

**A Literature Review Pertaining to the
Employment of Women in Northwestern Ontario**

Coordination, Communication and Capacity Project

Researched, Written, Edited by:

Maryanne Geddes, Marina Robinson, Rosalind Lockyer



August 2004

This project is funded by the Government of Canada

Canada

ACKNOWLEDGMENTS

We gratefully acknowledge the funding from the Government of Canada and the local staff of Human Resources Development Canada, who recognize the need for and relevance of research on the needs and challenges faced by women seeking economic independence in Northwestern Ontario.

TABLE OF CONTENTS

ACKNOWLEDGMENTS	ii
EXECUTIVE SUMMARY	1
1. GEOGRAPHIC, SOCIAL, AND ECONOMIC CONTEXT	23
Geographic Context	23
Social and Economic Context	24
Demographic Context	25
Population Change	25
Age Structure	26
Migration	29
Youth Out-Migration	32
Economic Context	35
Industrial Structure	35
Occupational Structure	36
Labour Force participation Rates	39
Income Levels	43
2. WOMEN IN THE WORKFORCE IN NORTHERN ONTARIO	49
3. OTHER BARRIERS FOR WORKING WOMEN IN NORTHWESTERN ONTARIO	56
The Impact of Globalization on Women's Work	56
Women's Unpaid Work	61
Education and Training	80
Access to Capital	85
4. CONCLUSIONS	88
5. RECOMMENDATIONS	107
WORKS CITED	109

EXECUTIVE SUMMARY

Introduction

The purpose of this study is to review the most current and relevant literature pertaining to the employment of women in Northwestern Ontario. It is also to review the most current and relevant literature pertaining to the contexts that shape these women's employment, in order to understand both the challenges and the opportunities they face. Special consideration is given to women who work part-time and women who are self-employed.

It is vital to recognize the influence of specific geographic and socio-economic contexts on women's employment. The issue of context is a complex one. In fact, people do not live in only one context; they live in a number of contexts. For example, women who live in Northwestern Ontario are obviously influenced by the developments and trends in Northwestern Ontario. Their employment, however, is also shaped by developments and trends that occur within the broader context of Northern Ontario. It is these differing contexts that determine that women's employment experiences, although similar in many ways, are also diverse in some ways. As a result, this review uses current, relevant literature to explain the influence of the particular contexts of both Northwestern Ontario and Northern Ontario on the employment of women in Northwestern Ontario. For the purposes of this study, Northwestern Ontario is the region that comprises the District of Thunder Bay and some aboriginal communities in its environs, the District of Rainy River, and the District of Kenora. Northern Ontario is the region that comprises all of Northwestern Ontario, the Greater Sudbury Division, and the districts of Algoma, Cochrane, Manitoulin, Sudbury, Timiskaming, Nipissing, and Parry Sound. Examination of these multi-faceted contexts serves to clarify the particular constraints on, and opportunities available to, these women. This information, in turn, should be taken into consideration when specific policies are formulated.

The research examines certain key characteristics of the geographic and socio-economic contexts of both Northern Ontario and Northwestern Ontario. Socio-economic context comprises both demography and economy. More specifically, the characteristics of the demographic context comprise population change, age of population, and migration patterns, including the out-migration of youth; the characteristics of the economic context comprise industrial structure, occupational structure, labour force participation, and income levels.

Besides elucidating the constraints, challenges, and opportunities experienced by employed women in Northwestern Ontario, this study makes recommendations for policy initiatives designed to lessen the constraints on, and increase the opportunities for, these women. This study also reviews those areas in which research is lacking or inadequate, in order that recommendations for the pursuit of further studies in specific areas can be made.

Conclusions

The literature review led to a number of conclusions. They are as follows.

The geographic context within which women in Northwestern Ontario and Northern Ontario are employed consists of certain characteristics that make the Northwestern and Northern environments different from the environment in Ontario as a whole and, therefore, present women with employment challenges that are unique to these regions.

