

**The National Council of Women of Canada  
Le Conseil national des femmes du Canada**

*FOUNDED 1893  
(INCORPORATED BY ACT OF PARLIAMENT)*

*IN FEDERATION WITH THE INTERNATIONAL COUNCIL OF WOMEN*

**Pre-Budget Brief  
To  
The Hon. Bill Morneau, Minister of Finance  
Government of Canada  
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*By Karen Monnon Dempsey, NCWC President  
[pres@ncwcanada.com](mailto:pres@ncwcanada.com)  
[www.ncwcanada.com](http://www.ncwcanada.com)*

# ***National Council of Women of Canada***

## **Preamble**

The National Council of Women of Canada (NCWC) is pleased to present our Pre-Budget Brief to the Minister of Finance, the Hon. Bill Morneau, Government of Canada.

Founded in 1893, the National Council of Women is a non-profit and non-partisan organization of women, representing a large number of Canadians of diverse occupations, languages, origins and customs and reflecting a cross-section of public opinion. NCWC is a non-governmental organization (NGO) comprised of Local Councils, Provincial Councils, and Nationally Organized Societies.

NCWC is a federate of the International Council of Women (ICW), an international non-governmental organization holding Consultative Status (Category 1) with the Economic and Social Council (ECOSOC) of the United Nations. Founded in 1888, the ICW is composed of National Councils in 74 countries.

NCWC holds Consultative Status (General) with ECOSOC, enabling NCWC to bring a Canadian perspective to the work of the United Nations Commission for the Status of Women. NCWC also participates as an Observer Non-Governmental Organization with the Permanent Council of the Organization of American States.

NCWC is an organization of local, provincial and national organizations which are closely connected with issues at those levels, and which also has a firm grasp of international issues and Canada's commitment to them. For this reason, NCWC is uniquely qualified to approach our Government with suggestions and recommendations which are based on carefully researched and democratically approved policies for improving the quality of life of Canadians.

For the past 122 years, the National Council of Women has worked to improve the quality of life in Canada through education and advocacy. All policy for NCWC is generated through resolutions originating with its members, Local Councils or NCWC Committees. These are circulated to, and then voted on, by the general membership, at our Annual General Meeting. When contacting the Government, the media and the public, Council representatives speak only on existing policy. This Brief is therefore the united voice of the federated membership of the National Council of Women of Canada.

In 2005 the Hon. Stephane Dion announced the unveiling of an Historic Sites and Monuments Board of Canada plaque commemorating the national historic significance of the National Council of Women of Canada in Allan Gardens, Toronto, the site of NCWC's first meeting. *"The National Council of Women has worked tirelessly for more than a century to expand opportunities for Canadian women," said Minister Dion. "Having the courage to break down barriers and challenge existing conventions so that women from coast to coast could participate in and influence our society, the Council paved the way for political equality and full citizenship for women throughout the nation."*

## **INTRODUCTION**

The National Council of Women of Canada appreciate the opportunity to present our Pre-Budget Brief to the Minister of Finance. The following are issues to which we would like to bring special focus at this time.

The first is **stimulating the economy** in times of low economic activity, which includes running cyclical deficits, directing more resources to the unemployed and low income Canadians, and ensuring adequate funding for appropriate retraining.

NCWC believe that a **National Housing Strategy** is essential with all parties working together and with all levels of government in a bipartisan effort to establish accessible, adequate, and affordable housing for the homeless and those precariously housed; that the Government work with First Nations, Inuit, and Metis peoples to develop and implement plans for funding housing and infrastructure construction without delay, taking into account the special needs of vulnerable women and their families on reserves.

We strongly believe that the Government must **develop and implement a national anti-poverty strategy**, so that full-time, full year employment provides a level of income above the poverty line, and that parents/guardians who are not able to be in the workforce be assured of a basic income and child benefits above the poverty line. It must also work to improve daily living conditions of people, with special attention being given to single mothers, older women, refugee women, women with disability, and Aboriginal women living off reserve at risk of food and shelter insecurity.

