence that this type of employment will be a permanent feature of the labour market. But there has been very little work on what these labour market developments mean for public policies and programs, such as Employment Insurance, public pension programs, child-care arrangements or tax policies. However, it is of increasing interest to policy makers, especially in relation to the economic security of women who are much more likely than men to spend extended periods in contingent work or non-standard employment.

Human Resources Development Canada held symposiums on non-standard work and public pensions, which focussed on two key policy areas.

- What key changes can we expect in the labour market environment in the future? What can we expect over the next 20 to 40 years? Are the trends of the recent past a harbinger of the future? Will non-standard work become the predominant form of work?
- Will the assumptions underlying the public pension system continue to be relevant within the context of a changing labour market? Will the key assumptions which were made in the past regarding coverage and benefits (such as participation in the labour market resulting in regular contributions to the CPP/QPP) be valid over the next 40 years?

Experts, stakeholders and government officials took part in the sessions, and many of the participants had a reputation in the areas under discussion, for example, labour markets, public and private pensions, and the development of public policy in these areas. Economists Arthur Donner and Fred Lazar, who co-ordinated the sessions, concluded that a major research effort would be warranted. Their report on the discussions set out an extensive agenda of research that needed to be done to determine the possible impacts of increased non-standard work on the retirement income system (Donner 2000).

They recommended a two-stage research process. The first stage would focus on non-standard work, its direction and the possible impacts on the retirement income system. The second and more ambitious research stage could explore the voluntary and involuntary nature of saving for retirement, including an examination of the potential for retirement income adequacy between standard and non-standard employment. It was suggested that the first stage include a study identifying non-standard workers — cohort profiles of participants in non-standard employment by age/education/gender and so on. It would also include a determination of how important or prevalent non-standard work is for Aboriginal Canadians, the duration of participation in non-standard employment and an examination of the flow between self-employment, paid employment, part-time, temporary or casual-time employment, and full-time employment and access to public pensions.

Clearly, as research proceeds and more information on the extent of non-standard work and its implications becomes available, it will be possible to develop more effective policies to address these trends.

3. DOCUMENTING NON-STANDARD WORK IN CANADA

A variety of data sources may be used to document the extent of non-standard work in Canada. For the most part, these sources provide information indicating only the percentage of those in this kind of work at a particular point in time, as well as the characteristics of their employment, such as earnings, hours of work, work absences and so on. From this information, it may be possible to make some assessment of the aspects of this type of employment that are likely to present barriers impeding access to income support programs, such as Employment Insurance and public pensions. As well, these data may be used to see if this type of work is expanding or declining, particularly in relation to women in different age groups.

Unfortunately, there is no way of knowing whether women employed in non-standard work at a particular point in time will eventually find more permanent employment, or whether their non-standard jobs are likely to be the only kind of employment they will ever have. As noted earlier, longitudinal data on non-standard employment are still very limited. However, special tabulations were obtained from Statistics Canada's Survey of Labour and Income Dynamics, that allow us to examine the length of time women and men in different types of non-standard jobs spend outside the paid work force. Among other things, this should help determine the adequacy of existing dropout provisions in the CPP as well as other possible policy responses to the phenomenon of non-standard work.

Data on Non-Standard Employment

We consulted a number of surveys to obtain information about the size and characteristics of the contingent work force for this report. Most of them give detailed information about the position of women as contingent workers that could be used by policy makers to develop policies and programs to address the needs of women employed in non-standard work. The information could also serve as a guide to improving and adapting income support and other programs to accommodate women employed in non-standard jobs and to eliminate barriers to program access for women employed in such jobs. However, in some cases, data sources are not yet fully developed. Policy makers may be in a better position to develop appropriate policies relating to non-standard work in the future as more information on this phenomenon becomes available.

Effective policy development in this area depends on the availability of detailed, ongoing data. Key information sources that policy makers might use are summarized below.

Labour Force Survey – Non-Standard Work

Statistics Canada conducts a regular monthly survey of the labour force that provides detail about labour force participation, employment and unemployment. Annual averages of the data indicate how the characteristics of the labour force change from year to year. Part-time work and the reasons why people work part time have long been a feature of the survey. Self-employment is also documented, with a distinction being made between those who are employers and those who work for their own account without employees. Since 1997, the Labour Force Survey (LFS) has also asked questions about temporary work.

Labour Force Survey – Self Employment

Statistics Canada published a special *Labour Force Update* in the autumn of 1997, featuring the self-employed (Statistics Canada 1997b). This data source provides detailed information about individuals who are self-employed, including information about hours worked, earnings and the reasons for becoming self-employed.

Work Arrangements in the 1990s

In November 1991, Statistics Canada conducted the Survey of Work Arrangements (SWA), the first comprehensive national survey to gather detailed information on the weekly, daily and hourly routines of Canadian paid workers. A second survey was conducted in November 1995 (Statistics Canada 1998a) to see if any changes had occurred to work arrangements over the years. It also expanded the content, especially that relating to job quality, and extended coverage to the self-employed.

While both surveys were held in November, thus eliminating seasonal effects, they took place at different phases of the business cycle. This makes it difficult to detect real trends as opposed to cyclical patterns. Nevertheless, data from this survey can be used to document changing business and work practices, full- and part-time workers, reasons workers opt for different patterns of work for different schedules, and so on.

General Social Survey

In special sections on work and education, the General Social Survey (GSS) for 1989 and 1994 asked questions on employment and work, which generated detailed information about non-standard work by age and sex for these two years. These data may be used to supplement information obtained for more recent years, as outlined above.

The GSS is an annual survey conducted by Statistics Canada to gather data on trends in Canadian society and to provide information on specific policy issues of interest. Each survey consists of a core content designed to monitor long-term social trends, supplemented by a special focus on a particular issue that recurs on a periodic basis. However, work and education are no longer focus issues for the GSS now that so many other surveys have been developed on these topics.

Survey of Labour and Income Dynamics

The Survey of Labour and Income Dynamics (SLID) is a longitudinal survey that follows the labour market activity and incomes of respondents over a period of years to give a picture of how these variables change over time for the particular individuals concerned.

Recent studies using this survey have indicated findings that are relevant for this report on the public policy challenge of women in non-standard jobs. For example, Marie Drolet (1999) used SLID to come up with gender differences in work history for her paper, “*The Persistent Gap: New Evidence on the Canadian Gender Wage Gap.*” Among other things, she found that men spend more of their potential years of work experience working full time compared to women (94 percent versus 75 percent). Katharine Marshall (1999) used SLID for an analysis of returning to work after childbirth and found that 86 percent of mothers in paid employment return to work within two years of giving birth.

Deborah Sunter (2001: 37), in a recent article in Statistics Canada's *Perspectives on Labour and Income*, suggested that SLID "holds the key to many of the interactions and cumulative behaviour patterns that help explain the effect of changing labour market behaviour on lifetime earnings and contributions to pension plans such as the C/QPP."

However, the usefulness of this data source is limited by the fact that SLID covers a relatively brief period. The survey only began to collect data in 1993 and respondents entering the survey remain for six years only. During that time, they complete two detailed questionnaires each year: one on labour market activity and the other on income. The same people are interviewed in successive years over the period they remain in the survey. Interviews are conducted with 15,000 to 20,000 households across Canada, and a new panel of households is introduced into the survey every three years.

Sunter suggested that, as the survey panels build through time, it will be possible to answer more and more questions about labour market dynamics. This could assist the future development of effective policies to address the concerns raised by the growing prevalence of non-standard work, but as Sunter pointed out (2001: 37), much more sophisticated analysis will be needed.

For the purposes of the present report, special tabulations from SLID have been used to help demonstrate the length of time women and men are employed in various types of non-standard work, whether or not there are children present, the ages of any children and the type of family (e.g., two-parent or lone-parent).

Community–University Research Alliance on Contingent Work

The growing interest in the phenomenon of non-standard work is resulting in an increased number of research projects that will eventually throw more light on the issue and be helpful to those who wish to develop policies to address some of the concerns it raises. For example, a major three-year project on the contingent work force, funded by the Social Sciences and Humanities Research Council (SSHRC), is now in progress in Toronto through the Community–University Research Alliance on Contingent Work. The objective is to examine the growth of contingent work in order to foster a new social, statistical, legal, political and economic understanding of this phenomenon grounded in contingent workers' experiences of their work and directed at improving their quality and conditions of work and health.

The project brings together the Contingent Workers' Labour Adjustment Group, based out of the Parkdale Legal Services Clinic in Toronto, with leading academics and analysts in the field. The aim is to create links between academics, statisticians and community groups to study the growth of contingent work and its implications for workers in a contained geographic region.

As a first step in describing the contingent work force, the researchers will update existing studies of non-standard work produced by Statistics Canada and academics using new data from the revised Labour Force Survey and the longitudinal Survey of Labour and Income Dynamics. This will result in a profile of non-standard workers by age, sex, type of employment relationship, education, occupation and industry. To this end, the Household,

Family and Social Statistics Division at Statistics Canada has compiled data on non-standard employment, using special runs from the Labour Force Survey. This report made use of some of this information as it became available.

The Incidence of Non-Standard Jobs

Based mainly on data from the Labour Force Survey, the Statistics Canada publication *Women in Canada 2000* — the most recent version of this regular publication — provides quite a detailed analysis of women working in non-standard jobs, with tables on various types of non-standard work, going back to 1976. For example, information is available about the percentage of women and men employed in part-time work by age cohort; the reasons for part-time work in 1999, by age cohort; multiple job holders by age cohort; and self-employment (Statistics Canada 2000).

It should be noted that while most employed women in Canada work at one full-time permanent paid job, an increasing percentage of employed women are now working in non-standard arrangements. The most recent data for 2000, included in a special update to the *Women in Canada 2000* publication, show 27.3 percent of employed women worked part time and another 12.4 percent were self-employed, where this figure includes those with and without employees (Statistics Canada 2001b). As noted earlier, it was estimated that 41 percent of employed women aged 15 to 64 were employed in non-standard jobs in 1999, but given the decline in both part-time jobs and self-employment, the percentage may be slightly lower for 2000.

When age is taken into account, there are significant differences in the incidence of non-standard employment. For example, both young women and those aged 65 or older are more likely to have part-time jobs than women in other age groups. Younger women are more likely to have temporary jobs than other women. Own-account self-employment is much higher among women who are 65 or older than for younger women. These observations may indicate that some older women are taking on non-standard jobs as a way of supplementing pension income. As well, the employment patterns of young women (those aged 15 to 24) strongly suggest that these women are combining paid employment with their higher education or training.

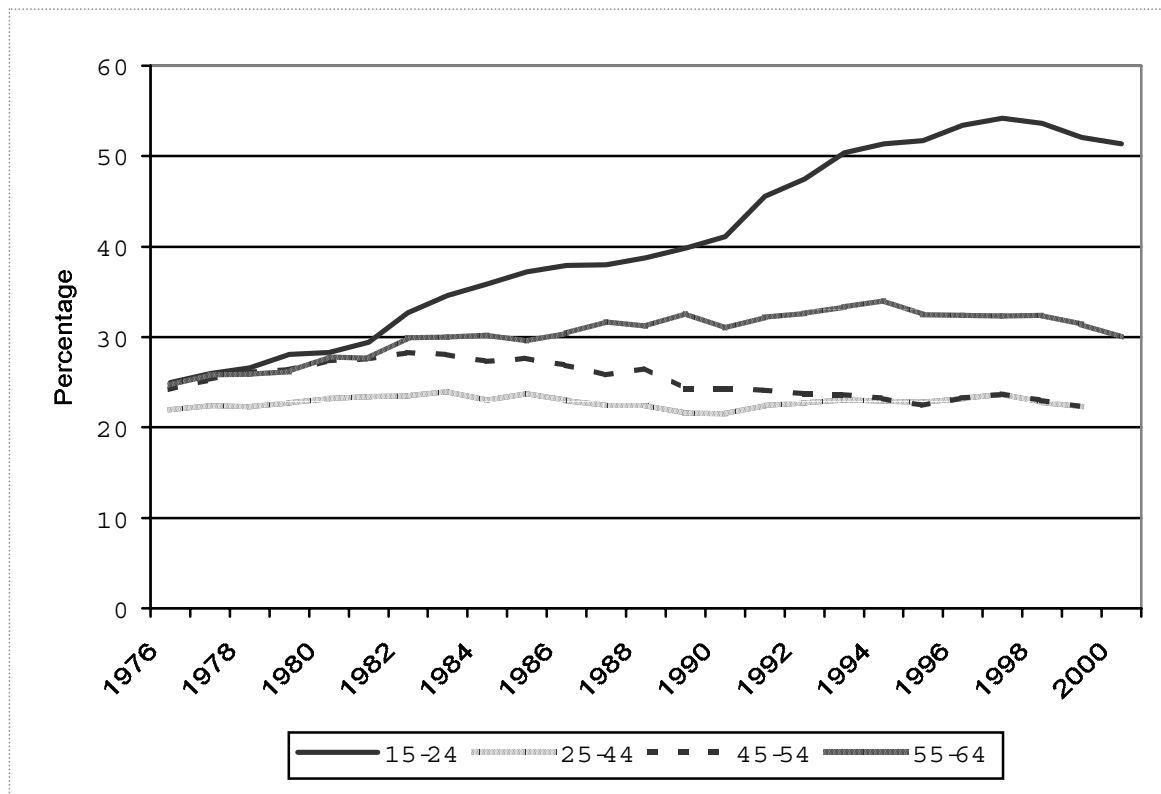
Some recent trends in the various types of non-standard jobs are indicated in Table 1. It should be noted that double counting has not been eliminated from data in this table, so adding together the percentage employed in each type of non-standard job would likely overestimate the total percentage of employed women in all types of non-standard jobs.

Table 1: Recent Trends in Non-Standard Employment for Women
Percentage of Employed Women in Each Age Group in Each Type of Job, Canada
1997-2000

Age Group	1997 %	1998 %	1999 %	2000 %
Part-Time Work				
15-24	54.2	53.6	52.1	51.4
25-34	22.9	21.7	21.4	20.1
35-44	24.3	23.7	23.1	22.3
45-54	23.7	23.0	22.1	21.5
55-64	32.3	32.4	31.5	30.0
65 and older	59.0	56.6	53.0	57.4
All women aged 15+	29.4	28.8	28.0	27.3
Temporary Jobs				
15-24	22.9	25.8	26.7	28.2
25-34	9.5	10.5	10.1	10.5
35-44	7.9	7.7	7.5	8.3
45-54	6.4	6.7	6.7	6.8
55-64	5.9	6.7	7.0	7.4
65 and older	6.1	6.1	6.8	7.9
All women aged 15+	10.2	10.9	11.0	11.6
Multiple Job Holders				
15-24	8.0	8.2	7.7	7.6
25-34	6.0	6.0	6.1	5.9
35-44	6.0	5.3	5.3	5.2
45-54	4.8	4.5	4.8	5.1
55-64	3.4	3.5	3.6	3.5
65 and older	...	2.5	2.9	...
All women aged 15+	5.8	5.6	5.6	5.6
Own-Account Self-Employment				
15-24	6.5	6.4	5.6	4.3
25-34	7.3	7.1	7.5	7.1
35-44	9.8	9.9	9.7	9.6
45-54	10.1	9.5	10.6	9.5
55-64	14.5	13.4	14.4	13.6
65 and older	33.6	35.9	32.8	32.3
All women aged 15+	9.3	9.5	9.3	8.7

Source:

Statistics Canada Labour Force Survey, unpublished data, author's calculations.

Figure 2: Percentage of Employed Women with Part-Time Jobs, Canada, 1976-2000

Source:
 Statistics Canada (2001b), Table 8.

Immigrant, Visible Minority and Aboriginal Women

Statistics Canada's Labour Force Survey, which is the main source of data on non-standard work arrangements, does not collect data on employment of immigrants and visible minority women, nor of other groups, such as Aboriginal women or rural women, for whom the incidence of non-standard work arrangements may be different from women in general. This kind of breakdown is not available from the Survey of Labour and Income Dynamics either.

Employment data for some of these groups are available through the Census of Population, but the most recent information is from the 1996 Census. Data on immigrants, visible minorities and Aboriginal peoples from the 2001 Census will not be released until January 2003, while labour force data from the 2001 Census is scheduled for release in February 2003. As well, labour force activity indicated by the Census reflects only the week before the Census.

Some studies have suggested that immigrant and visible minority women in particular are more likely than other women to be contingent workers. For example, Zeytinoglu (2000: 223) suggests: "Racial minority workers, particularly those of low economic class, tend to have limited bargaining power and knowledge of their rights and are easily relegated into insecure, poorly paid jobs with no career mobility."

A study of female-dominated home care work in Ontario indicated that jobs designated as less skilled, lower paying and casual were filled by racial minority and Aboriginal women of low economic class (Denton et al. 1998).

In a discussion of homeworkers, Belinda Leach (1996: 209) stated: “Several studies of immigrant and visible minority workers have suggested that racism at the workplace is a major factor that leads people to take homework or to work in ethnic businesses; in both situations they can evade direct contact with members of the dominant group.”

Another study (Badets and Howatson-Leo 1999: 21) showed that in the 1990s, recent immigrants, three quarters of whom were racial minorities, not only worked more in non-standard arrangements, but were also stuck longer in those types of jobs.