Northwestern Ontario women are employed in a region characterized by its vast size, by its sparse population, and by its small, rural, remote, and isolated communities, separated from one another by enormous distances. In effect, in 2001, a total population of 234,771 lived within an area of 523,252 kilometres. Somewhat less than one-half of that population (109,016) lived in the region's only major centre, Thunder Bay, a city categorized as "medium-sized"; the remainder of the population was dispersed throughout the region. The physical barriers imposed by the sheer distances that comprise such a vast geography pose significant challenges to the region's employed women.

The demographic context within which women in Northwestern Ontario are employed consists of certain patterns and trends that make the Northwestern and Northern Ontario working environments very different from the working environment of Ontario as a whole.

More specifically, women in Northwestern Ontario and Northern Ontario are employed in communities that have the following demographic characteristics.

- The population of Northwestern Ontario has experienced considerable loss in numbers, especially between 1996 and 2001, even though the populations of Canada and of Ontario as a whole increased during the same time frame.
 - More specifically, the District of Thunder Bay and the District of Rainy River saw the greatest declines in population, while the District of Kenora saw a smaller decline.
 - The only exception is the Aboriginal communities, whose populations grew even more than the populations of Canada and of Ontario.
- The age structure of the populations of Northern Ontario is very different from those of Ontario as a whole, in that
 - the median age is high,
 - the 0-45 age group is a lower percentage of the population,
 - the 45 and over age group is a higher percentage of the population,
 - the 65 and over age group is substantial, and

- the percentage of the population aged 65 and over is rising rapidly; in addition, the age structure of their populations diverged increasingly from that of Ontario as a whole between 1996 and 2001, with the older age groups increasing as a percentage of the population to a greater extent than they had in the province as a whole.
- However, although the patterns and trends that characterize Northern Ontario make that area distinct from Ontario as a whole, there are still some differences among the 12 districts into which Northern Ontario is divided. The 3 districts that comprise the Northwest – the District of Thunder Bay, the District of Rainy River, and the District of Kenora – display some unique characteristics that must be taken into account.
 - In terms of the percentage of the population that is 65 years of age and older, the three Northwestern districts differ among themselves and in relation to the Ontario average and the Northern Ontario average. The District of Kenora's average is below the average of both Northern Ontario and Ontario as a whole. The District of Thunder Bay's average is somewhat lower than the average for Northern Ontario, but is higher than the average for Ontario as a whole. The District of Rainy River's average is the highest in Northwestern Ontario and is considerably higher than the average for Northern Ontario.
 - In terms of variations regarding the rates at which the population aged 65 and over is increasing in relation to the same rates in Northern Ontario and in Ontario as a whole, the District of Kenora, the District of Thunder Bay, and the District of Rainy River rated fifth, sixth, and eighth, respectively, among the 12 Northern districts. In effect, the populations aged 65 and over in all Northwestern Ontario districts grew faster than the same age group in Ontario as a whole and than those of 4 other Northern districts, but they were outpaced by the populations of 4 other Northern Ontario districts.
- The Aboriginal communities are unique exceptions to many of the aforementioned trends, in that they contain the lowest percentage of the population aged 65 and over.
- The migration patterns of the populations of Northern Ontario, which say much about the economic growth or stagnation of individual communities, differ markedly from those in Ontario as a whole, in the following ways.
 - A much smaller percentage of the population remained migratory between 1996 and 2001.
 - These communities receive few migrants from outside of Canada.

- They receive migrants, to the extent that they get any at all, from inter-provincial sources.
- They receive most migrants from within the province and probably from inside Northern Ontario itself.
- They continue to diverge increasingly from Ontario as a whole in terms of the number of migrants they receive, both from within the province and from all sources combined.
- These communities display the same patterns of migration for landed immigrants.
- Furthermore, they receive landed immigrants, to the extent that they receive them at all, from the more traditional sources, such as the United States, Germany, and the United Kingdom, whereas Ontario as a whole receives landed immigrants primarily from non-traditional sources, such as China, India, Pakistan, and the Philippines.
- Although all twelve districts comprising Northern Ontario share commonalities in migration patterns, commonalities that set them off distinctly from Ontario as a whole, there are also differences among districts.
 - One difference comprises the number of migrants entering as a proportion of the population. The District of Kenora is one of five Northern Ontario districts that receives migrants at a rate below that of the province, but considerably higher than that of the region.
 - Another difference involves the source of migrants, that is, the extent to which that source is intra-provincial, inter-provincial, or external. The three Northwestern districts are closest to the provincial rate, rather than the regional rate, in terms of intra-provincial migrants; that is, all three are less dependent on intra-provincial migration as sources of migrants.
- The communities in Northern Ontario have a level of youth out-migration
 - that continues to be much greater than that of the province as a whole,
 - that increased considerably between 1996 and 2001, and
 - that is characterized by a gender imbalance, due to the fact that a greater number of male youths out-migrate than do female youths.