A **National Child Care Program**, with dedicated funding, is essential to meet the needs of all parents and children, with special emphasis on early childhood education. Investment in this area also results in an economy with higher productivity.

A post-secondary education has become prohibitively expensive for many students from low- and middle-income families. We ask that the Government work with the Provinces and Territories to **develop a national post-secondary student funding plan** that ensures affordable and accessible post-secondary education.

NCWC supports the right of every Canadian to be well-nourished, with special action being required for “nutritionally vulnerable people. . . . .pregnant, nursing mothers, infants, teenagers, elderly, First Nations, Metis, and Inuit, and people on low or fixed incomes.” Therefore, we urge the Government to establish a **national food security policy**.

We urge a **strengthening of the Canada Pension Plan** by increasing benefits for all contributors to ensure them a livable retirement with a defined, indexed and secure pension.

Lastly, NCWC urge **reform of the Employment Insurance Program**, ensuring that all premiums paid into the program are used only for the program and that all workers including non-standard workers be entitled to participate in the EI program.

## A. STIMULATING ECONOMIC ACTIVITY

At times of severe world-wide economic downturn and therefore sharply decreased economic activity, it is usually recommended that governments engage in economic stimulus, as a matter of urgency, in order to avoid a long term “depression.” Other voices have refined the concept of stimulus spending by pointing out that investing in different areas of the economy increases economic activity at very different rates.

Therefore, the National Council of Women of Canada urge the Government of Canada to:

- a) work to increase demand in the economy by running cyclical deficits at times of low economic activity, the extent of the deficit depending on the severity of the downturn
- b) engage in the most effective and efficient stimulus measures, particularly by directing more resources to the unemployed and those on low income
- c) work with the financial institutions to assist them in continuing to advance credit at times of low economic recession
- d) explore other ways of ensuring the availability of credit and implementing needed alternative avenues
- e) pay special attention to the needs of women
- f) ensure adequate funding for appropriate retraining for those who have lost their employment.

## B. HOUSING

Many municipalities across Canada in the past year have been working to address urgent housing needs, but they require assistance from other levels of government, most notably federal.

*“.....a more integrated consideration of both housing and homelessness offers a better chance of implementing a ‘housing first’ approach. With this approach, individuals who are homeless or at risk of homelessness are stabilized with affordable housing, offering a base from which any other complicating factors in their lives can be addressed.”* The Standing Senate Committee on Social Affairs, Science and Technology Report “In From the Margins: A Call to Action on Poverty, Housing, and Homeless” December 2009

NCWC strongly urge the Government to:

- a) adopt a National Housing Policy and
- b) encourage all parties to work together and with all levels of government in a bipartisan effort to establish accessible, adequate, and affordable housing for the homeless and those precariously housed.

The International Covenant on Economic, Social, and Cultural Rights committed each signatory country to work toward an “adequate standard of living” for all its citizens. Women and children tend to suffer disproportionately from homelessness and its poverty-related concerns that affect not only their health but their ability to seek, find and hold jobs.

The UN CEDAW (Committee for the Elimination of All Forms of Discrimination) Report urged Canada in 2003 to provide safe housing for vulnerable women. The

United Nations Declaration on the Rights of Indigenous Peoples referred to the rights of Indigenous peoples with respect to autonomy and self-government and to the improvement of their economic and social conditions, including housing, for which states are required to take effective measures to ensure improvement in these conditions.

Canada is the only major industrialized country without a national housing strategy, although the pockets of extreme poverty, homelessness, near homelessness and unsafe and/or overcrowded dwellings that exist in Canada (and which are particularly prevalent among Aboriginals, who include First Nations, Inuit and Metis) have high costs in terms of poor health, poor school achievement, increased involvement with the police and courts, as well as high levels of incarceration and unemployment through life.

NCWC urge the Government of Canada to work with First Nations, Inuit, and Metis peoples to develop and implement plans for funding housing and infrastructure construction without delay, and to provide sufficient funding and support to ensure that the housing:

- a) is supported by the necessary infrastructure
- b) is of sufficiently high quality to ensure healthy living
- c) is sufficiently plentiful to eliminate overcrowding
- d) takes into account the special needs of vulnerable women and their families on reserves, and
- e) meets the standards of the National Building Code.