However, researchers also acknowledge that large-scale survey data on gender, race and class dimensions of non-standard work are not yet available in Canada (Zeytinoglu and Muteshi 2000: 144). In addition, Census data from the 1996 Census seem to indicate that visible minority and Aboriginal women in paid employment are less likely than other women to be employed in non-standard work arrangements; they may also be less likely than other women to be in paid work.

According to *Women in Canada 2000*, immigrant women represented 18 percent of all women living in Canada at the time of the 1996 Census, an increase from 16 percent in 1991 and 15 percent in 1981. Most recent immigrants are members of visible minority groups and in 1996, 44 percent of all immigrant women living in Canada belonged to a visible minority group (Statistics Canada 2000: 191). Compared with Canadian-born women, immigrant women are generally less likely to participate in the paid labour force, and recent immigrants to Canada are particularly unlikely to be in the work force. Statistics Canada says low participation rates of recent immigrant women may, in part, reflect the fact that many of these women came here as either family class immigrants, or spouses or dependants of economic immigrants rather than as primary economic class applicants themselves.

Immigrant women who do enter the paid work force are slightly more likely to be employed full time than are Canadian-born women. More than 75 percent of immigrant women aged 25 to 44, who were employed in 1995, were working mainly full time, compared with 73 percent of Canadian-born women. Even recent immigrant women were most likely to be employed full time during this period. Immigrant women are much more likely than Canadian-born women to be manual workers. And immigrant women generally earn less at their jobs than other women in Canada (Statistics Canada 2000: 201-203).

Statistics Canada also reports that 11 percent of all women living in Canada in 1996 belonged to a visible minority group, compared with nine percent in 1991 and six percent in 1986. (More recent data from the 2001 Census are not yet available.) However, almost all visible minority women live in highly populated urban areas. As a result, visible minority women comprised 32 percent of all women living in Toronto and Vancouver in 1996, and relatively high proportions of women living in other major cities (Statistics Canada 2000: 221).

Census data from 1996 indicated that, as a group, visible minority women are less likely than other Canadian women to be employed. Visible minority women generally earn less at their jobs than do other women (Statistics Canada 2000: 230). In the week before the 1996 Census, 53 percent of all visible minority women aged 15 to 64 were either paid employees or were self-employed, compared with 63 percent of non-visible minority women in this age range. But those visible minority women who are able to find jobs are more likely to be employed full time than are non-visible minority women. About 72 percent of visible minority women aged 15 to 64, who were employed in 1995, were employed mostly full time, compared with 67 percent of other women. Only about five percent of visible minority women compared with six percent of other Canadian women were self-employed in 1995 or 1996 (Statistics Canada 2000: 227).

Aboriginal women accounted for three percent of the total female population of Canada in 1996. However, some First Nations people did not take part in the Census, so they are not included in the data (Statistics Canada 2000: 247). Aboriginal women are much less likely than their non-Aboriginal counterparts to be part of the paid work force. Only 41 percent of Aboriginal women aged 15 and over were employed in 1996, compared with 53 percent of non-Aboriginal women. In 1996, about 30 percent of Aboriginal women with jobs worked part time, about the same figure as for non-Aboriginal women. However, Aboriginal women are heavily concentrated in low-paying occupations traditionally held by women (Statistics Canada 2000: 256-257).

About 21 percent of women lived in rural areas at the time of the 1996 Census, but there was no information about whether the incidence of non-standard work arrangements was different for these women than for the majority of Canadian women who live in urban areas (Statistics Canada 2000: 18).

Part-Time Work

Part-time work is the most common form of non-standard work arrangement for women. In fact, over the last 25 years, the percentage of employed women working part time has hovered around 25 percent or more. Following the recession at the beginning of the 1990s, the number of women working part time increased to almost 30 percent, no doubt reflecting economic conditions which made it difficult to find full-time work.

Young women are much more likely than other women to work part time. In fact, increasing rates of part-time employment among women aged 15 to 24 are a major reason for the overall increase in part-time employment for women workers. It may be that as the cost of higher education has increased dramatically, more and more younger women must find paid employment to finance their education. For this age group, the percentage with part-time jobs has more than doubled since 1976. Among women aged 25 to 44, however, the percentage working part time is actually lower now than it was in 1976. For older women, in the age group 55 to 64, the percentage with part-time jobs has steadily increased over the last 25 years, although it has fallen off somewhat since 1998.

Table 2: Reasons Why Women Work Part-Time Canada, 2000

Reasons Given	Age Group			
	15-24 %	25-44 %	45 and Over %	Total %
Own illness	0.3	2.4	4.1	2.2
Caring for children	2.2	32.9	3.8	15.2
Other personal/family responsibilities	1.0	8.2	8.5	6.1
Going to school	70.8	5.2	0.8	24.0
Personal preference	6.1	20.4	57.5	26.7
Other voluntary	0.4	2.0	2.0	1.5
Business conditions, unable to find full-time work, and other reasons	19.1	28.9	23.2	24.3
Total	100.0	100.0	100.0	100.0
Total employed part time (thousands)	571.5	762.3	538.1	1,871.8
Percentage of employed women who worked part time	51.4	21.3	24.8	27.3

Source:

Statistics Canada (2001b), Table 9.

An explanation for these trends is to be found in the reasons women give for working part time. Women aged 25 to 44, for example, are more likely than other women to be working part time because of personal or family responsibilities, or because they could not find full-time work. Younger women were generally working part time because they were going to school, while women over 45 with part-time jobs were the most likely not to want full-time employment.

While the majority of women over 45 who were employed part time did not want full-time jobs, it is significant that such a high percentage of women in the prime age group of 25 to 44 had apparently accepted part-time jobs because they could not find full-time work. Policy development may need to address specifically the needs of women workers in this age group, especially since, as noted earlier, observers believe younger generations of women with demonstrated strong attachment to the labour market are replacing older generations who never had such a strong attachment (Dugan and Robidoux 1999). As women now aged 25 to 44 grow older, they may find they have spent a significant portion of their paid employment in involuntary part-time work, with clear consequences for their financial security in old age.

Self-Employment

The possibility that women will be self-employed has increased considerably over the last 25 years. In 1976, for example, just 8.6 percent of employed women were self-employed. By 1998, the percentage had risen to 13.3 percent. However, the percentage of women who are self-employed has dropped slightly since then. In the last two decades, particularly in the 1990s, self-employment grew faster for women than for men. While women accounted for

just over 26 percent of all self-employment in 1976, that percentage had risen to 35.2 percent by 2000 (Statistics Canada 2001b, Table 10).

While the self-employment rate increased only gradually for most age groups, for those aged 55 or older it has increased sharply. Over the 20-year period from 1976 to 1996, for example, the self-employment rate among women aged 55 or older increased by nine percent. The percentage of men in the same age group who were self-employed jumped by 15 percent over the same period (Statistics Canada 1997b: 13).

Almost all the growth in self-employment for women is accounted for by those who work on their own without paid help. In fact, about 70 percent of self-employed women work for their own account. Strictly speaking, it is only own-account self-employment that is considered to be contingent work. By 2000, 8.7 percent of employed women were engaged in this type of self-employment, down from 9.5 percent in 1998 (see Table 1).

Statistics Canada (2000a: 105) reported that business and other services have been important sources of growth in self-employment for women, particularly in occupations such as accountants and bookkeepers, management consultants and those providing other business services. But unlike men, a considerable share of the growth in women's self-employment has come from the health and social services industry. Growth was particularly strong among women offering day-care and homemaking services.

Special studies of self-employed workers indicate that many of these workers have low earnings. In fact, about 45 percent of the self-employed made less than \$20,000 in 1995, while the proportion of paid workers making the same amount was 25.5 percent (Statistics Canada 1997b: 26). In addition, the male/female wage gap was greater among the self-employed than within the employee population, even taking into account the fact that part-time employment was higher among women. Among full-time, full-year workers in 1995, for example, self-employed women earned 64 percent of the average earnings of self-employed men, compared with 73 percent among employees (Statistics Canada 1997b: 26).

Service occupations such as child-care workers, barbers and hairdressers are relatively common occupations for the self-employed, and people who provided these services earned an average of only \$16,200 in 1995. But another explanation for the wide gap between earnings of women and men who are self-employed is the difference in hours worked. In 1996, for example, self-employed women worked an average of 33.2 hours, while self-employed men worked an average of 46.4 hours a week (Statistics Canada 1997: 33).

The reasons why people choose self-employment are an important element in any consideration of policy responses that might address concerns over contingent work. By far the biggest group of women who are self-employed say they have chosen this type of job because they like the independence. Only 13.3 percent of self-employed women said they were self-employed because there was no other work available. However, own-account workers were much more likely to be self-employed because there were no other opportunities than were employers (15.4 percent versus 6.9 percent for employers) (Statistics Canada 1997b: 35).

Table 3: Reasons for Self-Employment, Canada, November 1995

Reasons	Women %	Men %
Enjoys independence	31.5	47.0
Family business	16.7	17.3
No other work available	13.3	11.3
Wanted to make more money	9.7	9.5
Flexible schedule	9.2	4.4
Work from home	12.6	...
Other	...	4.9
Nature of work	...	3.6
All reasons	100.0	100.0

Source:
Statistics Canada (1997b).

Temporary Work

Temporary work, defined as employment with a predetermined end date, is another form of contingent work. But this type of job may also be counted in other categories of non-standard work, such as part time or self-employed. As noted earlier, it is often difficult to make a clear distinction between permanent and temporary employment given the wide array of contract, casual, seasonal and temporary help agency employment now available. Some authors have suggested that more precise definitions and measures of temporary work are needed, especially in relation to temporary help agencies (Lowe and Schellenberg 2001: 11).

Questions about temporary work have only been included in the Labour Force Survey since 1997. However, available data indicate that women are slightly more likely than men to have temporary employment. In 2000, for example, 11.6 percent of employed women compared with 9.5 percent of employed men had temporary jobs (Statistics Canada 2001f, author's calculations).

Multiple Job Holders

An increasing number of workers hold more than one job and they are disproportionately women. For example, while women workers accounted for 46 percent of all employment in 2000, they were 53 percent of all workers who held more than one job. Women's share of multiple job holding has increased steadily from 41.6 percent in 1987. Overall, 5.6 percent of all employed women were multiple job holders in 2000, while 4.2 percent of employed men held more than one job (Statistics Canada 2001f, author's calculations). Older women are less likely to be multiple job holders (Table 1).

Time Spent in Contingent Work

As noted earlier, very little information is available about the length of time women might spend in contingent work during a lifetime of paid employment. The low pay and lack of job security associated with this type of work clearly have immediate consequences for the economic security of women whose earnings make an important contribution to the support of their families. But women who spend extended periods in non-standard jobs may find their financial security in retirement has also been undermined.

For the purposes of this report, we commissioned special tabulations from the Survey of Labour and Income Dynamics (SLID) to show the work experience of respondents over a six-year period from 1993 to 1998. Their answers were then tabulated by age, sex and family situation. The results allow us to examine the pattern of paid employment of women and to see how this may vary according to whether the respondent is living with a spouse or not, whether she has a pre-school child, a school-age child or no children, and whether age makes a difference.

As noted earlier, SLID does not collect data on employment of immigrants and visible minority women, nor of other groups such as Aboriginal women or rural women, for whom the incidence of non-standard work arrangements may be different from women in general.

It should be noted that age of respondent refers to their age in 1998 at the end of the six-year period reviewed. Family status indicates the status of the person at some point during the period. For example, individuals who held short-term jobs and are shown as living with a spouse and a pre-school child were in that living arrangement at some point during the period when they held a job of short duration.

It must also be emphasized, as noted earlier in this report, that SLID data cover a relatively brief period of time, so the usefulness of the survey is somewhat limited. It should also be noted that the period from 1993 to 1998 must be considered in the context of economic conditions prevailing during that period — a period sometimes referred to as one of “jobless growth.” For example, the percentage of women in paid employment dropped from a high of 53.7 percent in 1990 to 51.6 percent in 1993 and did not recover to the 1990 level until 1998, when it reached 53.8 percent (Statistics Canada 2001b: 10).

However, SLID does have advantages over Statistics Canada’s monthly Labour Force Survey (LFS). Since the sample on which the LFS is based changes each month, it is not possible to determine if those who are contingent workers are the same people from month to month. In contrast, SLID collects monthly labour market information from the same people for six years, so it is possible to use these data to examine labour market changes for individuals (Marshall 2002: 18).

Summary tables detailing the SLID special tabulations will be found in the Appendix. Unfortunately, the small size of the sample did not permit us to identify all types of non-standard work according to all the various family status categories. However, some interesting patterns emerged.

Most women who have had jobs have had some full-time work.

- Almost all women and men aged 25 and older who had ever been employed at some point in time had been employed in a full-time job (98.5 percent of men compared with 90.1 percent of women). But among those aged 65 or older, women were much less likely than men to have been employed full time (74.3 percent of women compared with 97.7 percent of men). In the age group 55 to 64, 99.0 percent of men compared with 88.5 percent of women had been employed full time at some point during their working lives. The duration of the jobs they held was unknown. However, as noted earlier, other researchers working with SLID data have estimated that men spend a greater proportion of their potential years of work experience working full time than women (94 percent versus 75 percent) (Drolet 1999).
- Among respondents 25 years or older who have had jobs, very few men have never worked full time, but almost 10 percent of women said they had never worked full time. (These answers refer to paid employment and not to unpaid work.) Older women were less likely to have been employed full time than younger women.

Stable employment is related to family status.

- Overall, men seem to be somewhat more likely than women to have stable employment. This conclusion is based on questions relating to the number of employers a respondent had over the six-year period under review (from 1993 to 1998). Unfortunately, the duration of employment with each employer was not available. However, since the observations are confined to a six-year period only, it may be assumed that those who had several employers during this period probably did not spend much time in any one job.
- Almost 41 percent of employed women had only one employer during that period, while 22.3 percent had two employers and 13.4 percent had three during the period. When the data are analyzed according to whether or not there are spouses and children present, it would appear that women change jobs more often than men do.
- Stable employment is more likely for both women and men when there is a spouse present. For example, 44.4 percent of employed women had only one employer if they lived with a spouse compared with 30.6 percent if they did not live with a spouse. About 47 percent of men who were employed in 1998 had only one employer over the previous six years if they lived with a spouse, while the number who did not live with a spouse was too small to be recorded in the data.
- The presence of children also appears to contribute to stability in employment, although this is more often the case when there was a spouse present than when a woman did not live with a spouse. For example, 41.0 percent of employed women living with a spouse and a pre-school child had only one employer over the last six years. In contrast, only 25.3 percent of employed women with a pre-school child, but not living with a spouse had only one employer. Almost 19 percent of these women had had two employers

during the period and 24 percent had three. This finding may indicate that employment disruptions are more common for women with children when there is no spouse present.

Older women seem more likely to have more stable jobs.

- Older women, in the age group 45 to 69 are much more likely to have stable employment than women in the younger age groups. Whether or not they live with a spouse, the fact that their children are older may make it possible for these women to find more stable employment. But a significant percentage of employed women living with a spouse had two or more employers over the six years. For example, almost 40 percent of women in this age group who lived with a spouse, with no pre-school or school age children, had between two and six employers during the six years.
- Younger women with children who did not live with a spouse appear to have much less stable employment than older women who did not live with a spouse, many of whom did not live with children either.
- As well, younger women with children but not living with a spouse are more likely to have unstable employment than those living with a spouse. Even so, many of these women might be considered to have unstable employment. For example, 40.6 percent of employed women in this age group, who were living with a spouse and had pre-school children, had only one employer during the period. In other words, the majority of employed women with pre-school children and living with a spouse had two or more employers over the six-year period. Only 22.7 percent of employed women aged 21 to 44, who had pre-school children and were not living with a spouse, had only one employer during the period. Child-care arrangements and other difficulties related to the need to combine paid work with family responsibilities may be contributing factors in the work patterns of women with pre-school children.

Short-term jobs indicate the difficulty in finding stable employment.

- It is important to note that even those women who had only one employer may have been employed in a short-term job. About 26 percent of women aged 21 to 44, who had employment during the six-year period, held short-term jobs, defined as a job lasting for two months or less, starting and ending during the period. Older women who were employed were less likely to have a short-term job.
- Employed women, who do not live with a spouse, are significantly more likely to have a short-term job than those living with a spouse. In fact 80 percent of women in the age group 21 to 44, with pre-school children who had jobs during the six-year period and who were not living with a spouse, had short-term jobs. This might be taken as an indication of the difficulty these women have in finding stable employment.
- Women aged 21 to 44, who were living with a spouse but without pre-school or school age children, are also more likely to be in a short-term job. This may also be of concern

since it appears to indicate that having a short-term job is not necessarily associated with the presence of children.

Having children affects the length of time in part-time work.

- Information about women who were working part-time between 1993 and 1998 seems to indicate that most spells of part-time work were of relatively short duration, lasting less than two years. However, it must be emphasized that these observations cover a six-year period only. There is no way of knowing if women continue to work part time as family circumstances or economic conditions change.
- The duration of part-time jobs also varies according to the presence of children. Of all the months of part-time work observed during the six-year period, 41 percent were worked by women who had pre-school children.
- Overall, it would appear that women aged 21 to 44 with part-time jobs, who were living with a spouse, have longer spells of part-time work when they have both pre-school and school age children. This suggests employed women who work part time may be more likely to extend their spells of part-time work when they have more than one child. However, while it appears most women aged 21 to 44 with part-time jobs, who were living with a spouse and had a pre-school child, only had relatively brief spells of part-time work, an undetermined number of these women could have become mothers toward the end of the six-year period under review. It is impossible to determine from these data whether they will continue in part-time employment as their younger pre-schoolers get older.
- When there are neither pre-school nor school age children present, most spells of part-time work for women aged 21 to 44, who were living with a spouse, lasted less than 12 months.