The economic contexts within which women in Northwestern Ontario and Northern Ontario are employed consist of numerous structures, patterns, and trends that make their working environments different than those of women in Ontario as a whole.

- The industrial structure of Northern Ontario is different than that of Ontario as a whole.
 - In Northern Ontario, there is a greater reliance on primary resource industries and on public sector service industries, which comprise health, education, social assistance, and public administration.
 - Conversely, there is a lesser reliance on manufacturing industries and on professional service industries, which comprise the ‘new knowledge’, or ‘knowledge economy’, designed to replace more traditional industries.
 - Although these different industrial structures apply to all Northern districts and set the region apart from the occupational structures of Ontario as a whole, there are smaller differences in industrial structures among districts.
 - In Northwestern Ontario, the industrial structure of the District of Thunder Bay most closely corresponds to the Northern Ontario model, except for a slightly higher reliance on manufacturing industries and a slightly lower reliance on retail trade industries.
 - The District of Rainy River deviates from the Northern Ontario model, in that it boasts a slightly greater dependence on manufacturing industries, a greater dependence on agriculture and forestry industries, and a lesser dependence on mining.
 - The District of Kenora differs from the Northern Ontario model, in that it boasts more public service industries, due to its role as a service centre for outlying aboriginal communities, more hunting and fishing industries, due to aboriginal traditions of hunting and fishing, more accommodation and food service industries, due to the district’s role as a tourist centre, and more agriculture and forestry industries.
 - Aboriginal communities, when considered alone, display an industrial structure considerably different from those in other districts, in that it shows a greater reliance first on public administration service industries, next on health and social assistance service industries, and next on construction and education-related industries.
- The occupational structure of Northern Ontario is different than that of Ontario as a whole. This is logical, since occupational structure is closely related to industrial structure. There are, however, also slight differences in occupational structures among districts in Northern Ontario.
 - Northern Ontario relies considerably more on ‘blue collar’ occupations, such as trades, transport, and equipment operators, and related occupations. These occupations had been declining in number since 1986, due to technological developments and economic transformations, and, according to the 2001 Census, with the exception of a few specific occupations, they are continuing to decline in number.

- Given the dependence of the region on primary resources, it is not surprising that Northern Ontario has a greater number of occupations related to primary industries, especially those associated with forestry and mining. A noteworthy change, however, is the fact that these primary industry-related occupations have experienced the greatest decline of all occupations in Northern Ontario, primarily because they have been declining in Northern urban centres. Especially hard hit are mining-related occupations.
- Northern Ontario has fewer occupations in processing, manufacturing, and utilities, due to the fact that there have always been difficulties establishing secondary industries in the area.
- The decline in 'blue collar' occupations has been offset by the rise of sales and service occupations, which is now the largest occupational category in Northern Ontario. However, although jobs in this overall category are increasing, some specific low-skill jobs in the sub-category of cashiers, food and beverage workers, and retail trade workers are declining in number.
- Northern Ontario has fewer high-paying management occupations and a greater number of low-paying and low-level management positions in retail and in food and accommodation.
- Northern Ontario also has fewer occupations in the areas of business, finance, and administration, and in the area of natural and applied sciences.
- However, management and professional occupations and specialized business occupations are increasing significantly. The category of occupations that is increasing the most is health-related occupations; the second is management employment. This increase reflects the rising use of university graduates in Northern urban centres.
- Labour force participation in Northern Ontario is also different than that in Ontario as a whole.
 - Even though labour force participation in Canada and in Ontario increased between 1996 and 2001, there has been a decrease in labour participation rates in Northern Ontario. This trend began in 1991 and was experienced by all four Northern Ontario districts. One of the latter is the District of Kenora.
 - Labour force participation rates in Northern Ontario differ from those in Ontario as a whole, in that
 - the participation rates are lower, and
 - the unemployment rates are higher.