Affordable housing, including rental accommodation, still remains out of reach for many Canadians and many more are homeless. We respectfully state that this situation is not acceptable, and it is time for a National Housing Policy that addresses the issue with the purpose and resolve of all levels of government.

### **C. POVERTY REDUCTION STRATEGIES**

On November 24, 1989, the Parliament of Canada passed an all-party resolution, unanimously, to eradicate child poverty within 10 years. Canada was rebuked by the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) Committee (January 2004) for economic policies that exacerbate the serious gap between the rich and poor. Canada to date has not taken strong action to implement measures that would eliminate serious poverty.

The UN Declaration of Human Rights declares that *“everyone has the right to a standard of living adequate for the health and well-being of oneself and one’s family, including food, clothing, housing, necessary social services, and to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his/her control”* with *“motherhood and childhood entitled to special care and assistance.”*

We urge the Government to collaborate with Provincial and Territorial governments and with aboriginal organizations and governing bodies, and to consult with civil society to develop anti-poverty legislation that includes a strategy to eliminate poverty by addressing the systemic barriers to full social participation by all Canadians and which contains accountability measures for government.

*“.....poverty costs us all. Poverty expands healthcare costs, policing burdens, and diminished educational outcomes. This in turn depresses productivity, labour force flexibility, life spans and economic expansion and social progress, all of which takes place at huge cost to taxpayers, federal and provincial treasuries and the robust potential of the Canadian consumer economy..... We believe that eradicating poverty and homelessness is not only the humane and decent priority of a civilized democracy, but absolutely essential to a productive and expanding economy benefitting from the strengths and abilities of all its people.” Senate Report “In From the Margins.*

There is increasing evidence that in addition to strong labour markets, a government commitment to implement a coordinated, long-term poverty reduction strategy, with targets, timelines, a dedicated budget and ongoing evaluation, is required to achieve sustained results. Poverty reduction strategies have been effective in a number of countries.

The National Council of Women of Canada urge the Government of Canada to develop and implement a national strategy for the urgent reduction of child and family poverty, with the following goals:

- a) that full time, full year employment provide a level of income above the poverty line;
- b) that parent/guardians who are not able to be in the workforce, be assured of a basic income and child benefits above the poverty line.

We also urge the Government of Canada to work with provincial and territorial governments to ensure that their minimum wage policies support a living wage.

*“Much of the evidence on the failure of employment to provide the anticipated route out of poverty focussed on the increase in precarious employment; this is defined as ‘the shift in labour markets from full-time and more or less permanent jobs to those with at least some of the following characteristics: temporary, part-time, irregular hours, low wages, and few if any benefits.’” Senate Report “In From the Margins”*

NCWC also ask the Government of Canada to ensure that an anti-poverty plan has the following components:

- a) measurable targets and timelines,
- b) a plan of action and budget that coordinates initiatives within and across government and other partners,
- c) a government accountability structure for ensuring results and for consulting with Canadians, particularly low-income persons, in the design, implementation and evaluation of the actions that will affect them, and
- d) a set of agreed poverty indicators that will be used to plan, monitor change, and assess progress.

An anti-poverty strategy must also:

- a) work to improve daily living conditions of people, with special attention being given to single mothers, older women, refugee women, women with disabilities, and Aboriginal women living off reserve at risk of food and shelter insecurity by increasing the Federal Social Transfer to the Provincial and Territorial Governments;

- b) hold the provinces and territories accountable for using additional benefits to social or income assistance recipients so that they have the resources to buy sufficient nutritional food and to live in stable, safe housing;
- c) implement a National Housing Strategy without delay;
- d) increase funding to on-reserve Aboriginals, given the exclusive federal responsibility for housing on reserves, in order to alleviate their food and shelter insecurity, paying particular attention to the unsafe, overcrowded and often mold-infected condition of much Aboriginal housing, and lack of access to safe drinking water; and
- e) develop an integrated national policy to reduce health inequities among Canadians by addressing the social determinants of health.