Multiple job holding tends to be short term.

- While women are more likely to be multiple job holders than men, a relatively small percentage of both men and women are employed in this form of contingent work. According to one recent study, SLID data for 1999 indicated that 7.3 percent of men experienced at least one episode of multiple job holding, compared with 10.1 percent of women. However, it is suggested that women also have much higher involuntary part-time employment rates than men so this difference is likely linked to their higher multiple job holding rates (Marshall 2002: 18).
- Multiple job holding tends to be relatively short term, although one in ten multiple job holders in 1996 was carrying more than one job for at least four years (Marshall 2002: 23).
- More than 60 percent of women aged 21 to 44 who held multiple jobs in the six-year period from 1993 to 1998, worked less than 12 months in this type of activity. Women in the age group 45 to 69, who were multiple job holders, tended to have somewhat longer

spells of multiple job holding, perhaps because they did not also have to cope with caring for young children.

- The number of months of multiple job holding varied with family status. Perhaps not surprisingly, women aged 21 to 44, who held multiple jobs were likely to continue for longer periods in this type of contingent work if there were no pre-school or school age children present.

Patterns of self-employment seem to vary according to age.

- Older women are more likely to be long-term self-employed. Most women aged 21 to 44, who were self-employed between 1993 and 1998, were engaged in this form of contingent work from one to three years. However, almost one quarter of self-employed women aged 45 to 69 were long-term self-employed, with between 61 and 72 months of self-employment during the period.
- This suggests their reasons for self-employment may also be different. For example, women in the younger age group may be combining their self-employment with the care of young children; older women may engage in self-employment as a form of employment once their children are grown or perhaps as a way of easing into retirement. Information on self-employment according to family status seems to support this hypothesis.
- Most women in the age group 21 to 44, who had spells of self-employment, were living with a spouse and had both a pre-school and school age child. In most situations where self-employed women in this age group did not live with a spouse, there were too few observations to be tabulated.
- On the other hand, the majority of women in the age group 45 to 69, who had periods of self-employment from 1993 to 1998, lived with a spouse and had neither pre-school nor school age children. Again, in most situations where self-employed women in this age group did not live with a spouse, there were too few observations to be tabulated.

4. THE POLICY CHALLENGE OF CONTINGENT WORK

Policy makers concerned with women's equality have noted that poverty continues to be an ongoing and significant issue confronted by women, and access to the job market can be key to economic independence. It has been suggested that access to sustained employment with adequate benefits could allow women to escape poverty. But where paid employment is insecure, poorly paid and without benefits, such as pensions or protection against job loss, finding a paid job may do little to improve the financial situation of women and raise them above low-income status.

Record numbers of women are now in the job market. In fact, labour force participation rates of women in the prime age years of 25 to 44 are rapidly approaching those of men. Most women now spend the greater part of their adult life in paid employment. But an increasing percentage of employed women are in non-standard work arrangements. If this type of work accounts for a significant portion of their lifetime of paid employment, women may continue to be disadvantaged.

According to economists Gunderson and Riddell (2000: 33):

The changing nature of work is giving rise to a new set of policy challenges that may require fundamental rethinking of what is the appropriate role for public policy. It is distinctly possible that the array of workplace policies that were established in earlier eras are not the most appropriate for the new world of work.

These economists suggest that governments are under increasing pressure for labour market policies, especially those that deal with the consequences of adjustment, such as job loss, long-term unemployment, stagnant wage growth and growing wage inequality. As well, the increased labour force participation of women, the ageing work force and greater ethnic diversity have also increased the demand for policy initiatives in areas, such as child care, leave policies, working time arrangements, pensions and retirement policies, pay and employment equity, and anti-discrimination initiatives. But at the same time, they point out, governments are under pressure to deregulate where possible and not to add costly initiatives. Gunderson and Riddell (2000: 20) suggested there is a lack of support for new spending or increased taxes.

While marginal adjustments made to many of these policies may have been enough to keep pace with the changes so far, Gunderson and Riddell argue that a fundamental rethinking about a variety of emerging challenges is required. Among other things, they say, this will involve gathering evidence on the myths and realities of workplace change and addressing equity and distributional issues, especially the new dimension of earnings inequality. According to Gunderson and Riddell, many of the policy changes implemented in response to new and changing conditions can generally be described as tinkering at the margin, leaving the basic structures intact.

Canada's labour market is undoubtedly in transition. But most observers seem to agree that more information and research is needed to determine if these changes represent a fundamental restructuring of work and employment. If appropriate policy adjustments are to be made, it will require "making the distinction between long-term trends and short-run responses to cyclical factors" (Riddell and St-Hilaire 2000: iv). It has even been suggested that some of the common perceptions about the "new" labour market may not coincide with reality, at least as evidenced by the data. For example, while growth in non-standard employment and contract work is often cited as evidence of instability in the labour market, one recent analysis of job tenure data reveals no evidence to that effect (Beaudry and Green 2000).

If contingent work is to be a permanent feature of the Canadian labour market, policy makers concerned with women's equality may have to address the lack of sustainable employment by emphasizing measures to mitigate the impact of non-standard work on the economic situation of women. As Gunderson and Riddell (2000: 30) put it: "To the extent that market mechanisms are becoming a more important force under globalization, the policy challenge may be to try to harness or work with (rather than blunt) those market forces to achieve broader social objectives."

The growing prevalence of contingent work poses some serious challenges for public policy development, particularly as it affects the financial security of women both now and in the future. These challenges exist regardless of whether non-standard work arrangements represent a permanent change in the structure of employment or whether they are merely a temporary phenomenon. However, to the extent that the prevalence of contingent work continues, the long-term impact on the economic security of women may become more significant.

The quality of non-standard jobs has an impact on women's economic security, even where women have chosen this type of paid employment for various reasons. Where such work is involuntary, dealing with the impacts through public policies may become more urgent.

In the short term, employment in part-time, temporary and other forms of contingent work may have an immediate impact on income. As well, this type of work may prevent women from accessing programs such as Employment Insurance and maternity or parental benefits. Since such programs are designed to provide income support in situations where individuals have lost their jobs or must withdraw from paid employment temporarily because of family responsibilities, their inability to take advantage of these supports will further undermine their economic security.

In the longer term, non-standard employment may also affect the economic security of women in old age. Contingent work may mean pension coverage is unavailable, while low wages may make it impossible for workers in these jobs to provide for their own financial future. As a result, unless policies can be developed to address these challenges, high rates of low income among older women may prove intractable.

To summarize, among the many challenges presented by non-standard work, the following considerations are key to the development of policies intended to improve the economic security of women.

- The expansion of non-standard forms of employment may make it impossible for many women to find sustainable employment.
- Low wages in many non-standard jobs may have both short-term and long-term consequences for the economic security of women.
- There may be limited access to income support programs intended to provide replacement incomes in periods of unemployment or family responsibilities.
- Pension coverage may be non-existent, and workers in non-standard jobs may have little ability to save for retirement.
- Public pension programs will be increasingly important.

All of these have been alluded to in earlier chapters of this report. We consider each of them in some detail here.

Sustainable Employment May Be Unavailable

Women have continued to enter the paid labour force in ever-increasing numbers. With the exception of women over age 65, most of whom are probably retired, the labour force participation of women in all age groups has continued to climb. A record 80.4 percent of women in the prime age group of 25 to 44 were either working or looking for work in 2001 — an increase from 78.5 percent just five years earlier (Table 4). Participation rates for women in this age group continue to approach those of men, which remained stagnant from 1997 to 2001.

The labour force participation of women aged 45 to 64 increased from 58.6 percent to 62.6 percent over the same five-year period (Table 4). A higher percentage of young women aged 15 to 24 is also now participating in the work force.

Increasing rates of labour force participation by women in their main childbearing years are an important consideration for policy makers. Many of these women are likely to be combining paid employment with their family responsibilities. Their earnings are no doubt important to their families. But, their own personal economic security may depend on their ability to combine paid and unpaid work without serious financial penalty — both in the short term and for the future. The quality of the paid employment of these women is therefore a key issue for those concerned with women's equality.

**Table 4: Labour Force Participation is Still Increasing
Percentage of Women and Men in the Labour Force by Age, Canada, 1997-2001**

	1997 %	1998 %	1999 %	2000 %	2001 %
15 years and over	64.9	65.1	65.6	65.9	66.0
Men	72.2	72.1	72.5	72.5	72.5
Women	57.8	58.4	58.9	59.5	59.7
15-24	61.5	61.9	63.5	64.4	64.7
Men	63.5	63.5	65.3	65.9	66.1
Women	59.3	60.2	61.7	62.9	63.3
25-44	85.2	85.6	85.8	86.0	86.3
Men	91.8	92.2	92.1	92.1	92.1
Women	78.5	79.0	79.6	80.0	80.4
45-64	67.8	68.4	69.3	70.0	70.3
Men	77.2	76.8	77.8	78.1	78.1
Women	58.6	60.1	60.9	62.1	62.6
65 years and over	6.3	6.4	6.2	6.0	6.0
Men	9.8	10.2	9.8	9.5	9.4
Women	3.6	3.5	3.4	3.3	3.4

Source:
Statistics Canada (2002).

Table 5: Labour Force Characteristics of Women in Different Age Groups, Canada 2001

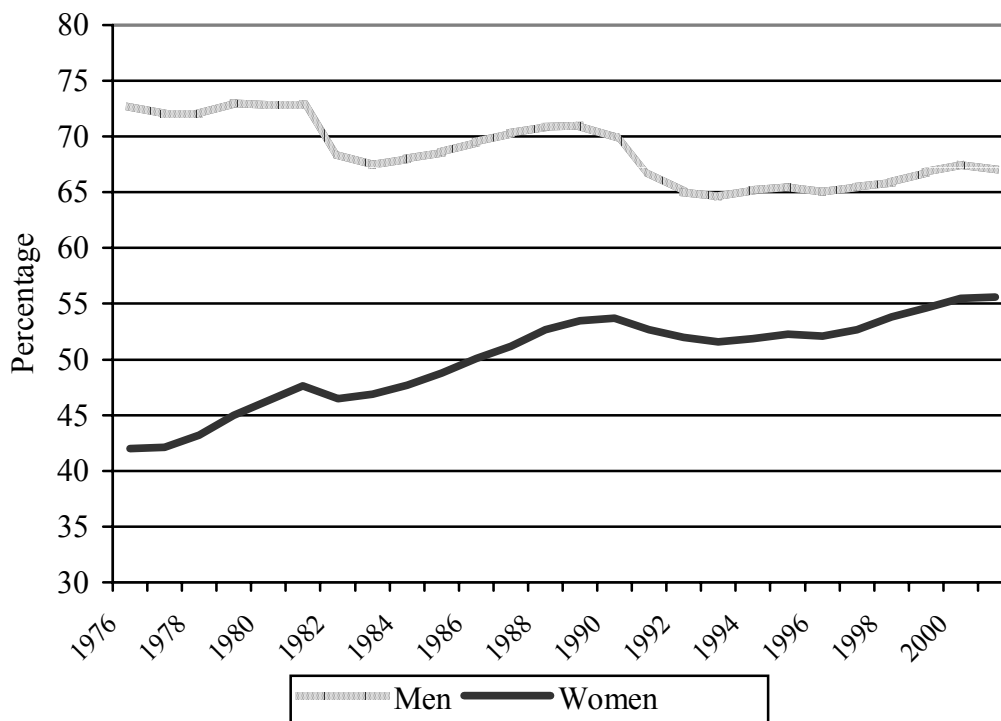
Age Group	Unemployment Rate %	Participation Rate %	Employment Rate %
All ages	6.8	59.7	55.6
15-24 years	11.0	63.3	56.3
15-19 years	14.7	52.0	44.4
20-24 years	8.4	74.3	68.0
25 years and over	6.0	59.0	55.5
25-44 years	6.3	80.4	75.3
25-34 years	6.4	79.9	74.8
35-44 years	6.3	80.8	75.7
45-64 years	5.4	62.6	59.2
45-54 years	5.4	76.3	72.2
55-64 years	5.6	41.8	39.4
65 years and over	4.1	3.4	3.3
55 years and over	5.5	19.4	18.3

Source:
Statistics Canada (2002).

After allowing for unemployment, it must be noted that more than 75 percent of women in the age group 25 to 44 had paying jobs in 2001. Employment rates for older women were also high. For example, 72.2 percent of women aged 45 to 54 had paid employment in 2001 (Table 5).

More than five million women had full-time jobs in 2001, and another 1.9 million were working part time. All told, women workers were filling 46.2 percent of all jobs in Canada. Close to 56 percent of all women aged 15 and over are now employed, compared with 67 percent of men. Employment rates for women and men are quickly converging (Figure 3). Early retirement is one reason why men's employment rates are dropping.

Figure 3: Percentage of Women and Men with Jobs, All Those Aged 15 and Over, Canada 1976-2001



Source:
Statistics Canada (2001b: 10).

While the vast majority of women are now committed to paid employment, many of the jobs women do could not be considered stable or sustainable. They may be temporary or part time; they may include several different employers; or they may involve working as a self-employed person without any paid help.

In addition, as noted earlier, non-standard forms of employment are generally not covered by employment standards legislation, and contingent workers are often excluded from programs such as Employment Insurance. It has also been suggested that even where these workers are covered, enforcement of the regulations may be lax (Gunderson and Riddell 2000: 15). Gunderson and Riddell believe that this pattern of lower coverage and enforcement also raises

the question of whether these contingent work arrangements arose in response to the legislation. For example, they say, if it becomes costly to terminate employees, firms may incorporate these costs into their hiring decisions and become reluctant to hire new employees. If their demand conditions are uncertain, which increasingly seems to be the case, according to Gunderson and Riddell, organizations may prefer to use contingent workers whose termination is easier. As well, they may prefer to use a small core of existing workers and have them work longer hours (to amortize the fixed hiring and training costs) rather than hire new employees. In other words, these economists say, the minimal coverage and enforcement of legislation for the contingent work force contributes to the lower cost of employing these workers (Gunderson and Riddell 2000: 15).

Public Policy and Contingent Work

Public policy has even encouraged some forms of contingent work. For example, special programs were developed to help people start their own businesses. But, as Karen Hughes (1999) noted, while self-employment clearly has the potential to create good job opportunities for many Canadians, a good deal of self-employment is located at the lower end of the labour market and offers relatively poor wages and insecure work. Governments, in encouraging the growth of self-employment, need to be aware of the tendency toward polarization, particularly as the gulf between “good” and “bad” jobs appears to be more extreme in self-employment than for paid employees.

Hughes (1999: 28) also cautioned:

We should be careful about viewing self-employment as a purely “emancipatory route” through which women can achieve greater gender equity within the labour market. While it has certainly allowed some women to improve their economic situation, for many other women the opportunities it offers are quite limited. Despite some gains, they continue to be segregated by industry, occupation, and part-time/full-time status, as well as a gender wage gap that is consistently greater than in paid work.

As we have already noted, the ability to find sustainable employment may also vary according to age and whether or not women have children. Younger women may be contingent workers because they are combining paid employment with further education; older women may supplement their retirement income with some form of non-standard employment; and women in their childbearing years may choose a non-standard work arrangement as a way of combining paid and unpaid work. But regardless of whether or not contingent work is a choice, the quality of the job, in terms of wages, hours of work and benefits, will determine if it contributes to or compromises a woman’s economic security in both the short and long term.

Low Wages in Many Non-Standard Jobs

Low wages in many non-standard jobs may have both short- and long-term consequences for the economic security of women. Women employed in contingent work may lack the resources to provide adequately for themselves and their families from current income. But

low incomes may also make it difficult for them to save for their own retirement, thus affecting their long-term financial security.

Women who were full-time full-year workers in 1999 — the most recent year for which data are available — earned an average \$32,026. But, other workers — a category that would include most of those with non-standard work arrangements — earned an average of only \$12,074 (Statistics Canada 2001g). Interestingly, the wage gap between women and men was greater for full-time workers than for other workers. Average earnings of women working full time full year in 1999 were 69.9 percent of the average earnings of men who had full-time jobs. But among other workers, the average earnings of women were 78 percent of those of men. However, it must be emphasized that men classified as “other workers” represented 28.7 percent of all employed men. While women “other workers” accounted for 42 percent of all women with jobs in 1999 (author’s calculations).

**Table 6: Average Earnings of Self-Employed Workers and Employees
Job Tenure of at Least 16 Months, Excluding Those with Negative Earnings, Canada,
1995**

Age Group	Employees \$	Self-Employed		Own-Account Earnings as % of Employees
		Employers \$	Own Account \$	
Men				
15 years and older	40,100	44,900	27,200	68.0
15-24	17,500	...	10,700	61.1
25-54	42,100	46,900	30,200	72.2
55+	43,300	39,600	21,100	48.8
Women				
15 years and older	26,800	28,800	14,800	55.4
15-24	14,100	...	4,300	30.5
25-54	28,400	29,700	15,900	56.0
55+	25,000	25,900	13,800	55.3

Source:
Statistics Canada (1997b, Table 18).