- Youths in Northern Ontario participate in the economy to the same extent as youths in Ontario as a whole, but this participation does not translate into similar employment rates. Unemployment rates are higher for Northern Ontario youths. In addition, the variance in the youth unemployment rates for Northern Ontario and Ontario as a whole increased continuously and considerably between 1991 and 2001.
- Self-employment, as an aspect of labour force participation, rose in Northern Ontario after 1986, even though self-employment rates are lower overall than those in the province as a whole. The rise in self-employment rates in Northern Ontario, although noteworthy, was outpaced by the greater rise in self-employment rates in Ontario as a whole between 1986 and 1996. The 2001 Census, however, shows that the variance between the two rates had narrowed, and self-employment rates were once more increasing in Northern Ontario.
- Self-employment rates differ in different districts of Northern Ontario. The highest rates are enjoyed in those districts that are closer to Southern Ontario; the lowest rates are enjoyed in those Northern Ontario districts that have the largest urban centres. Within Northwestern Ontario, the District of Rainy River has the highest self-employment rate, even higher than that of Ontario as a whole. The District of Kenora has a self-employment rate lower than that of the District of Rainy River and that of Ontario as a whole, but it has a rate slightly higher than that of Northern Ontario as a whole. The District of Thunder Bay has a rate much lower than those in the other two districts and than that of Ontario as a whole.
- Aboriginal communities have the highest rates of unemployment in Northern Ontario.
- When Northwestern Ontario is isolated, one can see that the District of Thunder Bay has the highest rates of employment and labour force participation, but it also has the lowest rates of self-employment. The District of Rainy River and the District of Kenora together have the highest rates of labour participation and the second lowest rates of youth unemployment.
- Income levels are different in Northern Ontario than they are in Ontario as a whole. These differences are as follows.
 - Northern Ontario is more dependent on government transfer payments.
 - Northern Ontario incomes are more evenly distributed, meaning that there are fewer high-income earners and more low-income earners.
 - The average income of Northern Ontario individuals is lower.
 - The median income of Northern Ontario individuals is lower.

- The divergence between the average income in Northern Ontario and that in Ontario as a whole is widening.
- The divergence between the median income in Northern Ontario and that in Ontario as a whole has been widening continuously since 1985.
- The average income of Northern Ontario families is lower.
- The median income of Northern Ontario families is lower.
- The divergence between the income levels of Northern Ontario families and provincial families has been widening.
- The difference in employment income is due to the fact that there are more part-time workers in Northern Ontario.
- The divergence between the region and the province in numbers of part-time workers has remained relatively constant since 1985.
- Both part-time and full-time Northern Ontario workers earn less average employment income than their counterparts in Ontario as a whole.
- The divergence in average employment income between Northern Ontario full-time, full-year workers and their provincial counterparts has been increasing since 1990 and especially between 1995 and 2000.
- The divergence in average employment income between Northern Ontario part-time, part-year workers and their provincial counterparts has been continuous since 1990 and startling in scope.
- Although Northern Ontario districts are similar in these trends and patterns, there are also differences among districts. The findings for Northwestern Ontario are as follows.
 - The districts of Thunder Bay, Rainy River, and Kenora are among the top 5, out of 12, Northern Ontario districts with average total income levels closest to those of Ontario as a whole.
 - The districts of Thunder Bay, Rainy River, and Kenora are among the top 6, out of 12, Northern Ontario districts with median total income levels closest to those of Ontario as a whole.
 - The districts of Thunder Bay, Rainy River, and Kenora fare better than many other Northern Ontario districts when it comes to median census family total income. In effect, they are among the top 5, out of 12, districts that have median census family incomes that are closest to those of Ontario as a whole.