*“The economic and social costs of doing nothing about poverty – more than \$20 million – are more than we can afford.”* (2007 dollars) Senate Report “In From the Margins”

#### **D. NATIONAL CHILD CARE PROGRAM**

A National Child Care Program, with dedicated funding, is essential to meet the needs of all parents and children, with special emphasis on early childhood education. The State of Early Childhood Education and Care in Canada 2012, (C. Ferns and M. Friendly (2014), Toronto: Moving Childcare Forward Project) states that regulated child care is only available to 22.5 percent of children aged 0-5 in Canada. This year it will have been 45 years since the Royal Commission on the Status of Women called for a national child care program.

Since 1992 we have urged the Government to establish a national comprehensive child care policy designed to facilitate the development of child care service resources which would be of high quality; be available and financially accessible to all Canadian children who need them; offer a range of services to allow for parental choice and the needs of individual families; be sensitive to the particular cultural requirements of aboriginal and immigrant families; and meet the needs of children in their own homes as well as children in child care facilities.

There has been substantial research and evidence that learning begins in infancy with stimulation provided by parents and other caregivers and continues through life and that the quality of early childhood experiences has long-term effects on an individual’s adult life. Knowledge has increased about the need to focus resources strategically to enhance early childhood development, in particular from the prenatal period to school entry.

We believe that this is the most cost-effective contribution that can be made to ensure that all Canadian children can benefit from later education programs, and ensure that Canada will have the necessary well-educated young people entering the workforce in future. These programs provide children with valuable social interaction and learning skills while providing a smoother transition to full-time schooling. Investment in this area also results in an economy with higher productivity.

NCWC urge the Government to work with Provincial and Territorial Governments to ensure a learning environment for children from earliest infancy to school entry, and funding to meet this objective through a range of child care services including:

- i. parent resource centres
- ii. early childhood education opportunities in not-for-profit settings
- iii. group and family day care accessible to all families requiring out-of-home care, with enough subsidized spaces to meet the need.

*“Childcare is considered to be a human right by the United Nations (under the Convention on the Rights of the Child and the Convention on the Elimination of All Forms of Discrimination Against Women); some countries carry this into national policy by making ECEC an entitlement. In the most recent review of Canada’s compliance with the Convention on the Rights of the Child, the UN singled out the ‘lack of funding directed towards the improvement of . . . . affordable and accessible early childhood care and services,’ the ‘high cost of childcare,’ and the ‘lack of available spaces.’ - Alternative Federal Budget 2015, Canadian Centre for Policy Alternatives.*

## **E. INVESTING IN POST-SECONDARY EDUCATION**

A well-educated population contributes to Canada’s social, environmental and economic well being. A post-secondary education which helps graduates reach their full potential and secure their economic well-being has become prohibitively expensive for many students from low- and middle-income families. Some therefore decide to forego further education, and those who do pursue post-secondary studies often end up with significant levels of debt. Grants are few and increased student loan limits mean that students often assume even higher levels of debt.

Therefore, NCWC urge the Government to work with the Provinces and Territories to develop a national post-secondary student funding plan that ensures affordable and accessible post-secondary education for all qualified residents of Canada.

## **F. FOOD SECURITY FOR ALL CANADIANS**

The Declaration of Human Rights (1948) which Canada adopted, refers to basic needs as a human right: *“Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care...”* (article 25) NCWC policy dating from 1975 supported the recommendations of the UN’s Food and Agriculture Organization’s Rome Declaration that everyone has a “right to food,” and in 1977 we supported the right of every Canadian to be well-nourished, with special action being required for *“nutritionally vulnerable people . . . .pregnant women, nursing mothers, infants, teenagers, elderly, First Nations, Metis, and Inuit, and people on low or fixed incomes.”*

In 1976 Canada ratified the UN’s Covenant on Economic, Social, and Cultural Rights which calls for the recognition of the “fundamental right of everyone to be free of hunger” and the Rome Declaration on World Food Security (1996) which set the goal “to ensure food security for all with an immediate aim of reducing the number of undernourished people in the world by half by the year 2015.”