Earnings of workers who are self-employed and without employees tend to be quite polarized, as noted earlier. A small percentage of these workers have very high earnings, but most are clustered at the lower end of the earnings scale. In 1995, for example, 55.6 percent of own-account self-employed workers had earnings below \$20,000 (Statistics Canada 1997b and authors calculations).

Women who are self-employed without paid help earn considerably less than men in the same situation and much less than employees do. For example, in 1995, women who were own-account self-employed workers in the age group 25 to 54 earned an average of only \$15,900, while women employees in the same age group averaged \$28,400 (Statistics Canada 1997b, Table 18).

The importance of women's earnings to their families is evident from data on low income published regularly by Statistics Canada. For example, among two-parent families with children in 1999, 26.8 percent of these families with only one earner had before-tax incomes below the low-income cut-offs. However, where there were two earners, the low-income rate was only 5.9 percent. Rates of low income among lone-parent families headed by women remain high. In 1999, 42.3 percent of these families that had only one earner had before-tax incomes below the low-income cut-off (Statistics Canada 2001c, Table 8.7).

The Long-Term Consequences of Low Wages

The long-term consequences of low wages may be particularly serious for women. Those with low incomes are unlikely to be able to save for retirement. For example, Statistics Canada reports that only 11 percent of all individuals with incomes of less than \$20,000 a year contribute to Registered Retirement Savings Plans (RRSPs) (Statistics Canada 2001d: 29). From 1993 to 1999, for example, only 2.1 percent of women aged 25 to 64 who filed tax returns in each of the six years and who had incomes below \$20,000 (in constant 1999 dollars) were consistent savers, contributing to an RRSP every year. Among women tax filers who had incomes below \$20,000 a year, 68.9 percent made no RRSP contribution at all during the six-year period (Statistics Canada 2001d: 29, author's calculations).

People with low incomes are also much less likely to have a workplace pension plan. Over the six-year period from 1993 to 1999, 82.1 percent of women with incomes below \$20,000 had no pension adjustment in any of the years. In other words, they were not members of a workplace pension plan. In contrast, 56 percent of women tax filers earning between \$60,000 and \$80,000 a year (in constant 1999 dollars) had pension adjustments in each of the six years (Statistics Canada 2001d: 29). (A pension adjustment is an amount that must be declared for tax purposes representing the value of a pension accumulated in a workplace pension plan during the taxation year.)

Differences in Hours Worked

To a large extent, low overall wages reflect the number of hours worked. In fact, some observers suggest the number of hours worked plays a greater role than wage levels in explaining low family incomes (Fortin and Lemieux 2000). Statistics Canada defines a part-time worker as someone whose usual hours of work at the main job amount to less than 30 hours a week. Within this category, the proportion working between 15 and 29 hours a week has been increasing, while the proportion working less than 15 hours a week has remained virtually unchanged over the last 25 years. About 18 percent of workers put in less than 30 hours a week at their main job in 2000, that is, they were part-time workers according to Statistics Canada's definition. More than 12 percent were working from 15 to 29 hours a week, while another six percent were working less than 15 hours (Pold 2001: 36).

But hourly rates of pay for part-time workers were also lower than for other workers. For example, average hourly earnings in 1999 were highest for full-time workers aged 25 and over, who earned an average \$16.01 an hour. Voluntary part-time workers averaged \$14.48 an hour, while involuntary part-time workers averaged \$11.99 an hour (Marshall 2001: 25).

More detailed data from 1998, indicate that the average weekly earnings of women with part-time jobs were \$215.41, compared with \$567.59 for women working full time. Women who were part-time workers in 1998 worked an average of 17.6 hours a week at their main job, compared with 38.0 hours for those with full-time jobs. In contrast, men with full-time jobs usually averaged 41.0 hours a week at their main job, while those working part time averaged 16.2 hours a week.

Table 7: Average Weekly Earnings and Usual Weekly Hours of Work, Women and Men, Canada 1998

Women	
Average hourly earnings (\$)	14.11
Full-time employees	14.96
Part-time employees	11.80
Average weekly earnings (\$)	473.07
Full-time employees	567.59
Part-time employees	215.41
Average usual weekly hours at main job	32.6
Full-time employees	38.0
Part-time employees	17.6
Men	
Average hourly earnings (\$)	17.36
Full-time employees	18.12
Part-time employees	10.39
Average weekly earnings (\$)	683.09
Full-time employees	738.99
Part-time employees	173.92
Average usual weekly hours at main job	38.6
Full-time employees	41.0
Part-time employees	16.2

Source:

Akyaampong (1999, Table 3).

People who are self-employed are three times as likely as employees to work long hours. In 1996, for example, over one third of the self-employed worked 50 or more hours each week. But there are significant differences between the number of hours worked by self-employed women compared with self-employed men, which explains the wide wage gap between women and men who are self-employed. In 1996, self-employed men worked an average 46.4 hours a week, while self-employed women put in 33.2 hours on average. However, the type of occupation of the self-employed also plays an important role in the earnings of self-employed individuals, with those in service occupations having relatively low earnings (Statistics Canada 1997b: 29).

Policy Options to Address Low Wages

If hours worked have more impact on low income than wage rates, policy options to address the low wages of contingent workers may be limited. Minimum wage legislation might be used to improve the incomes of some contingent workers. Sixty-four percent of minimum wage workers are women, even though women represent only 48 percent of the entire work force (Fortin and Lemieux 2000: 225). As well, recent studies suggest that, given the growth in the number of low-wage jobs, the role of the minimum wage as a redistributive program will grow substantially in the future (Fortin and Lemieux 2000: 241).

Other potential initiatives, such as wage subsidies to persuade employers to hire workers by providing a supplement to the wages the employer is willing to pay, may be more suited to situations where there is an ongoing permanent relationship with the employer than to temporary or contract work or other forms of non-standard work arrangements.

Governments have also attempted to alleviate low incomes for families through such programs as the Child Tax Benefit, which provides benefits for children in families whose incomes are below certain thresholds, and tax credits, such as the GST credit, designed to offset the impact of the GST for lower-income families. But such programs may do little to improve the economic security of women as individuals or to preserve their economic autonomy.

It is important to note that workplace policy initiatives, such as pay equity, which is not discussed in this report, may not be applicable for contingent workers. While the objective of these policies is generally to improve the wages of women workers and to reduce inequalities, such policies were generally intended for the conventional workplace where different systems might be used to value the work of male and female employees working for the same or similar employers. Changes in the way work is organized clearly have implications for pay equity policies. In fact, the federal government's Pay Equity Review is addressing this issue as one of its research themes.

Limited Access to Income Support Programs

As noted earlier, contingent workers are often excluded from income support programs such as Employment Insurance, intended to provide replacement income in periods of unemployment or family responsibilities. Self-employed workers generally are not eligible for benefits under the EI program because they are considered to be working a full week and therefore not "unemployed." Other contingent workers may find it difficult to qualify, because they cannot meet the stringent conditions. Women workers may have particular difficulties in qualifying for benefits as a result of the pattern of their paid work arrangements.

The EI program provides a replacement income for workers who have lost their jobs as well as for those who must temporarily withdraw from the paid work force as a result of sickness or to take maternity or parental leave. For women workers, it is a particularly important program because it reduces the financial penalty imposed on women who must give up their paid employment for periods of time as a result of childbearing and the care of children.

Regular benefits, payable when a worker is unemployed, are also an important protection against loss of income when workers lose their jobs. All these benefits play a role in protecting the economic security of women who are contingent workers.

Both employers and employees must contribute to the EI program. Contributions are based on a percentage of the employee's wages up to a maximum level of insured earnings, currently \$39,000 a year. The employer's contribution is 1.4 times that of the employee. After a two-week waiting period, benefits equivalent to 55 percent of the worker's usual weekly wages (with some exceptions) up to a maximum weekly benefit are paid for varying periods of time, depending on the circumstances of the claim.

The major overhaul of the program undertaken in 1997 provides a dramatic example of policy development that failed to take into account the impact of program changes on people in non-standard work arrangements. The changes had a significant adverse impact on women workers, so much so that in the fall of 2000, the government was obliged to make further changes in an attempt to address the problems that had been created.

Qualifying for Employment Insurance

Before 1997, eligibility for unemployment benefits was based on the number of weeks of work the employee had completed in a certain period before making a claim. Only weeks of more than 15 hours of work or \$163 of earnings were counted. Employers did not have to deduct EI premiums if an employee worked less than 15 hours a week. As a result, many employers hired workers to work just under the 15-hour limit, so they did not have to contribute to the EI program for these employees.

The requirements applied to each job separately. So multiple job holders did not qualify for benefits if none of their jobs met the requirement, even though their total earnings from all jobs may have been well above the minimum threshold.

Changes were made in 1996, when the program was renamed Employment Insurance, instead of the previous Unemployment Insurance, underlining a change in policy emphasis from providing income replacement to assisting the unemployed to find work. The new law was designed to address several policy objectives:

- make unemployment benefits more “active” (that is, rely less on income support and more on labour market adjustment);
- enhance employment stability; and
- lower program costs (Kerr 2001).

Further significant changes were implemented in 1997, when various restrictions and penalties were introduced, the impact of which was to reduce the percentage of unemployed people who could qualify for benefits. Benefits were now to be based on total earnings and total hours worked in the 12 months before the claim, starting from the first dollar and the first hour.

Contingent Workers and the 1997 EI Changes

In theory, the changes should have been beneficial to contingent workers, particularly those employed part time, since even people with less than 15 hours of work a week could now potentially qualify, as long as they could meet the requirement of total hours of work in the 12 months before a claim. There was no longer an incentive for employers to hire employees to work less than 15 hours a week, and the percentage of workers in short-term part-time jobs began to decline after the 1997 change in the rules (Pold 2001: 37). Among other contingent workers, multiple job holders would also benefit since all their hours and earnings from all their jobs would count under the new program.

However, the number of hours required to qualify for benefits was set at a level where few part-time workers could qualify. Depending on the unemployment rate in the region where they lived, workers with regular employment were required to have a minimum of 420 to 700 hours of work in the previous 12 months to qualify for benefits. In most of the country, this meant a minimum of 560 instead of 240 hours (CLC 1998).

New entrants and re-entrants to the work force were required to have 910 hours of work to qualify instead of the 300 hours that had been required under the old system. In a paper, *Women and Unemployment Insurance* (CLC 1998), the Canadian Labour Congress pointed out that all workers with irregular work patterns might be caught in the trap of needing 910 hours of work to qualify for EI benefits. Most temporary workers, for example, who made up nine percent of the labour force in 1994, worked less than six months at a time; fully one half worked less than three months at a time. As a result, the CLC noted, a temporary worker might be classified as a “regular” claimant one year and a “re-entrant” the next. After one year of low hours (less than 490), a temporary worker would need at least 910 hours to qualify for benefits the next year.

The Impact of EI Changes on Women

The new provisions had a major impact on women. Because they leave the labour force for child care and other family responsibilities, a disproportionate number of women must qualify as new entrants. As a result of these changes, it was estimated that by 1998, only 30 percent of unemployed women, compared with 41 percent of unemployed men now qualified for benefits (CLC 1998). In effect, all these workers were now required to contribute to Employment Insurance from the first dollar of earnings, but only a minority would be able to qualify for benefits if they lost their jobs.

The CLC pointed out that women were also adversely affected by the variable entrance requirement where the minimum number of weeks and hours needed to qualify for benefits varies with the local unemployment rate. In one case that came before the EI Umpire in 2000, Kelly Lesiuk, a Manitoba nurse, appealed the decision of the EI Commission to deny her regular employment benefits because she did not have the minimum 700 hours required to qualify for those benefits in the Winnipeg region. Although she was pregnant with her second child and had been advised by her doctor not to work because of the heavy physical labour required in her job, she was also denied sickness and maternity benefits because she did not have the minimum 700 hours required for those benefits in 1999.

The Umpire, Justice R. E. Salhany, ruled that the requirements violated the equality sections of the *Canadian Charter of Rights and Freedoms*. The Umpire (CLC 2002: 9) said:

In my view, the eligibility requirements demean the essential human dignity of women who predominate in the part-time labour force because they must work for longer periods than full-time workers in order to demonstrate their labour force attachment. By basing the threshold for eligibility and the definition of work attachment on the average work week of thirty-five hours, the eligibility requirements fail to take into account the fact that women's average work week in the paid labour force is 85 percent of men's average work week (thirty-five hours). This places the onus on part-time workers (whose average work week is 16.5 hours) to increase their weekly hours of work in order to avoid longer qualification periods and shorter benefit periods. Since women continue to spend approximately twice as much time doing unpaid work as men, women are predominantly affected. Thus, the underlying message is that, to enjoy equal benefits of law, women must become more like men by increasing their hours of paid work, notwithstanding their unpaid responsibilities.

With reference to the new rules, the CLC also noted that part-time workers and temporary contract employees working 15 to 30 hours a week could not get enough weeks in a 12-month period to qualify. And part-time, temporary and part-year workers — jobs predominantly held by women — were penalized with a lower benefit rate, because benefits were based on average earnings in the 20 weeks preceding the claim, regardless of whether the claimant was working or not (the so-called divisor formula). There were also severe penalties for workers forced to leave or quit their jobs, a measure the CLC said fell disproportionately on women (CLC 1998).

In the 1998 Survey of Employment Insurance Coverage, Statistics Canada found that two thirds of adult men but only half of adult women were potentially eligible for benefits. The difference was due to the higher proportion of unemployed women who had no recent employment on which to base a claim. During the previous 12 months, 36 percent of unemployed women compared with 24 percent of unemployed men had no employment. Two thirds of these women without recent employment became unemployed after returning to the labour market, while the corresponding men were very likely (73 percent) to have been unemployed for the full 12 months or longer since they lost their last job (Roller 1999: 12).

A 1999 analysis by the CLC indicated that the percentage of unemployed women who could not qualify for benefits varied by age. Unemployed women aged 25 to 34 were least likely to receive benefits, closely followed by unemployed women aged 35 to 44. Since these are the main childbearing years, the inability to qualify for benefits when these women lost their jobs may have meant a serious loss of income for their families. A 1998 Statistics Canada survey of EI coverage reported that 18.9 percent of unemployed people who were not eligible for EI said that their main source of income was the wages or earnings of a spouse

or common-law partner. Of those who gave this answer, 26.4 percent said the income was not sufficient to meet their regular household expenses (Roller 1999: 14).

Table 8: Percentage of Unemployed Receiving EI Benefits, Canada, 1999

Age	Women %	Men %	Total %
15-24	10	19	15
25-34	36	52	45
35-44	39	53	46
45-54	45	52	49
55-65	53	55	55
Total	32	42	37

Source:
CLC (2002: 3).

Maternity and Parental Benefits

In addition to regular benefits payable when workers lose their jobs, the Employment Insurance program also includes sickness benefits as well as maternity and parental benefits. The latter include a maximum of 15 weeks of maternity benefits payable only to the biological mother surrounding the birth of a child, as well as a maximum of 35 weeks of parental benefits payable to both biological and adoptive parents. (The maximum length of parental benefits was increased from 10 weeks to 35 weeks as part of the changes implemented on December 31, 2000.)

Studies have shown how important these benefits are in enabling women to take time off from paid employment after the birth of a child. They also indicate that the inaccessibility of these EI benefits to contingent workers, particularly those who are self-employed, means mothers must return to work very quickly after giving birth. Among women who were in paid employment before giving birth, a recent study (Marshall 1999: 19-20) offered these findings.

- Sixteen percent of paid workers and 80 percent of the self-employed were back at work by the end of the first month after childbirth.
- Eighty percent reported receiving EI benefits after childbirth. A full 100 percent of the women who took six months off work reported receiving benefits, compared with only 40 percent of those who were back at work by the end of the first month after childbirth.
- Only 13 percent of paid workers did not receive EI, in contrast to 85 percent of the self-employed. (Self-employed persons receiving benefits were likely incorporated business owners who made EI insurance contributions.)
- Sixty percent of those back at work by the end of the first month had received no EI benefits.

- The odds of the mother returning to work by the end of the first month were almost six times higher when she did not receive maternity leave benefits.
- The odds of returning early were almost eight times higher for the self-employed than for employees.

Under the 1997 changes, 700 hours of work in the 12 months before a claim were required to qualify for sickness, maternity and parental benefits. New entrants and re-entrants to the work force were required to work 910 hours in the previous 12 months to qualify for any type of benefits. Mothers who had two children in close succession found that while they might have qualified for maternity benefits for the first birth, they were not eligible for benefits for the second birth, because they had not been able to work the full 910 hours after completing their leave for the first child.

The government moved to address the problem with amendments to the *Employment Insurance Act* (HRDC 2001a) to take effect from October 1, 2000. In a press release issued in February 2001, it said:

New entrants and re-entrants must work more hours than other EI claimants to be eligible for benefits. This rule was put in place to discourage dependency cycles and increase workforce attachment, particularly for youth. Currently re-entrants who have significant previous work experience but who have been out of the workforce for a year or more to raise a family are treated as if they have no labour force attachment. In so doing, we are inadvertently penalizing parents returning to the workforce following an extended absence to raise young children. The rules governing re-entrant parents would be adjusted to remove this penalty. After returning to the workforce, re-entrant parents would require the same number of hours as other workers to qualify for benefits.