- Workers in resource-dependent communities and in suburb communities earn the highest total average income in Northern Ontario. Out of the top 25 communities that qualified as communities earning the most income, 17 are located in Northwestern Ontario.
- The District of Thunder Bay has the highest levels of incomes in Northern Ontario and the districts of Rainy River and Kenora together have the lowest reliance on government transfer payments as a proportion of income.

An extensive amount of research has not been done on women and employment in Northwestern Ontario and Northern Ontario. However, some conclusions can be made on the basis of research done for the Northern Ontario Local Training and Adjustment Boards. These conclusions are as follows.

- Women's current employment opportunities are still determined by the region's economic history; more specifically, the region's resource-based economies led to a particular kind of industrial structure and resulting occupational structure. These in turn resulted in a number of circumstances that proscribed women's employment. In effect,
 - the fact that resource-based employments were traditionally defined as male employments meant that there developed
 - a rigid sexual division of labour and
 - a gender imbalance in the labour force.
 - Women were systematically excluded from such employments.
 - The gender imbalance did decline progressively in Northern Ontario after 1941. In Northwestern Ontario especially the number of women in the labour force increased dramatically after 1961.
 - This trend sped up during and after the 1970s, when the economic bases of these Northern economies expanded. Some women were allowed into resource-based industries, and women gained employment in other economic sectors. However, women stayed under-represented in traditional 'blue collar' industrial employments and in professional employments and over-represented in public sector, hospitality service, and sales and service employments.
- Currently, it remains true that the occupational structure for Northern Ontario women continues to be very different from that of men in Northern Ontario, in that women continue to be under-represented in resource-based industries and over-represented in the areas of health, social services, and hospitality.

- The participation rates of Northern Ontario women have certain characteristics.
 - They are different than those of Northern Ontario men, in that
 - they are lower, and
 - they are influenced by age and family structure.
 - The variance in the participation rates between men and women in Northern Ontario is declining, albeit slowly.
 - They are different than those of women in the province as a whole, in that
 - they are lower,
 - although, interestingly, the rates for Northern Ontario women aged 15-24 are only slightly lower than the rates of their counterparts.
 - The variance in the participation rates between women in Northern Ontario and women in Ontario as a whole is, however, narrowing.
 - There are differences in women's participation rates among the 12 Northern districts. The districts with the highest participation rates all lie in Northwestern Ontario. These are, in order of the highest participation rates to the lowest, the District of Kenora, the District of Thunder Bay, and the District of Rainy River.
- The self-employment rates of women also have particular patterns, in that
 - they had increased considerably between 1986 and 2000,
 - they had not increased as much as they had among women in Ontario as a whole, although they corresponded favourably to the rates of women in Ontario as a whole,
 - they had not increased as much as the self-employment rates of men, even though the self-employment rates of men in Northern Ontario were considerably lower than those of men in Ontario as a whole, and
 - the variance between men and women in Northern Ontario in rates of self-employment did not increase.

- The percentage of women who are self-employed varies among districts.
 - The District of Thunder Bay, along with the District of Cochrane, has among the lowest percentages of self-employed women in Northern Ontario.
 - The District of Rainy River has a percentage of self-employed women above those of both Northern Ontario and Ontario as a whole.
 - The District of Kenora has a percentage of self-employed women above those of the District of Rainy River, Northern Ontario, and Ontario as a whole.
- There are also differences among districts in the variance between the self-employment rates of women and those of men.
 - The District of Kenora has the smallest variance, which is also far below the variances for Northern Ontario and Ontario as a whole.
 - The District of Thunder Bay has a variance that is just below the variances for Northern Ontario and Ontario as a whole.
 - The District of Rainy River has a variance slightly above that of Northern Ontario, but below that of Ontario as a whole.
- The current industrial structure of women in Northern Ontario has the following characteristics.
 - It continues to be considerably different from that of men in Northern Ontario.
 - The variances between the industrial structure of Northern women and that of Northern men are much larger than the variances between the industrial structures of women and men in Ontario as a whole.
 - Certain Northern Ontario employments continue to be more exclusively female than male. The most significant difference between the industrial structures of women and men is women's predominance in the fields of health and social services. Somewhat less striking, but still noteworthy, is women's greater predominance in the accommodation and food services industries. Less striking, but still noticeable, is women's predominance in educational services.
 - Certain Northern Ontario employments continue to be more exclusively male than female. Men predominate in all traditional 'blue-collar', manufacturing, construction, mining, transportation and warehousing, and agriculture, forestry, fishing, and hunting industries.