NCWC strongly urge the Government of Canada to establish a national food security policy that will:

- a) monitor urban expansion with a view to preserving good farmland and expanding Canada's capacity for food production;
- b) ensure sustainable production, processing and distribution which could build long-term sustainable farm incomes for both small and large enterprises;
- c) ensure that international agreements affecting food are based on the best Canadian standards;
- d) recognize that supply managed systems help to stabilize the supply of high quality food for consumption in Canada at affordable prices and help to stabilize farm incomes within the marketplace; and
- e) ensure safe and nutritious food for all Canadians including those on low income and those who are geographically isolated.

Many people in the far north depend on traditional food which has both a cultural significance and specific nutritional value for them. Therefore, NCWC urge that:

- 1) traditional foods be taken into consideration in food security programs for those living in Canada's far north, and
- 2) the government undertake research into the importance of traditional food when designing food security programs for those living in the far north.

NCWC also urge the government to ensure that departments such as health, safety, agriculture, animal husbandry, industry, fisheries, distribution and economic issues work together in a coordinated fashion that reduces overlap and complexity.

The safety of Canada's food supply is a basic expectation for Canadians; therefore, NCWC strongly urge the Government to give additional attention, via the Canadian Food Inspection Agency, to the safety of imported food through:

- 1) improving and strengthening regulations over imported food and implementation and evaluation of existing regulations,
- 2) ensuring that the equivalence at least to Canadian standards of the exporting country's food inspection system, and
- 3) improving regulations of imported food to and from Canada including the principles of Hazard Analysis Critical Control Points.

NCWC also urge the Government to work with the provinces and territories to increase co-operation in the area of food safety, improved inspection and harmonization standards, as well as on such topics as disease notification.

## **G. CANADA PENSION PLAN INCOME**

The economic well-being of Canada's retired population is being threatened by a significant increase in the number of retirees from the baby boom generation; on-going low levels of activity in the economy, high unemployment and the underfunding and/or the failure of increasing numbers of employer pension plans, leaving affected retirees without this income; and the significantly reduced level of personal savings of the working age employed population.

While it is generally assumed that retirees need about 70% of their pre-retirement income to preserve their standard of living in retirement, the Canada Pension Plan is designed to replace 25% of average adjusted annual earnings up to a maximum.

The CPP is the favoured vehicle of delivery to increase retirement income because it is considered secure, reliable, cost-effective and well managed. An expanded Canada Pension Plan (CPP) could provide an increased defined benefit pension related to earnings and years of contributions, and would remain a public pension plan where risks are pooled to provide adequate benefits to all contributors.

The National Council of Women of Canada urge the Government of Canada to strengthen the Canada Pension Plan (CPP) by increasing benefits for all contributors to ensure them a livable retirement with a defined, indexed and secure pension.

## **H. NEED FOR REFORM OF THE EMPLOYMENT INSURANCE PROGRAM**

Money collected for the employment insurance fund consists of employee and employer contributions. Currently, this fund *“provides benefits in the event of a job loss, illness, the birth of a child, a family member’s risk of death or a child’s critical illness. It also offers employment programs, known as employment benefits and support measures.”* – *The Employment Insurance Program in Canada: How it Works*, publication No. 2010-52-E, Revised 14 August 2014, Andre Leonard, Economics, Resources and International Affairs Division, Parliamentary Information and Research Service.

Employment Insurance (EI) is an essential safety net, the proof of which is most evident during a major downturn in an industry such as that happening now in the oil industry in Alberta.

Therefore, NCWC urge the Government of Canada to:

- a) dedicate all insurance premiums paid into the Employment Insurance program for employment insurance only,
- b) ensure that all workers, including non-standard workers and the self-employed, be entitled to participate in the Employment Insurance program,
- c) reduce the number of hours required to qualify for employment insurance,
- d) remove inequities in entitlements of and benefits from one region of Canada to another, and
- a) deem employment insurance funding as non-transferable for any other purpose.