At the same time, benefit repayment provisions which required recipients of any kind of EI benefits to repay some or all of those benefits if the income declared on their tax return exceeded a certain threshold, were eliminated for recipients of maternity, sickness or parental benefits. As well, the number of insured hours required to qualify for sickness, maternity and parental benefits was reduced from 700 to 600.

Other Recent Changes in the Program

Further changes of particular interest to contingent workers were made in the EI program. As of November 2001, all claimants may exclude low-earning weeks (less than \$150 a week) for benefit calculation. Before this change, only claimants in high unemployment regions were exempt from including low-earning weeks in their benefit calculation. As the CLC noted (2002: 8), counting “small weeks” lowered the benefit rate for temporary and part-time workers, who include a growing number of workers on call with only a few hours of work a week when business conditions are deteriorating. But the benefit calculation is still based on the so-called divisor formula that averages weekly earnings over a fixed number of weeks before the claim, even if the claimant was not working.

Self-Employed Workers and Employment Insurance

As noted earlier, self-employed workers generally are excluded from the EI program. The policy rationale is that they are not employed by an employer under a contract of service; they work for themselves and they control their own hours of work, their time is primarily spent on their self-employment activities, and they have not paid into the EI system (HRDC 2001b). The rules mean not only that self-employed people cannot claim regular EI benefits if they have no work, but that they are not eligible for maternity or parental benefits either. As we have seen, the inability to claim these benefits has a dramatic impact on the length of maternity leave self-employed women are able to take.

However, in some circumstances, self-employed persons may apply for regular EI benefits based on hours of insurable employment from other work than self-employment, or an EI claimant may take up self-employment activities while getting benefits. There is little information on the duration of self-employment.

The EI program has actually been used to encourage self-employment. Part of the 1996-97 revamping of the program included a program of “self-employment assistance” which the government said would “help the unemployed create their own jobs” (HRDC 1995: 4).

More recently, the House of Commons Committee on Human Resources, in a report tabled in May 2001, recommended extending EI coverage to self-employed workers for both regular benefits and special benefits, that is sickness, maternity and parental benefits. It said that in view of the growing incidence of self-employment in the Canadian labour market, the government should consider developing a framework for extending EI coverage to these workers (House of Commons 2001).

Pension Coverage May Be Non-Existent

Pension coverage is particularly problematic for contingent workers. Participation in a workplace pension plan is generally restricted to paid workers having an employer–employee relationship. By definition, most contingent workers are therefore excluded. Temporary or contract workers, for example, do not have the opportunity to join the employer’s pension plan. Setting up a workplace pension plan is not an option for self-employed workers who work for their own account, although a number of individual self-employed people may be able to form a group and arrange some kind of pension coverage.

In the past, employers have often used pension plans as an essential part of the employee compensation package and a way to attract and retain permanent and long-term full-time employees. However, those objectives do not apply to contingent workers. Few non-standard workers have a pension plan at work. According to data from Statistics Canada’s General Social Survey, only 24 percent of those in non-standard jobs in 1994 had a pension plan, compared with 27 percent in 1989. Comparable figures for employees in standard jobs were 56 percent in 1994 and 60 percent in 1989 (Townson 2000: 32-33).

Part-time workers who have an ongoing relationship with a particular employer have a better chance of coverage under a workplace pension plan. Policy makers have made efforts to improve pension coverage for this group of contingent workers, and pension standards legislation in all Canadian jurisdictions now requires an employer having a workplace pension plan for full-time workers to give part-time employees the option of joining the plan. But in many cases, it is up to the part-time worker to make the decision, even in situations where membership in the pension plan is mandatory for full-time employees. Part-time workers are often offered cash in lieu of benefits and it is hardly surprising, given their low earnings, that many prefer to take the cash instead of contributing to the pension plan. The additional income may then be used to finance day-to-day expenses rather than set aside for retirement.

As well, the inclusion of part-time workers in the pension plan only applies where the employer has a pension plan for full-time employees. There is no legislative requirement that employers establish workplace pension plans for their employees, whether full time or part time. Many women employed in part-time jobs work in service occupations and retail trade where pension coverage is likely to be the exception (Townson 2000: 28-33).

Eligibility criteria for part-time workers to join the pension plan are established by provincial and federal pension regulators and are generally determined by earnings over a period of time. In British Columbia, for example, employees who have earned at least 35 percent of the Canada Pension Plan Year's Maximum Pensionable Earnings (YMPE) for at least two years must be allowed to join the pension plan if there is one. (The YMPE changes each year in relation to the average wage. For 2002, it is set at \$39,100.) In some jurisdictions, hours of work are also taken into account in determining if a part-time employee must be allowed to join the pension plan. These requirements screen out many part-time workers from pension coverage. For example, 35 percent of the YMPE in 2002 would be \$13,685, but many part-time workers earn far less than this.

For all these reasons, policy measures to improve pension coverage for part-time workers probably have not been particularly effective. Unfortunately, there is no information about what percentage of part-time workers are covered by an occupational pension plan, but pension coverage of workers generally has been declining over the last decade or so. In 1999, for example, only 39.3 percent of women in paid employment were members of a workplace pension plan, compared with 41.9 percent who had such coverage in 1993 (Statistics Canada 2001a).

The Difficulty of Saving for Retirement

Low wages and uncertain working conditions characterize many non-standard jobs. Temporary workers, for example, may not have continuous employment during the year. Workers on contract may be uncertain when they will next find further work when a particular contract ends. All these factors make it difficult for contingent workers who may have no occupational pension plan through their employment to compensate for the fact by setting aside their own savings for retirement. In some cases, saving through an RRSP, for example, may be considered a way of providing a financial cushion for contingent workers to tide them over when they are between jobs. Savings in an RRSP may be cashed in at any

time and used for any purpose as long as the amount withdrawn is declared as income in the year of the withdrawal. While the amount would then be subject to tax, a contingent worker with low earnings in a particular year may find the tax liability for the RRSP withdrawal is minimal.

While Registered Retirement Savings Plans were specifically designed to allow those without occupational pensions to set aside their own funds for retirement, the possibility of doing so may be remote for many of those in non-standard work arrangements. As noted earlier, only a tiny percentage of workers with earnings of less than \$20,000 a year contribute to RRSPs. For example, in the six years from 1993 to 1999, almost 69 percent of women aged 25 to 64, who filed a tax return each year and who had annual incomes of less than \$20,000 (in constant 1999 dollars), did not contribute to an RRSP in any of the six years (Statistics Canada 2000b: Table S1 and author's calculations).

The Policy Challenge for Public Pensions

Given the lack of coverage of workplace pension plans and the difficulty of accumulating private savings for retirement, public pension programs are particularly important for women in non-standard work arrangements. Virtually all contingent workers will eventually receive benefits from the two main public pension programs: Old Age Security (OAS) and the Canada Pension Plan (or Quebec Pension Plan). Benefits from Old Age Security, payable at age 65 to all Canadians who meet the residency requirements, do not depend on a history of paid employment. They are payable regardless of the beneficiary's past employment record. Even women who have never had paid employment can receive OAS in their own individual right, without regard to marital status or the income of a spouse or partner.

Old Age Security and the Guaranteed Income Supplement (GIS), payable to low-income pensioners, together function as a guaranteed annual income for seniors and are intended mainly as an anti-poverty program for those who have few other sources of income in retirement.

Contingent Workers and the Canada Pension Plan

Given the very high rates of labour force participation by women who will be retiring in the future, it is safe to assume that almost all women will also qualify for a pension from the Canada Pension Plan when they retire. Everyone in the paid work force, whether part time or full time, employee or self-employed, must contribute to the CPP (or QPP). In other words, it covers almost all contingent workers as long as they earn more than \$3,500 a year. This amount, known as the Year's Basic Exemption (YBE) is exempt from CPP contributions. Workers who earn more than this do not have to contribute on the first \$3,500 of earnings, although their retirement pension will be based on all earnings from the first dollar up to the established maximum.

For 2002, employees contribute 4.7 percent of earnings between the YBE and the YMPE (that is between \$3,500 and \$39,100 at 2002 rates) which is matched by an employer contribution of the same amount. Self-employed persons must contribute both the employer and employee share, or 9.4 percent of covered earnings. In recognition that having to make

double contributions may be onerous for self-employed people, the government recently introduced provisions that permit a self-employed person to claim the employer share as a business expense. In addition, individuals may claim a tax credit for the amounts they contribute to the CPP.

Temporary and contract workers would generally have to contribute to the CPP as if they were self-employed. Most part-time workers, assuming they earn more than \$3,500 a year, are also covered by the plan. However, multiple job holders may find they earn less than the YBE in any particular job, while total earnings from all jobs may exceed that limit. In this case, they are allowed to make up the contributions, based on total earnings, when they file their tax returns. Unfortunately, those who choose this option must contribute at the self-employed rate. In other words, while their various employers would not have to contribute to the CPP on their behalf, they are faced with making double contributions at tax time if they want to be included in the plan.

Benefits from the CPP are based on average earnings over the contributor's working life, defined as the years between age 18 and age 65. But all contributors may exclude up to 15 percent of that time when they may have had little or no earnings. In addition, parents may exclude years when they had a child under the age of seven. These features are known as "drop-out" provisions because they allow people to drop out these years from the calculation of average earnings on which their pension will be based. The 15 percent general drop-out provision may be helpful to contingent workers who spent relatively short periods in non-standard work arrangements during a lifetime of paid employment. As well, women who had to accept non-standard work arrangements while their children were young may be able to exclude those years of lower earnings under the child-rearing drop-out, thus minimizing the impact on their CPP retirement pension.

Low Benefits from Public Pension Programs

Benefits from the first tier of Canada's public pension programs — the OAS and GIS — are relatively modest. In the second quarter of 2002, for example, the maximum OAS benefit was \$442.66 a month, while the maximum income-tested GIS was \$526.08 a month for a single individual or \$342.67 for each spouse of a couple, where both spouses are 65 or older. (For married couples and common-law partners, the amount of GIS benefits depends on the joint income of the couple.)

While OAS and GIS provide flat-rate benefits, the CPP is an income replacement program. Retirement pensions are designed to replace 25 percent of a worker's average annual lifetime earnings (after adjustment for inflation). To the extent that women who have spent time in non-standard jobs had low earnings, their CPP benefits will reflect this, although special provisions, described above, allow them to exclude a number of years of low earnings, as well as years when they had a child under the age of seven, from the average earnings calculation on which the pension is based.

In 2002, the maximum CPP retirement pension is \$788.75 a month. But women who retired in April 2002 (the latest month for which information was available) were receiving an average pension of only \$312.92 a month (HRDC 2002). The low rate, of course, reflects

both low earnings over a lifetime of paid employment and probably the fact that many women may not have had continuous paid employment throughout their adult life. The inability to save for themselves and the lack of coverage of workplace pension plans mean that many women who spend extended periods in contingent work may have to rely on public pension programs for financial support during their older years. But maximum benefits under these plans may be insufficient to ensure a secure retirement. For example, a woman with no sources of pension income apart from OAS and CPP would also qualify for GIS. Assuming she receives \$312.92 a month from the CPP (the average being paid to women who were new retirees in April 2002) and \$442.66 a month from OAS, she would be entitled to \$369.62 from GIS. But these programs together would give her a total income of only \$13,502 for the year, while the before-tax low-income cut-off for a single individual in a major urban area in 1999 was \$17,886 (Statistics Canada 2001c, Table 8.8).

Even someone whose lifetime earnings were high enough to qualify for the maximum CPP retirement pension of \$788.75 a month in 2002 and who had no other sources of pension income apart from OAS and CPP would still be entitled to a GIS benefit of \$131.70 a month. This would give a total annual income of only \$16,357 from these three public programs.

Low-income pensioners may also be entitled to a provincial top-up of their federal GIS benefits, and there may be other in-kind benefits for older people, such as subsidized housing and discounts on various other costs.

5. RESPONDING TO THE CHALLENGE

There are still many unanswered questions about recent increases in non-standard work arrangements — a situation that makes it difficult to develop appropriate policy responses. Until more comprehensive information is available about the extent and the likely direction of contingent work, policies developed to address the issue risk being characterized as “tinkering at the margin” as some observers have suggested (Gunderson and Riddell 2000).

Most workplace and labour market policies and programs were designed to meet the needs of people employed in full-time permanent jobs for most of their adult life. These were workers in “standard” jobs with long-term continuous service. But more and more workers no longer fit this pattern. That is particularly the case with women workers, 41 percent of whom are now in non-standard work arrangements. Both the short- and long-term financial security of these women may be compromised unless policies can be developed to ensure they are accommodated in public programs that protect their current and future economic autonomy and promote their equality.

The vast majority of women are now in the paid labour force, and it is clear that women generally will spend most of their adult life in paid employment. Policy makers concerned with women’s equality must therefore take into account the changing pattern of women’s paid work if they wish to eliminate barriers to program access for the increasing numbers of women who are contingent workers.

Identifying Trends in Contingent Work

Analysts are still not agreed on the nature and origin of non-standard work arrangements. Yet it is important to establish a clear understanding of the phenomenon if appropriate policies are to be developed. It may be that trends in contingent work will only become clear as time passes and more data become available. But at this point, it is by no means clear whether or not non-standard work is here to stay. However, it must be emphasized that even if non-standard work arrangements prove to be simply a phase in the evolution of the labour market, they have consequences for contingent workers who are employed in these jobs. It is those consequences that policy makers also need to address.

While some forms of non-standard employment, such as part-time work, have long been a feature of the Canadian economy, other types of contingent work, such as temporary employment and contract work, have undoubtedly become more prevalent over the last two decades. Self-employment, particularly for people who work for their own account without employees, was responsible for much of the job growth in Canada during the 1990s.

The expansion of contingent work is a phenomenon experienced not only in Canada, but in many other industrialized countries. Many analysts see it as a response to globalization. Volatile international markets, free trade, new technologies and changing consumer demand have all put pressure on firms to be “flexible” to survive in this new competitive environment. Many employers are no longer looking for long-term permanent employees. Instead, they

prefer to have workers on call, perhaps by hiring them on contract, giving them only part-time work, or hiring them through employment agencies that supply temporary workers as and when needed.

Cutbacks and downsizing in both the public and private sectors have meant many workers laid off from permanent full-time jobs, may now find employment through some form of non-standard work arrangement, including working for themselves as self-employed workers. Sometimes, they are doing the same work for the same employer as they did when they were employees. But, of course, they are no longer included in the pension plan, nor do they get paid holidays, sick leave, medical or disability coverage, or any of the other benefits that generally go with being a full-time permanent employee.

In some cases, employers have been able to cut costs by hiring contingent workers who are not covered by employment standards legislation, who may be paid less and who are not eligible for benefits packages or public income support programs, such as unemployment insurance or public pensions to which employers would normally have to contribute on behalf of their employees.

Restructuring in the Canadian labour market seems to have intensified during the later 1980s as a result of the Free Trade Agreement, followed by the severe recession of 1990-92. Government preoccupation with deficits resulted in cutbacks in the public sector and increasing use of casual employment to replace term positions. As well, cutbacks in public services may have increased the demand for contingent workers to provide replacement services through the private or “voluntary” sector.

Developing a More Comprehensive Policy Response

Some adjustments have been made to programs and policies that will benefit contingent workers. And it might be argued that these changes have been enough — at least so far — to keep pace with a labour market in transition. But analysts are now suggesting that a fundamental rethinking about a variety of emerging challenges is required. Among other things, they say, this will involve gathering evidence on the myths and realities of workplace change and addressing equity and distributional issues, especially the new dimension of earnings inequality (Gunderson and Riddell 2000).

It is clear that much more information is needed on how and why non-standard work arrangements are expanding, how much choice workers have about accepting such arrangements, and how the economic security — both short and long term — of contingent workers is affected by this type of employment. Research projects like the major study in progress in Toronto through the Community-University Research Alliance on Contingent Work, funded by the Social Sciences and Humanities Research Council (SSHRC) should contribute to a better understanding of these developments. This study, as noted earlier, will look at the growth of contingent work to foster a new social, statistical, legal, political and economic understanding of this phenomenon that is grounded in contingent workers’ experiences of their work and directed at improving their quality and conditions of work and health.

Extensive knowledge gaps exist and have been identified elsewhere in this report. A number of key questions must be addressed if policy makers wish to develop effective public policy responses to the challenge of non-standard work arrangements.

- Is contingent work now likely to be a permanent feature of the Canadian labour market or could it be viewed as a normal response to the ups and downs of the business cycle?
- Are individual workers, particularly women workers, likely to spend a significant part of their lifetime in paid employment in non-standard work arrangements?
- To what extent are non-standard work arrangements associated with the particular situation in which women find themselves at various points in their life, for example, with continuing education and training for younger women, with childbearing and family responsibilities for women in prime age groups or with phasing into retirement for older women?
- To what extent do contingent workers voluntarily choose non-standard work arrangements and do they have real freedom of choice in the matter?

Developing a more comprehensive policy response to the challenges raised by contingent work may not be possible until we have answers to some of these questions. But finding those answers will be difficult until we have a much more extensive body of research on which to draw. Many of the researchers working in this field have pointed out that much more work is needed. To take just one example, Human Resources Development Canada has been advised that a “major research effort” would be warranted to determine the possible impacts of increased non-standard work on the retirement income system (Donner 2000). Other researchers have suggested that while a fundamental rethinking of public policy may be required, “gathering evidence” will be necessary before that can take place (Gunderson and Riddell 2000: 20).