- The industrial structure of Northern Ontario women is dissimilar to the industrial structure of women in Ontario as a whole.
 - The variance is not as great as the variance in industrial structures between Northern Ontario women and Northern Ontario men.
 - There are, however, considerable variances in industrial structure between women in Northern Ontario and women in Ontario as a whole.
 - In some areas women in Northern Ontario are under-represented, compared to women in Ontario as whole. These include:
 - manufacturing, construction, mining, and transportation industries, especially; and,
 - professional, scientific, and technical service industries.
 - In some areas women in Northern Ontario are over-represented. These include:
 - health and social service assistance services; and,
 - accommodations and food services.
- Whereas the industrial structures of women's employments in all Northern Ontario display considerable similarities and differ in similar ways from the industrial structures of women's employments in Ontario as a whole, there are still differences in women's industrial structures among the various Northern Ontario districts.
 - The percentage of women's employments comprising primary resource industries in the three Northwestern Ontario districts is higher than the percentage in Northern Ontario and in Ontario as a whole.
 - The District of Rainy River has the highest percentage, an equivalent of approximately twice that for Ontario as a whole and approximately one-third greater than that for Northern Ontario.
 - The District of Kenora has the second highest percentage, only slightly behind that of the District of Rainy River.
 - The District of Thunder Bay has the third highest percentage, but it outdoes that of Ontario as a whole and Northern Ontario by a very small margin only.
 - The percentage of women's employments comprising manufacturing industries in the three Northwestern Ontario districts is much lower than the percentage for Ontario as a whole, but either slightly higher or slightly lower than that for Ontario.

- The District of Rainy River has a percentage that is approximately one-half of that for Ontario as a whole and approximately one-third higher than that for Northern Ontario.
 - The District of Thunder Bay has a percentage that is approximately one-third of that for Ontario as a whole and slightly lower than that for Northern Ontario.
 - The District of Kenora has a percentage that is approximately one-third of that for Ontario as a whole and lower than that for Northern Ontario.
- The percentage of women's employments comprising public service sector industries in the three Northwestern Ontario districts is much higher than that for Ontario as a whole and closer to, but higher than, that for Northern Ontario.
 - The District of Kenora has the highest percentage in Northern and the eleventh highest in Northwestern Ontario.
 - The District of Thunder Bay has the second highest percentage within Northwestern Ontario and the tenth highest in Northern Ontario.
 - The District of Rainy River has the third highest percentage within Northwestern Ontario and the sixth highest in Northern Ontario.
- The percentages of women's employments comprising professional service industries in the three Northwestern Ontario districts are considerably lower than that for Ontario as a whole and differ in relation to that for Northern Ontario.
 - The District of Thunder Bay, with a percentage that is slightly higher than that for Northern Ontario, has the highest percentage within Northwestern Ontario and the second highest within Northern Ontario.
 - The District of Rainy River, with a percentage lower than that for Northern Ontario, has the second highest percentage within Northwestern Ontario and the eighth highest within Northern Ontario.
 - The District of Kenora, with a percentage equivalent to two-thirds of that for Northern Ontario, has the lowest percentage within Northwestern Ontario and the second lowest within Northern Ontario.

- The current occupational structure of women in Northern Ontario is directly related to the industrial structure.
 - It is very different from that of men in Northern Ontario.
 - The divergence between women's and men's occupational structures in Northern Ontario is greater than the divergence of women's and men's occupational structures in Ontario as a whole.
 - The occupational structure of Northern Ontario offers women more employments than it does men in:
 - business, finance, and administration occupations,
 - sales and service occupations, and
 - health occupations.
 - The occupational structure of Northern Ontario offers women less employments than it does men in:
 - traditional 'blue-collar' occupations and
 - science
 - The occupational structure of women in Northern Ontario varies from that of women in Ontario as a whole in that
 - sales and service occupations comprise a greater number of employments for women in Northern Ontario,
 - manufacturing occupations comprise fewer employments for women in Northern Ontario, and
 - science occupations comprise fewer employments for women in Northern Ontario.
 - Women in Northern Ontario, when compared to men in Northern Ontario, have less access to 'blue-collar' employments and more access to sales and service employments. Similarly, women in Northern Ontario, when compared to women in Ontario as a whole, have less access to 'blue-collar' employments and more access to sales and service employments.

- There are some differences in women's occupational structures among Northern Ontario districts.
 - The District of Thunder Bay has the highest proportion of women's professional service occupations and the second lowest proportion of women's 'blue-collar' employments.
 - The District of Rainy River and the District of Kenora, taken together, have the second highest proportion of women's management and business employments.

In addition to the special challenges and needs that working women in Northwestern Ontario experience, due to the particular geographic and socio-economic contexts within which they live, these women also face considerable challenges that result from the fact they are women. Some of these challenges relate to traditional concepts about "women's work" and women's roles; other challenges relate to new circumstances that arise out of recent global socio-economic transformations.

The competition spawned by economic globalization has led, through downsizing, to the decline of full-time, full-benefit jobs and the concomitant expansion of non-standard work, in the form of part-time, temporary, and casual employments. Self-employment and multi-job employment have also increased considerably. At the same time, beginning in the late 1970s, the dramatic influx into the workforce of women, especially mothers aged 25 to 54, means that women rely increasingly on non-standard jobs for employment. In fact, even though contingent work and self-employment are now the primary sources of job creation in Canada, it is women, more than men, who depend on non-standard jobs. The problem with non-standard jobs is that they usually restrict access to adequate wages, income support programs, and sufficient pension income.

In addition, women continue to be responsible for most of the unpaid housework and care work. This practice is fuelled by the long-standing view that 'caring work' is 'women's work'. "Women's work" consists of unpaid work performed at home, including all family responsibilities, such as child care and elder care. The designation of care work as 'women's work' has had far-reaching effects. It has determined that many of the paid jobs defined as acceptable for, and therefore available to, women historically have been and continue to be jobs that are in some way related to women's traditional care giving roles. It has also caused women to earn lower wages than men, since 'caring work' is defined as the extension of women's nurturing natures and, hence, as less skilled than men's employments; these employment, defined as less skilled, are therefore also less valued. Finally, the designation of care work as women's work has further proscribed women's paid work choices, in that women, in order to fulfill their family responsibilities, tend to accept non-standard work.

The fact that women are still primarily responsible for unpaid care work at the same time that they are increasingly engaging in paid work means that the issue of balancing family life and paid employment has become an important one. The issue has been and continues to be a key topic at international conferences established to discuss recent socio-economic transformations. The issue is also the topic of recent government studies and of other work-related literature. Suggested solutions include acknowledgment of the fact that care work is important, skilled, and therefore valuable, recognition that the dominant model of male

breadwinner is outmoded and should therefore be replaced, and insistence that governments should initiate social legislation to effect these changes.

The problem of balancing paid work with unpaid care work is especially difficult for single and poor women who have young children and who are on social assistance. These women spend up to eight hours a day doing housework, circumnavigating the social assistance delivery system, grappling with the challenges associated with low benefits, and feeling physically and socially isolated, but they are still pressured to find paid work.

Women's burden of unpaid care work has been further increased in recent years by the downsizing that is the by-product of economic globalization. Women must often provide emotional support to husbands who have become unemployed. Women are also often forced to assume even more care work responsibilities as a result of cutbacks in public sector care giving services.