Long-term major research projects, such as that now under way through the Community-University Research Alliance on Contingent Work, referred to earlier, may help throw some light on the issues, but much more will be needed.

Filling Data Gaps

In November 1991, Statistics Canada funded and conducted the Survey of Work Arrangements, the first comprehensive national survey to gather detailed information on the weekly, daily and hourly work routines of Canadian paid workers. The survey provided a valuable source of data for several studies of paid work, including a landmark study on temporary employment in Canada published by the Canadian Council on Social Development (Schellenberg and Clark 1996).

Continued and growing interest in the data led Human Resources Development Canada to fund a second survey in November 1995 to see what changes had occurred to work

arrangements over the years, As well, the content was expanded to include information on job quality and self-employment (Statistics Canada 1998a).

While both these surveys provided a wealth of information on non-standard work arrangements, no further surveys have been conducted, and it appears there are no plans to conduct such a survey in the future. However, a new survey might generate valuable information about non-standard work arrangements and could be designed to focus on issues of particular concern to policy makers interested in gender equality. Given the important policy relevance of contingent work, funding for such a survey might be provided through a consortium of interested federal government departments, with possible contributions from interested parties in the private sector.

Recommendation 1: Consideration should be given to commissioning a new survey of work arrangements designed to focus on contingent work and issues of particular concern to policy makers interested in gender equality. Particular attention should be given to accumulating credible information on immigrant and visible minority women as well as Aboriginal women and rural women for whom the incidence of non-standard work arrangements may be different from other women.

Various research projects looking at non-standard work arrangements and precarious jobs are under way, and others may be in the planning stages. It would be useful to develop some kind of inventory of these projects to determine the research focus and whether particular areas of concern to policy makers are being addressed by researchers. To this end, a thorough literature review combined with a comprehensive listing of ongoing projects might be developed by searching various databases and reviewing research agendas of funding agencies such as the Social Sciences and Humanities Research Council, as well as major universities.

Recommendation 2: Consideration should be given to commissioning a literature review and inventory of projects that examine the issue of non-standard work arrangements to identify what areas of concern to policy makers are being addressed and where data gaps may exist.

Interim Policy Initiatives

In the meantime, a number of policy initiatives to improve the economic security of women working in non-standard jobs might be explored. Based on the issues considered in this report, these initiatives may be grouped under four main headings:

- wages and income;
- Employment Insurance;
- pensions and non-wage benefits; and
- public pensions.

Programs specifically directed at gender equality, such as pay equity and employment equity policies, are also clearly important. Such policies were generally designed to apply to full-time workers with a history of continuous employment and an ongoing attachment to an employer. As more and more women in paid employment work in non-standard jobs, they may be unable to benefit from such programs. Women who are contingent workers may also be excluded from the protection of employment standards legislation and other regulations from which “standard” workers benefit.

While these policies and programs are beyond the scope of this report, it will clearly be important for policy makers to consider how they can be adapted to meet the needs of women in precarious jobs or non-standard work arrangements. Research directed to this objective is being undertaken by the federal Pay Equity Task Force and may well be under way elsewhere.

Recommendation 3: Policy makers should consider how policies specifically directed at improving gender equality, such as pay equity and employment equity provisions, might be adapted to meet the needs of women in precarious jobs or non-standard work arrangements. Similar consideration should be given to the application of employment standards legislation in both federal and provincial jurisdictions.

Measures to Improve Wages and Supplement Income

As we have seen, women employed in non-standard work arrangements generally have lower earnings, not only because they work fewer hours, but also because rates of pay for many of these precarious jobs are often lower than for full-time workers. Improvements in the minimum wage might help some of these workers.

The traditional argument of economists against increasing the minimum wage is that such a move would result in job losses, although recent Canadian studies suggest that minimum wages have little impact on employment. Many economists also argue that raising the minimum wage is not an effective way to fight poverty, because many minimum wage workers are secondary earners, that is, they are teenagers or wives from middle- and high-income families. But research has found that only 36 percent of minimum wage workers in Canada, accounting for only 19 percent of hours worked, are teenagers. In actual fact, more than 40 percent of minimum wage earners come from low-income families (Fortin and Lemieux 2000: 212).

It has also been argued that the minimum wage may be an effective tool to reduce wage inequality. Nicole Fortin and Thomas Lemieux (2000: 212), in a paper for the Institute for Research on Public Policy, say: “In the fiery debate on the pros and cons of minimum wages, relatively little emphasis has been placed on the effect of minimum wages on the reduction of wage inequality and, more generally, on the reduction of wage differentials between men and women....”

They also suggest: “Even if the minimum wage is only a small program on aggregate, it could have a sizable effect on specific groups of workers likely to earn low wages” (Fortin

and Lemieux 2000: 225). And they find that the minimum wage has a significant impact on the shape of the bottom end of the wage distribution (Fortin and Lemieux 2000: 240).

In light of these findings, it would be worth exploring how increasing the minimum wage might help women employed in non-standard work arrangements.

Recommendation 4: Federal and provincial policy makers should consider increasing the minimum wage as a way of improving the economic security of women employed in non-standard work arrangements.

Other possibilities for improving the financial situation of contingent workers might be some form of employment tax credit that would be given to workers whose income was below a certain threshold. Such a credit, in the form of a deduction from income, was once part of the income tax system but was abolished as part of a tax reform package which became effective in 1988. The provision took the form of a general employment expense deduction of up to \$500, available to all employees without any requirement that expenses actually had been incurred (Sherman 1996: 19).

Various credits already exist in the tax system, such as the Goods and Services Tax (GST) credit and the Canada Child Tax Credit, designed to assist those with low incomes. However, eligibility for these credits generally depends on family income (that is, the combined income of both spouses or partners). It might be possible to design a modest credit, based on individual income that would supplement the income of women who are low-income earners, while protecting their economic autonomy.

Recommendation 5: Policy makers should explore the possibility of introducing some form of tax credit, based on individual income that would help improve the economic security of women employed in non-standard work arrangements.

As noted earlier, other possible initiatives, such as wage subsidies to persuade employers to hire workers by providing a supplement to the wages the employer is willing to pay, are likely to be of limited effectiveness as ways of supplementing the earnings of women in non-standard work arrangements where there is generally no ongoing permanent relationship with an employer. As well, it may be problematic to provide wage subsidies to employers who are providing precarious jobs with all the disadvantages to employees discussed in this report. Such a system might be considered to be placing a stamp of approval on a system of temporary, contract and other types of insecure jobs, and to be encouraging the further expansion of a contingent work force.

Adapting the Employment Insurance Program

As noted earlier, the major overhaul of the Employment Insurance program in 1997 resulted in a serious adverse impact for women workers who are employed in non-standard work arrangements. The number of hours needed to qualify for benefits effectively excluded many part-time workers from coverage. More restrictive requirements for new entrants and re-entrants affected women disproportionately, particularly those women who wished to

qualify for maternity or parental benefits; and self-employed workers are still excluded from the program.

At the end of 2000, the government acted to correct some of these inequities by easing some of the eligibility requirements. But there are still problems, especially in relation to the coverage of contingent workers.

In early 2001, the House of Commons Standing Committee on Human Resources Development and the Status of Persons with Disabilities held hearings on the government's proposals to change the *Employment Insurance Act* and made a number of recommendations in a report issued in May 2001 (House of Commons 2001). While two of those recommendations prompted further changes to the EI program in November 2001, the government apparently rejected most recommendations, and those relating specifically to contingent workers have not been acted on. For example, as noted earlier, the Committee recommended extending EI coverage to self-employed workers for both regular benefits and special benefits (that is, sickness, maternity and parental benefits). It said that in view of the growing incidence of self-employment in the Canadian labour market, the government should consider developing a framework for extending EI coverage to these workers (House of Commons 2001, Recommendation 8).

The Committee also noted the difficult situation faced by workers who have dual-earner status because they are self-employed, but also work in paid employment at various points during the year. In many instances, said the Committee, these workers are unable to access EI when paid employment is lost, because they are self-employed and therefore unable to demonstrate that they are unemployed, a necessary condition for receiving EI. The Committee recommended that the government consider extending better coverage to workers employed in both paid and self-employment. And in the event that this is not done, the Committee said a premium refund should be provided to those who work in insurable employment but are unable to establish a claim because they are also self-employed (House of Commons 2001, Recommendation 9).

Low-income individuals who earn less than \$2,000 a year are entitled to a full refund of the premiums they have paid into the EI program. The Committee noted that this refund is considered by some to be too low as it fails to capture many individuals who earn more than \$2,000 a year, but are unable to obtain enough hours of insured employment to access EI. It recommended that the earnings threshold for EI premium refunds be increased to \$3,000 (House of Commons 2001, Recommendation 7).

All these recommendations would be particularly helpful to women who are contingent workers.

Recommendation 6: The government should move to implement recommendations 7, 8 and 9 of the May 2001 report of the House of Commons Standing Committee on Human Resources Development and the Status of Persons with Disabilities relating to low-income workers and those who are self-employed.

The Committee made other recommendations on the number of hours needed in the previous 12-month period to qualify for benefits. But the Canadian Labour Congress has also made recommendations for further changes that would modernize the EI program, replacing the variable entrance formula of 420 to 700 hours, the 910 hours for new entrants and re-entrants, and the 600 hours for maternity, parental and sickness benefits with one uniform requirement of 360 hours.

The Congress notes that under the new rules, a laid-off worker needs three times the hours — 420 to 910 — to qualify for benefits. With part-time workers averaging only 16.5 hours a week, the Congress noted, most do not qualify for EI benefits if they are laid off. As well, many new entrants and re-entrants who lose their jobs cannot qualify for benefits. Most have paid premiums for years, the Congress says (CLC 2002: 4).

Recommendation 7: The government should consider implementing a uniform 360-hour qualifying requirement for the EI program.

The CLC argues that such a change is one of several pieces needed to bring the program in line with the vast changes in working time, to help workers balance work and family responsibilities, end the discrimination against women, and treat all workers fairly (CLC 2001: 4).

Both the CLC and the House of Commons Committee have made other recommendations to improve the EI program so more workers might qualify for benefits when they lose their jobs. Given that women are disproportionately excluded from benefits under the new rules, a thorough review of the program with special reference to contingent workers would be justified.

Recommendation 8: The government should undertake a further review of the Employment Insurance program with a view to seeing what improvements might be made to better serve the needs of those workers in non-standard work arrangements.

Pensions and Non-Wage Benefits

Finding ways in which contingent workers might have access to pensions and non-wage benefits, such as disability coverage and supplementary health insurance, presents a difficult challenge. As noted earlier, part-time workers must be given the opportunity to join a workplace pension where one exists for full-time workers. But there is no requirement that an employer set up a workplace pension plan, and joining an existing plan is generally not mandatory for part-time workers.

The possibility of requiring all employers to establish a pension plan for their employees was discussed as part of an ongoing debate on pension policy in the early 1980s, but was rejected. Since those days, the percentage of all workers covered by a registered pension plan has been declining steadily. Only 39 percent of women in paid employment are covered by a workplace pension plan. While this is higher than the 37 percent who were pension plan members in 1989, it is down from the peak coverage of 42 percent in 1993 (Statistics

Canada 2001a: 19). These numbers include part-time workers, but there is no information about what percentage of pension plan members are employed part time, nor on what percentage of all part-time workers are covered by a workplace pension plan.

Many employers have set up group RRSPs for their employees, where contributions made by the employee are sometimes matched by an employer contribution. Unfortunately, there is no information on the number of such plans or on the amounts individuals may have accumulated in them. In any event, an RRSP is simply a way of setting aside savings that may be used for retirement. It does not guarantee any benefit when a person is ready to retire. Amounts in RRSPs are under individual control and may be cashed in before retirement age, although funds withdrawn in this way are subject to tax.

Women who are self-employed might use an individual RRSP as a way of saving funds toward retirement. But, as noted earlier, most workers with low earnings do not contribute to RRSPs because their low earnings make it virtually impossible to do so. Self-employed workers can sometimes arrange for pension and benefits coverage by becoming members of a group, such as a professional or trade association.

In some sectors of the economy, efforts have been made to establish pension plans for workers who may be in non-standard work arrangements where there is no permanent employer to provide pensions or non-wage benefits. For example the Canadian Union of Public Employees (CUPE) has established the Multi-Sector Pension Plan for CUPE workers who do not have a workplace pension plan or who have an inferior arrangement like an RRSP. This plan is a defined benefit pension plan, registered in Ontario, but open to all CUPE members from coast to coast. Workers who join the plan must make contributions, but employers may contribute a higher percentage of worker earnings. Worker contributions may vary between a minimum 4 percent and a maximum 10.5 percent of earnings (CUPE 2001).

Of course, such arrangements still depend on the worker having a relationship of some kind with an employer, and union membership is also a condition of coverage of the CUPE Multi-Sector Pension Plan. But these initiatives suggest possible avenues worth exploring as a way of providing some kind of pension and benefits coverage for women who are contingent workers.

Recommendation 9: Efforts could be made to encourage the provision of pensions and benefits coverage through the private sector for women who are employed in non-standard work arrangements.

Non-wage benefits for workers in the child-care sector have also been provided in some cases through child-care organizations to which individual child-care providers belong. For example, child-care organizations in Manitoba and Ontario have arranged group benefits coverage for child-care providers through insurance companies. Such coverage typically includes life insurance, extended health coverage, dental and vision care, short- and long-term disability, and prescription drugs. But many women fail to join because of the cost of some plans. For three years, the Western Family Child Care Association in British Columbia had coverage arranged through an insurance company but no longer offers it. Participation

levels apparently vary and some organizations, such as the Motor League or the Chamber of Commerce (in Manitoba), offer cheaper options than those group programs set up specifically for child-care providers.

Unionized child-care workers in Quebec have had access to a benefits package, negotiated as part of their collective agreement, since 1984. This plan, which includes various types of insurance as well as paid maternity leave, covers about 90 percent of workers in child care centres in Quebec.

Public Pension Plans

Almost all contingent workers are covered by the Canada Pension Plan (or the Quebec Pension Plan). Part-time workers must contribute to the plan, with their contributions matched by their employers. Workers who are self-employed, who would generally include contract workers, must contribute both the employer and employee share, amounting to a total of 9.4 percent of covered earnings in 2002 (that is, earnings between \$3,500 and \$39,100). Contributions would usually be made when the individual files a tax return. Only those earning less than \$3,500 a year are excluded from the plan.

In relation to the CPP, there are three key issues for contingent workers:

- the burden of contributions;
- exclusions from the contributory period; and
- the level of benefits.

The Burden of Contributions

As part of the reforms introduced at the beginning of 1998, CPP contribution rates were to be increased sharply over a five-year period from the combined employer–employee contribution rate of 5.85 percent of covered earnings in effect in 1997. For 2002, an employee must contribute 4.7 percent of covered earnings. This rate is scheduled to rise to 4.95 percent, matched by 4.95 percent from the employer, in 2003. The combined employer–employee contribution rate of 9.9 percent of covered earnings, known as the “steady state” rate, will then be maintained indefinitely.

The sharp and rapid increase in contribution rates over such a brief period was undoubtedly onerous for many contingent workers, especially those with low incomes. However, individuals are entitled to a tax credit for their contributions to the CPP equivalent to 17 percent of the CPP contribution they made during the year, which helps to offset the burden of contributions.

Self-employed workers may also claim the tax credit for the employee portion they contribute to the CPP, and they may now claim the employer share of their contribution as a business expense. This change, which came into effect for the 2001 and subsequent tax years, was specifically designed to address the concerns of self-employed individuals who faced a significant increase in CPP contributions following the 1998 reforms.

Some contingent workers may be multiple job holders whose combined earnings total more than \$3,500, but who earn less than this in any one job as a result of which they have not contributed to the plan. In this case, they may make up the missing contributions when they file a tax return, but they must contribute both the employer and employee share. While no information is available on the number of workers who do this, it seems unlikely that many multiple job holders will take advantage of the provision, given the probability that their total earnings from all jobs will still be low.

In addition, employers who hire workers in non-standard work arrangements and pay them below the CPP Year's Basic Exemption (now frozen at \$3,500) receive the benefit of their labour without having to contribute to the CPP on their behalf.

A way of addressing this problem might be to require CPP contributions to be made from the first dollar of earnings so employers would have to contribute to the CPP even for very low-paid workers. This would also then capture more contribution revenue from higher-income earners who now are exempt from contributing on the first \$3,500 of their earnings. But of course, it would also mean imposing contributions on those contingent workers whose earnings are very low. This problem might be addressed by enhancing the CPP contribution tax credit for low-income workers.

In fact, the federal, provincial and territorial governments made a version of this proposal in the 1996 information paper they released as a prelude to consultations on reform of the CPP. They said such a move "would improve employer compliance and would decrease the contribution rate" (Dept. of Finance 1996: 31). Alternatively, of course, it would increase contribution revenue and perhaps make it possible to proceed with other reforms to help contingent workers, as discussed below.

What is needed is some way of easing the burden of CPP contributions for contingent workers who may have low earnings. While the existing tax credit goes some way toward fulfilling this objective, it provides a relatively modest benefit. Enhancing the CPP credit for those whose income is below a certain threshold could be an effective way of addressing these problems.

Recommendation 10: Federal, provincial and territorial governments who administer the Canada Pension Plan should consider eliminating the Year's Basic Exemption, so CPP contributions by employers and employees are made from the first dollar of earnings. At the same time, an enhanced CPP credit could be introduced for individuals whose earnings were below a certain threshold to compensate them for the increased CPP contributions they would have to pay.

Exclusions from the Contributory Period

Retirement and disability pensions from the CPP are based on average earnings over a lifetime, defined as the period between age 18 and the start of the pension which, for retirement pensions, can be between age 60 and 70. This is called the "contributory period." But many workers had periods of low earnings during this time because they were engaged in higher

education or training, they were unemployed or ill, disabled, or they were at home because of child rearing. To protect these workers, all CPP contributors may exclude all the years in which they were receiving a disability pension, as well as years in which they had a child under the age of seven, known as the child-rearing drop-out. In addition, 15 percent of the years remaining after these exclusions may also be dropped out of the calculation of average earnings on which the pension will be based. These provisions are referred to as the general drop-out.

For women who are contingent workers, there are two key issues here.

- Is the general drop-out adequate to cover periods spent in non-standard work arrangements?
- Should the child-rearing drop-out be expanded to include other caregiving activities?

Without further information about the length of time women spend in non-standard work arrangements during a lifetime of paid employment, it is impossible to answer the first of these questions. However, it may well be that as more longitudinal data become available, policy makers will want to re-examine the adequacy of the general drop-out provision to accommodate contingent workers. Extending the general drop-out would involve additional costs. However, if Recommendation 10 were adopted, funds should be available to cover this.

Recommendation 11: Federal, provincial and territorial governments responsible for administering the Canada Pension Plan should review the adequacy of the general drop-out provision to protect workers in non-standard work arrangements as more longitudinal data become available.

It seems inevitable that women's caregiving responsibilities will expand as the population ages and elder care becomes a serious policy issue. Additional unpaid family responsibilities may mean women have to withdraw from paid employment temporarily or permanently, reduce their hours of paid work or accept some form of non-standard work arrangement. It should be possible to expand the child-rearing drop-out, making it into a family responsibility drop-out that would cover years when a CPP contributor had to withdraw from the paid work force or accept a precarious job or non-standard work arrangement as a result of other family responsibilities, such as elder care. Administrative records might be used to verify such caregiving activities and, perhaps, to develop some way of limiting the number of years that could be excluded similar to the way in which the child-rearing drop-out is limited to the first seven years of a child's life (Townson 2000: 63). It should be noted that a family responsibility drop-out would mean that workers who must accept non-standard work arrangements and concomitant lower earnings, because of family caregiving responsibilities, would not be penalized by having to accept a reduced CPP retirement pension as a consequence.

Recommendation 12: Federal, provincial and territorial governments responsible for administering the Canada Pension Plan should consider expanding the child-rearing drop-out to cover other caregiving responsibilities, such as elder care.

The Level of Benefits

Canada Pension Plan retirement pensions are designed to replace 25 percent of a worker's average annual earnings up to a maximum monthly benefit of \$788.75 in 2002. Many women who retire in 2002 will receive much less than this because their average lifetime earnings were well below the maximum. As well, many women now reaching retirement age have not had a continuous history of paid employment during their adult life, or they may have had extensive periods of reduced hours of paid work or part-time employment. All these conditions would lower the average earnings on which their retirement pension had been based. For example, women who retired in April 2002 were receiving an average retirement pension of only \$312.92 a month, compared with an average \$524.51 for men who had just retired (HRDC 2002: 14).

An increasing percentage of women workers are taking early retirement. For example, 69 percent of women who started receiving their CPP retirement pensions in April 2002 were under 65, and by far the biggest single group of new CPP pensioners were only 60 years old (HRDC 2002: 14). Claiming a CPP retirement pension before age 65 means accepting an actuarially reduced pension adjusted to take account of the number of months until the claimant reaches age 65.

In the past, there has been some discussion of increasing the replacement rate of the CPP for lower-income workers. One proposal, put forward by a Quebec committee studying the financing of old age pensions in 1977, was to introduce a two-step replacement rate instead of the current arrangement based on a pension that is 25 percent of the individual's average lifetime earnings. Under this proposal, the CPP/QPP retirement pension would be based on 50 percent of earnings up to half the average wage and 25 percent of earnings thereafter, up to the maximum insurable earnings level. The effect would have been a retirement pension that replaced 37.5 percent of earnings for someone earning the average wage, but 50 percent for low-income workers whose average earnings were less than half the average wage (Townson 2000: 61). Some version of this proposal would be of benefit to women who have long periods of contingent work at low wages during their adult lives.

Recommendation 13: Federal, provincial and territorial governments responsible for administering the Canada Pension Plan should consider the possibility of increasing the replacement rate of CPP retirement pensions for those with low average lifetime earnings.

All Canadians are entitled to receive an Old Age Security benefit at age 65, as long as they meet certain residency requirements. Those who have little other income apart from OAS may also qualify for a Guaranteed Income Supplement. In fact, even those who receive a maximum CPP retirement pension may still qualify for some GIS. For women who have spouses or partners, however, entitlement to GIS depends on the combined income of both partners. Women, who were 65 or older, received 38 percent of their total income from OAS and GIS in 1997. These programs were the largest single source of income for women seniors in that year (Statistics Canada 2000: 291).

Higher-income seniors must pay back some or all of their OAS benefits, depending on their income. But, unlike GIS, this clawback is based on individual income without reference to the income of a spouse or partner. As well, the flat-rate OAS benefit does not depend on participation in the paid work force, and it is not related in any way to past earnings. For these reasons, this benefit is also a way of improving the retirement incomes of women whose CPP retirement pensions are low for the reasons outlined above.

However, OAS benefits are low. The maximum benefit in June 2002 was \$442.66 a month, while the maximum monthly GIS for a single individual was \$526.08. Improving the level of these benefits would also help women whose CPP and other retirement pensions are low because of long periods spent in non-standard work arrangements.

Recommendation 14: The federal government should consider increasing the level of OAS and GIS benefits to assist those whose CPP and other retirement pensions are low because of long periods spent in non-standard work arrangements.

Reviewing the Results

While many of these recommendations would help improve the economic security of women working in non-standard jobs, they should be regarded as interim measures. What is needed is a much more comprehensive review of the issue of contingent work and the implications for women's equality of the trend to increasing use of non-standard work arrangements. Such a review should be possible as more information about these trends becomes available.

Recommendation 15: Consideration should be given to the appointment of a task force to examine the issue of contingent work in more depth. Such an inquiry should consider evidence of the trend to the increasing use of non-standard work arrangements, the implications for women's economic security and possible policy responses that ensure women are accommodated in public programs that protect their current and future economic autonomy and promote their equality.

APPENDIX: SUMMARY TABLES

The following summary tables present the results of special tabulations commissioned from Statistics Canada's Survey of Labour and Income Dynamics (SLID). They show the work experience of respondents over a six-year period from 1993 to 1998.

**Table A1: Employed People Who Never Had a Full-Time Job
Percentage of Respondents* Having Had Employment, but Never in Full-Time Jobs**

Age Group	Women %	Men %	Both Sexes %
All ages 25 or older	9.9	1.5	5.8
25-34	7.3	3.0	5.1
35-44	4.6	0.9	2.7
45-54	4.9	0.7	2.8
55-64	11.5	1.0	6.3
65 or older	25.7	2.3	15.4

Note:

* Excludes those who said they did not know.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A2: Percentage of Job Holders of All Ages by Number of Employers, Canada, 1993-98

	Number of Employers Over Six-Year Period						
	1 %	2 %	3 %	4 %	5 %	6 %	7 %
Women	40.8	22.3	13.4	*	*	*	*
Lived with a spouse	44.4	23.0	12.6	8.3	4.6	2.9	1.7
Lived with a pre-school child	41.0	24.6	12.8	9.8	5.1	2.7	1.4
Lived with a school child	43.5	26.8	9.5	9.0	4.7	2.7	1.2
Did not live with school child	38.1	22.0	16.6	10.7	5.6	2.7	1.6
Did not live with a pre-school child	46.6	22.0	12.4	7.3	4.3	3.0	2.0
Lived with a school child	49.3	22.4	11.7	6.8	4.1	2.7	1.3
Did not live with a school child	45.0	21.7	12.8	7.6	4.5	3.1	2.3
Did not live with a spouse	30.6	20.4	15.9	*	*	*	*
Lived with a pre-school child	25.3	18.6	23.9	*	*	*	*
Lived with a school child	33.3	13.6	24.0	*	*	*	*
Did not live with a school child	15.5	24.6	23.7	*	*	*	*
Did not live with a pre-school child	31.1	20.6	15.1	9.9	*	*	*
Lived with a school child	45.8	19.5	18.2	6.7	*	*	*
Did not live with a school child	29.2	20.7	14.7	10.3	8.9	5.5	4.2
Men	*	*	*	*	*	*	*
Lived with a spouse	47.1	20.0	12.0	7.4	5.3	2.8	2.3
Lived with a pre-school child	41.3	19.9	14.5	8.4	6.5	3.4	2.1
Lived with a school child	46.5	18.9	13.6	7.4	6.4	2.3	1.3
Did not live with a school child	34.4	21.2	15.6	9.8	6.7	4.7	3.1
Did not live with a pre-school child	51.1	20.1	10.3	6.7	4.4	2.4	2.4
Lived with a school child	54.3	20.2	10.3	5.9	4.0	2.1	1.6
Did not live with a school child	49.3	20.0	10.3	7.2	4.6	2.6	2.9
Did not live with a spouse	*	*	*	*	*	*	*
Lived with a pre-school child	*	*	*	*	*	*	*
Lived with a school child	*	*	*	*	*	*	*
Did not live with a school child	*	*	*	*	*	*	*
Did not live with a pre-school child	28.6	*	*	*	*	*	*
Lived with a school child	45.9	*	*	*	*	*	*
Did not live with a school child	28.2	20.7	17.6	10.2	8.1	5.6	4.6

Notes:

* Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A3: Employment Patterns of Women Aged 21 to 44, Canada 1993-98

	Number of Employers Over Six-Year Period			
	1 %	2 %	3 %	4 %
Lived with a spouse	37.2	22.9	14.6	9.9
Lived with a pre-school child	40.6	24.1	13.0	10.0
Lived with a school child	42.5	26.5	9.7	9.4
Did not live with a school child	38.5	21.6	16.5	10.7
Did not live with a pre-school child	32.1	21.0	17.0	9.7
Lived with a school child	45.8	20.1	14.8	7.4
Did not live with a school child	22.4	21.7	18.4	11.3
Did not live with a spouse	17.9	20.1	19.0	*
Lived with a pre-school child	22.7	18.6	26.3	*
Lived with a school child	29.7	12.7	29.0	*
Did not live with a school child	15.5	24.6	23.7	*
Did not live with a pre-school child	17.3	20.3	18.1	*
Lived with a school child	39.6	20.6	22.4	*
Did not live with a school child	15.3	20.2	17.7	13.3

Notes:

* Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A4: Employment Patterns of Women Aged 45 to 69, Canada 1993-98

	Number of Employers Over Six-Year Period			
	1 %	2 %	3 %	4 %
Lived with a spouse	*	*	*	*
Lived with a pre-school child	*	*	*	*
Lived with a school child	53.0	29.3	*	*
Did not live with a school child	*	*	*	*
Did not live with a pre-school child	56.8	22.7	9.2	5.7
Lived with a school child	52.2	24.5	9.1	6.4
Did not live with a school child	59.2	21.7	9.3	5.3
Did not live with a spouse	*	*	*	*
Lived with a pre-school child	*	*	*	*
Lived with a school child	*	*	*	*
Did not live with a school child	*	*	*	*
Did not live with a pre-school child	58.6	21.2	9.2	*
Lived with a school child	51.5	18.4	14.3	*
Did not live with a school child	60.2	21.8	8.1	3.7

Notes:

* Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A5: Percentage of Employed Women and Men in Short-Term Jobs, Canada 1993-98

	Age 21-44 %	Age 45-69 %
Women	25.9	10.8
Men	26.3	8.8

Note:

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A6: Family Status of Women in Short-Term Jobs, Canada 1993-98

	Percentage in Short-Term Jobs	
	Age 21-44	Age 45-69
Lived with a spouse		
Pre-school child only	17.4	*
Pre-school child and school age child	10.8	*
School age child only	16.8	8.7
No pre-school or school age children	24.2	12.1
Did not live with a spouse		
Pre-school child only	79.8	*
Pre-school child and school age child	19.1	*
School age child only	50.4	*
No pre-school or school age children	49.3	11.1

Note:

* Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A7: Duration of Months of Part-Time Work for Women, Canada 1993-98

Number of Months Employed Part-Time	Age 21-44 %	Age 45-69 %
1-12 months	46.0	47.9
13-24 months	21.4	17.5
25-36 months	13.7	10.0
37-48	9.3	8.9
49-60	6.2	8.8
61-72	3.4	6.9
	100.0	100.0

Note:

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A8: Duration of Part-Time Work for Women Aged 21 to 45 Living with a Spouse, Canada 1993-98

	Pre-School Child Only	Pre-School and School Age Child	School Age Child Only	No Pre-School or School Age Child
Total part-time months	628,105	605,723	386,959	490,242
	%	%	%	%
1-12 months	45.9	26.6	48.6	53.0
13-24 months	22.4	21.2	18.5	21.1
25-36 months	14.1	15.6	11.7	11.9
37-48 months	8.2	13.9	11.3	8.9
49-60 months	6.5	13.1	6.2	3.3
61-72 months	2.8	9.6	3.7	*

Notes:

* Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A9: Duration of Months of Multiple Job Holding by Women, Canada 1993-98

	Age 21-44	Age 45-69
Total months of multiple jobs	1,382,919	423,888
	%	%
1-12 months	60.4	41.6
13-24 months	19.3	16.5
25-36 months	9.8	15.2
37-48 months	4.1	6.9
49-60 months	3.6	10.9
61-72 months	2.7	8.9
	100.0	100.0

Note:

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A10: Duration of Multiple Job Holding by Women Aged 21 to 45 Living with a Spouse, Canada 1993-98

	1-12 months %	13-24 months %
Lived with a spouse		
Pre-school child only	16.2	13.6
Pre-school child and school age child	7.0	21.6
School age child only	8.5	8.3
No pre-school or school age children	19.2	22.4

Note:

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A11: Duration of Months of Self-Employment for Women, Canada 1993-98

	Age 21-44	Age 45-69
Total months of self-employment	911,635	588,014
	%	%
1-12 months	48.9	35.6
13-24 months	18.4	18.2
25-36 months	10.3	10.3
37-48 months	6.2	5.5
49-60 months	6.4	7.9
61-72 months	9.7	22.5
	100.0	100.0

Note:

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

Table A12: Duration of Self-Employment for Women Aged 21 to 45 Living with a Spouse, Canada 1993-98

	1-12 months	13-24 months	25-36 months	37-48 months
Total months of self-employment*	445,971	168,122	93,553	56,700
	%	%	%	%
With pre-school child	18.1	22.0	21.4	**
With pre-school child and school age child	14.0	32.1	34.7	38.1
With school age child only	13.3	8.4	**	**
No pre-school or school age children	16.4	9.0	**	**

Note:

* Includes both those living with a spouse and those not living with a spouse.

** Too few observations to be tabulated.

Table represents persons present all six years who had a job at some time.

Source:

Statistics Canada Survey of Labour and Income Dynamics, special tabulations.

SELECTED BIBLIOGRAPHY

- Akyeampong, Ernest B. 1999. "Unionization – an Update." In *Perspectives on Labour and Income Autumn 1999*. 11(3). Ottawa: Statistics Canada Catalogue no. 75-001-XPE.
- Badets, Jane and Linda Howatson-Leo. 1999. "Recent Immigrants in the Workforce." In *Canadian Social Trends*. Spring: 16-22.
- Baldwin, Bob. 1997. "Gender Implications of Changes to the Canada Pension Plan." Prepared for the House of Commons Standing Committee on Finance. Ottawa: Canadian Labour Congress.
- Baldwin, Bob and Monica Townson. 1997. "Background Note on Public Pensions." Prepared for the Alternative Federal Budget (AFB), 1997/98. Ottawa: Canadian Centre for Policy Alternatives.
- Baldwin, Sally and Jane Falkingham (eds.). 1994. *Social Security and Social Change: New Challenges to the Beveridge Model*. London: Harvester Wheatsheaf.
- Beaudry, Paul and Thomas Lemieux. 1999. "Evolution of the Female Labour Force Participation Rate in Canada, 1976-1994: Cohort Analysis." *Symposium on Canadian Labour Force Participation in the 1990s*. Ottawa: Canadian Business Economics, 7(2), May.
- Beaudry, Paul and David A. Green. 2000. "Employment Outcomes in Canada." In *Adapting Public Policy to a Labour Market in Transition*. Edited by W. Craig Riddell and France St-Hilaire. Montréal: Institute for Research on Public Policy.
- Betcherman, Gordon and Graham S. Lowe. 1997. *The Future of Work in Canada: A Synthesis Report*. Ottawa: Canadian Policy Research Networks.
- Blau, Francine D. and Adam J. Grossberg. 1991. "Real Wage and Employment Uncertainty and the Labor Force Participation Decisions of Married Women." *Economic Inquiry*. Vol. XXIX, October pp. 678-695. [nl.] Western Economic Association International.
- Campbell, Bruce. 1991. *Hard Lessons: Living with Free Trade*. Ottawa: Canadian Centre for Policy Alternatives.
- Canada, Department of Finance. 1996. *An Information Paper for Consultations on the Canada Pension Plan*. Released by the Federal, Provincial and Territorial Governments of Canada. Ottawa, February.
- Canada, House of Commons. 1995. *Security, Opportunities and Fairness: Canadians Renewing Their Social Programs*. Report of the Standing Committee on Human Resources Development. Ottawa.

- . 2001. *Beyond Bill C-2: A Review of Other Proposals to Reform Employment Insurance*. Report of the Standing Committee on Human Resources Development and the Status of Persons with Disabilities. Peter Adams, M.P. Chair.
- Canada, HRDC (Human Resources Development Canada). 1994. *Inventory of Income Security Programs in Canada, January 1993*. Ottawa.
- . 1995. "Minister Axworthy Announces New Employment Insurance Plan." Backgrounder 1, December 1, 1995. <<http://www.hrdc-drhc.gc.ca/common/news/insur/9579ble.shtml>>. Accessed April 8, 2002.
- . 2001a. "Proposed Changes to the Employment Insurance Act." News Release 01-05, February 2.
- . 2001b. "Farming and Other Self-Employment." <http://www.hrdc-drhc.gc.ca/ae-ei/pubs/IN144_e.shtml>. Accessed February 27, 2002.
- . 2002. *Statistical Bulletin April 2002*. <http://www.hrdc-drhc.gc.ca/isp/studies/trends/stats_e.shtml>. Accessed May 23, 2002.
- Canada, Statistics Canada. 1992. *Characteristics of Dual-Earner Families, 1990*. Catalogue No.13-215. Ottawa.
- . 1997a. *Canada's Retirement Income Programs: A Statistical Overview*. Catalogue No. 74-507-XPB. Ottawa.
- . 1997b. *Labour Force Update: the Self-Employed*. Autumn 1997. 1(3). Catalogue No. 71-005-XPB. Ottawa.
- . 1998a. *Work Arrangements in the 1990s*. Analytic Report No. 8. Catalogue No.71-535-MPB, no.8. Ottawa.
- . 1998b. "1996 Census: Labour Force Activity, Occupation and Industry, Place of Work, Mode of Transportation to Work, Unpaid Work." *The Daily*. Tuesday, March 17.
- . 2000. *Women in Canada 2000 – A Gender-Based Statistical Report*. Ottawa: Statistics Canada Target Groups Project. Catalogue No. 89-503-XPE.
- . 2001a. *Pension Plans in Canada January 1, 2000*. Catalogue No. 74-401-SIB.
- . 2001b. *Women in Canada: Work Chapter Updates*. Catalogue No. 89F0133XIE.
- . 2001c. *Income in Canada 1999*. Catalogue No. 75-202.
- . 2001d. *Retirement Savings Through RPPs and RRSPs 1999*. Catalogue No. 74F0002XIB.

- . 2001e. “Employment Insurance Coverage.” *The Daily*. December 18.
- . 2001f. “Non-Standard Employment by Age and Sex.” Unpublished data from the Labour Force Survey.
- . 2001g. “Average Earnings by Sex and Work Pattern.” <<http://www.statcan.ca/english/Pgdb/People/Labour/labour01b.htm>>. Accessed March 27, 2002.
- . 2002. CANSIM II Tables 380-0002 and 279-0003. <<http://www.statcan.ca/english/Pgdb/People/Labour/labor64htm>>. Accessed March 17, 2002.
- CABE (Canadian Association for Business Economics). 1999. “A Symposium on Canadian Labour Force Participation in the 1990s.” *Canadian Business Economics*. 7(2), May.
- CLC (Canadian Labour Congress). 1997. *Women’s Work: A Report by the Canadian Labour Congress*. Ottawa.
- . 1998. *Women and Unemployment Insurance*. <<http://www.clc-ctc.ca/policy/ui/womU198.html>>. Accessed April 8, 2002.
- . 2001. *Backgrounder on Bill C-2*. Social and Economic Policy, February 13.
- . 2002. *Unemployment Insurance Bulletin*. 4(1).
- Canadian Labour Market and Productivity Centre. 1997. *Changing Times, New Ways of Working: Alternative Working Arrangements and Changes in Working Time*. Ottawa: Canadian Labour Market and Productivity Centre.
- CUPE (Canadian Union of Public Employees). 2001. *You Too Can Have a Good Pension Plan: The Multi-Sector Pension Plan*. Ottawa: CUPE National Office.
- Denton, M., I.U. Zeytinoglu, S. Webb and J. Lian. 1998. “Healthy Work Environments in Community Based Health and Social. Service Agencies, Stage Two Report: Employee Questionnaire Finding,” MRCPOWH technical report series, no. 6. Hamilton Ontario: McMaster University.
- Diamond, Peter A., David C. Lindeman and Howard Young (eds). 1996. *Social Security: What Role for the Future?* Washington, D.C.: National Academy of Social Insurance.
- Donner, Arthur. 2000. *Non-Standard Work and Public Pensions: A Report Prepared for HRDC on Two Symposiums Held on May 16 and 17, 2000*. Ottawa: Human Resources Development Canada.
- Drolet, Marie. 1999. *The Persistent Gap: New Evidence on the Canadian Gender Wage Gap*. Ottawa: Statistics Canada Income Statistics Division. Catalogue No. 75F0002MIE-99008.

- Dugan, Bob and Benoit Robidoux. 1999. "Demographic Shifts and Labour Force Participation Rates in Canada." *Symposium on Canadian Labour Force Participation in the 1990s*. Ottawa: Canadian Business Economics, 7(2), May.
- ECC (Economic Council of Canada). 1990. *Good Jobs, Bad Jobs: Employment in the Service Economy*. A statement by the Economic Council of Canada. Ottawa.
- Ellwood, David T. 2001. *The Sputtering Labor Force of the 21st Century: Can Social Policy Help?* Boston: Harvard University, John F. Kennedy School of Government, Faculty Research Working Paper Series RWP01-022.
- Fortin, Nicole M. and Thomas Lemieux. 2000. "Income Redistribution in Canada: Minimum Wages Versus Other Policy Instruments." In *Adapting Public Policy to a Labour Market in Transition*. Edited by W. Craig Riddell and France St-Hilaire. Montréal: Institute for Research on Public Policy.
- Grbich, Judith E. 1990. "The Tax Unit Debate Revisited: Notes on the Critical Resources of a Feminist Revenue Law Scholarship." *Canadian Journal of Women and the Law*. 1990-1991, 4(2).
- Gunderson, Morley and Leon Muszynski. 1990. *Women and Labour Market Poverty*. Ottawa: Canadian Advisory Council on the Status of Women.
- Gunderson, Morley and W. Craig Riddell. 2000. "The Changing Nature of Work: Implications for Public Policy." In *Adapting Public Policy to a Labour Market in Transition*. Edited by W. Craig Riddell and France St-Hilaire. Montréal: Institute for Research on Public Policy.
- Hudson, Ken. 1999. *No Shortage of "Non-Standard" Jobs*. Washington: Economic Policy Institute, Briefing Paper, December 1999.
- Hughes, Karen D. 1999. *Gender and Self-Employment in Canada: Assessing Trends and Policy Implications*. Ottawa: Canadian Policy Research Networks, Study No. W/04. Changing Employment Relationships Series.
- Hum, Derek and Wayne Simpson. 1995. "Reducing Spending and Increasing Equity: How Far Can Refundable Tax Credits Take Us?" *Canadian Public Administration*. 38(4), Winter: 598-612.
- Hunsley, Terrance. 1994. "Labour Market Polarization and Social Policy: Issues and Reform Possibilities." Prepared for a seminar at Queen's University School of Policy Studies, January 1994. Kingston: Queen's University.
- ILO (International Labour Organization). 1987. *World Labour Report*. Oxford: Oxford University Press.

- Jackson, Andrew and David Robinson, with Bob Baldwin and Cindy Wiggins. 2000. *Falling Behind: The State of Working Canada, 2000*. Ottawa: Canadian Centre for Policy Alternatives.
- Kerr, Kevin B. 2001. *Bill C-2: An Act to Amend the Employment Insurance Act and the Employment Insurance (Fishing) Regulations*. Legislative Summary LS-378E. Ottawa: Library of Parliament: Parliamentary Research Bureau.
- Krahn, Harvey. 1992. *Quality of Work in the Service Sector*. Ottawa: Statistics Canada General Social Survey Analysis Series. Catalogue 11-612E No. 6, pp. 52-70.
- Leach, Belinda. 1996. "Behind Closed Doors: Homework Policy and Lost Possibilities for Change." In *Rethinking Restructuring: Gender and Change in Canada*. Edited by Isabella Bakker. Toronto: University of Toronto Press.
- Lin, Zhengxi, Janice Yates and Garnett Picot. 1999. *Rising Self-Employment in the Midst of High Unemployment: An Empirical Analysis of Recent Developments in Canada*. Ottawa: Statistics Canada, Analytical Studies Branch, Research Paper Series. Catalogue No. 11F0019MPE, No. 133.
- Lin, Zhengxi, Garnett Picot and Janice Yates. 1999. *The Entry and Exit Dynamics of Self-Employment in Canada*. Ottawa: Statistics Canada, Analytical Studies Branch, Research Paper Series. Catalogue No. 11F0019MPE, No. 134.
- Lowe, Graham and Grant Schellenberg. 2001. *What's a Good Job? The Importance of Employment Relationships*. Ottawa: Canadian Policy Research Networks. CPRN Study No. W/O5.
- Marshall, Katherine. 1998. "Balancing Work and Family." In *Work Arrangements in the 1990s*. Ottawa: Statistics Canada, Catalogue No. 71-535-MPB, No. 8.
- . 1999. "Employment after Childbirth," *Perspectives on Labour and Income*. Autumn 1999, 11(3), Ottawa, Statistics Canada Catalogue No. 75-001-XPE.
- . 2001. "Part-Time by Choice." *Perspectives on Labour and Income*. Spring 2001, 13(1), Ottawa, Statistics Canada Catalogue No. 75-0001-XPE.
- . 2002. "Duration of Multiple Job Holding." *Perspectives on Labour and Income*. Summer 2002, 14(2), Ottawa, Statistics Canada Catalogue No. 75-001-XPE.
- Nakamura, Alice O. and Erik M. Diewert. 1994. "Reforming our Public Income Support Programs." Paper prepared for Conference on Labour Market Polarization, School of Policy Studies. Kingston: Queen's University.
- OECD (Organization for Economic Co-operation and Development). 1987. "Recent Labour Market Trends." *Employment Outlook, July 1987*. Paris: OECD.

- . 1997. *Making Work Pay: Taxation, Benefits, Employment and Unemployment. The OECD Jobs Strategy*. Paris: OECD.
- . 1998. *Economic Surveys - Canada*. Paris: OECD.
- Phipps, Shelley. 1994. "Poverty and Labour Market Change: Canada in Comparative Perspective." Paper prepared for Conference on Labour Market Polarization, School of Policy Studies. Kingston: Queen's University.
- Phipps, Shelley, Peter Burton and Lynn Lethbridge. 2001. "In and Out of the Labour Market: Long-Term Income Consequences of Child-Related Interruptions to Women's Paid Work." *Canadian Journal of Economics*. 34(2), May.
- Picot, Garnett and Andrew Heisz. 2000. *The Performance of the 1990s Canadian Labour Market*. Ottawa: Statistics Canada, Analytical Studies Branch, Research Paper Series. Catalogue No. 11F0019MPE No. 148.
- Pold, Henry. 2001. "Trends in Part-Time Work." *Perspectives on Labour and Income, Summer 2001*. 13(2), Ottawa, Statistics Canada, Catalogue No. 75-001XPE.
- PSC (Public Service Commission). 1999. *The Future of Work: Non-Standard Employment in the Public Service of Canada*. Ottawa: Public Service Commission Research Directorate, Policy, Research and Communications Branch, March.
- Richards, John. 1997. *Retooling the Welfare State: What's Right, What's Wrong, What's to Be Done*. Policy Study 31. Toronto: C.D. Howe Institute.
- Riddell, W. Craig and France St-Hilaire. 2000. *Adapting Public Policy to a Labour Market in Transition*. Montréal: Institute for Research on Public Policy.
- Roller, Stephan. 1999. *Report on the Main Results of the Employment Insurance Coverage Survey, 1998*. Ottawa: Statistics Canada Income Statistics Division, Catalogue No. 73F0008-XIE.
- Schellenberg, Grant and Christopher Clark. 1996. *Temporary Employment in Canada: Profiles, Patterns and Policy Considerations*. Social Research Series Paper No 1. Ottawa: Canadian Council on Social Development, Centre for International Statistics.
- Sherman, David M. Ed. 1996. *The Practitioner's Income Tax Act*. Ninth Edition. Scarborough, Ontario: Carswell Thomson Professional Publishing.
- Simpson, Wayne. 1997. "Labour Market Intermittency and Earnings in Canada." Income and Labour Dynamics Working Paper Series: Statistics Canada Product Number 75F0002M. Catalogue No. 97-12. Ottawa: Statistics Canada.

Sunter, Deborah. 2001. "Demography and the Labour Market." *Perspectives of Labour and Income, Spring 2001*. 13(1), Ottawa: Statistics Canada Catalogue No. 75-001-XPE.

Townson, Monica, 1987. "Women's Labour Force Participation, Fertility Rates and the Implications for Economic Development and Government Policy." Study for the federal government's Demographic Review. Ottawa: Institute for Research on Public Policy.

———. 1990. "Tax Treatment of Pensions and Retirement Savings." Brief by the National Federation of Nurses Unions to the House of Commons Finance Committee on proposed tax legislation and regulations on tax assistance to retirement savings (Bill C-52). Ottawa: National Federation of Nurses Unions.

———. 1993. *Tax Facts: What Every Woman Should Know*. Ottawa: Canadian Advisory Council on the Status of Women.

———. 1995. *Women's Financial Futures: Mid-Life Prospects for a Secure Retirement*. Ottawa: Canadian Advisory Council on the Status of Women.

———. 1996a. "Reforming the Canada Pension Plan: The Implications for Women." Ottawa: Status of Women Canada.

———. 1996b. *Our Aging Society: Preserving Retirement Incomes into the 21st Century*. Ottawa: Canadian Centre for Policy Alternatives.

———. 1997a. "Non-Standard Work: The Implications for Pension Policy and Retirement Readiness." Ottawa: Women's Bureau, Human Resources Development Canada. (Unpublished).

———. 1997b. *Independent Means: A Canadian Woman's Guide to Pensions and a Secure Financial Future*. Toronto: Macmillan Canada.

———. 1997c. *Protecting Public Pensions: Myths vs. Reality*. Ottawa: Canadian Centre for Policy Alternatives.

———. 2000. *Reducing Poverty among Older Women: The Potential of Retirement Incomes Policies*. Ottawa: Status of Women Canada.

United States. 1995. *Social Security Programs Throughout the World - 1995*. Research Report #64. SSA Publication No. 13-11805. Washington: Social Security Administration Office of Research and Statistics.

———. 1997. *Social Security Reform: Implications for Women's Retirement Income*. Report to the Ranking Minority Member, Subcommittee on Ways and Means, House of Representatives, from Jane L. Ross, Director, Income Security Issues. Washington: United States General Accounting Office.

Vosko, Leah. 2000. *Temporary Work: The Gendered Rise of a Precarious Employment Relationship*. Toronto: University of Toronto Press.

Waldfoegel, Jane, Yoshio Higuchi and Masahiro Abe. 1998. *Maternity Leave Policies and Women's Employment after Childbirth: Evidence from the United States, Britain and Japan*. Centre for Analysis of Social Exclusion, CASE paper 3. London, England: London School of Economics.

Zeytinoglu, Isik Urla. 2000. "Social Justice for Workers in Non-Standard Employment Forms and Contracts." In *Globalization and the Canadian Economy: The Implications for Labour Markets, Society and the State*. Edited by Richard P. Chaykowski. Kingston, Ontario: Queen's University.

Zeytinoglu, Isik Urla and Jacinta Khasiala Muteshi. 2002. "Gender, Race and Class Dimensions of Nonstandard Work." *Relations Industrielles/Industrial Relations*. 55(1).

Projects Funded Through Status of Women Canada's Policy Research Fund
 Call for Proposals **Women's Access to Sustained Employment with Adequate Benefits:
 Public Policy Solutions ***

The 1997 Canada Pension Plan Changes: Implications for Women and Men
 Adil Sayeed

*Re: Working Benefits: Continuation of Non-Cash Benefits – Support for Single Mothers
 and Disabled Women*
 Tanis Doe, Doris Rajan, Claire Abbott

Women in Non-Standard Jobs – The Public Policy Challenge
Monica Townson

Living Beyond the Edge: The Impact on Single Mothers of Trends in Non-Standard Work
 Marylee Stephenson

Occupational Health of Women in Non-Standard Employment
 Isik Urla Zeytinoglu, Josefina Moruz, M. Bianca Seaton and Waheeda Lillevik

*Women and Employment: Removing Fiscal Barriers to Women's Labour Force
 Participation*
 Kathleen Lahey

Improving Working Conditions for Home Day Care Providers
 Josée Belleau, Rachel Cox

Women in Own-Account Self-Employment: A Policy Perspective
 Judy Bates

*Self-Employment for Women: Policy Options That Promote Equality and Economic
 Opportunities*
 Karen Korabik, Donna Lero

* Some of these papers are still in progress and not all titles are finalized.