Women's care giving responsibilities are further increased by lack of adequate access to high-quality, reliable, and affordable state-funded and -regulated child care services in Canada. Government funding is woefully inadequate, and there is no comprehensive national child care strategy. Suggested improvements include: delivery of more comprehensive services that span the full range of childhood years; increases in fee subsidies for all families who need child care services; increases in the quality of already-available child care services; and, more access by increasing child care spaces and by extending equal priority to the very young, children with special needs, and children in rural and remote areas.

The challenges that affect child care services are even more magnified in rural and remote regions, such as Northwestern Ontario. In these areas, qualified and well-trained personnel are fewer because wages are lower, the lack of a career path means that training opportunities are fewer and less likely to be accessed, and vast distances discourage travel to major centres where training and career development opportunities are more readily available. In addition, child care services in rural and remote settings, where child care providers experience fluctuations in attendance, multi-age groupings, and transportation problems, require increased funding and more flexible programs.

At the same time, many studies show that Canadians want high quality, government-funded and -regulated child care services. Studies done in the workplace also demonstrate that better integration of paid work and unpaid care work is one of the most important quality of life issues for working Canadians in general and for working Canadian women in particular.

In fact, some changes are already being encouraged and actually occurring in the workplace, although many challenges remain. An American source stresses the need to promote a 'shared work – valued care' model, which includes the sharing of paid work, through measures such as flexible schedules and job sharing, and the valuing of care work, through flexible scheduling strategies. In Canada, a Status of Women study notes the advent of new ways of harmonizing work and family, including part-time work and 'family-friendly work arrangements', such as flextime, telework, and child care and elder care services. The study also, however, acknowledges that, although these arrangements are offered as options in some workplaces, they are not working satisfactorily for a number of reasons. Part-time work is low paid, lacks social security benefits, and lacks opportunities for promotions, supervisory duties, and career advancements. The family-friendly work arrangements of flextime, telework, and child care and elder care services are often not available to those women who need them the

most because of employer preferences and organizational constraints. Flextime is a good example. . In general, there is no relation between access to flextime and the actual family demands of workers. In particular, men, more than women, benefit from flextime, and those who benefit the most are youths of both sexes, aged 15 to 24, rather than women with young children. In effect, these work arrangements depend more on the needs of the establishments that offer them than on the needs of the employees. Finally, still other studies point out that women who are self-employed also have problems balancing their paid work and family responsibilities and that these women need support through funding, availability of social protections in the form of a wide range of social assistance benefits, and access to dependent care leave.

Besides the challenges posed by geographic and socio-economic contexts and the challenges posed by all women's responsibilities for unpaid work, women in Northwestern Ontario face unique challenges in relation to education and training. This is significant in that education and/or training can determine the kinds of work available to women, the levels of women's wages, and women's access to information technologies.

The educational and/or training opportunities available to women in Northwestern Ontario are dependent to a considerable extent on the educational/training context of Northwestern Ontario. One challenge to education/training in Northwestern Ontario involves the region's history and economic profile, which correspond to the characteristics of Northern Ontario in general. Historically, the prevalence of resource-based economies and the resulting blue-collar industries determined that workers did not originally require higher education. In addition, resource-based economies and blue-collar jobs offered few employment opportunities for women, who were therefore also not encouraged to pursue higher education.

This trend has continued. The 2001 Census shows that:

- more people in Northern Ontario than in Ontario as a whole have not attained a grade 9 education;
- more people in Northern Ontario than in Ontario as a whole have not attained a high school diploma;
- more people in Northern Ontario than in Ontario as a whole possess trades certificates as their highest educational credentials;
- fewer people in Northern Ontario than in Ontario as a whole have a university degree;
- the educational levels between Northern Ontario and Ontario as a whole are continuing to diverge, to the disadvantage of Northern Ontario;
- that divergence increased between 1996 and 2001;
- and, the same pattern of divergence exists between the percentage of population who have university degrees in Northern Ontario and Ontario as a whole.

Although all Northern Ontario districts show the same patterns in relation to Ontario as a whole, there are differences among Northern Ontario districts. Results for Northwestern Ontario show that, within Northern Ontario,:

- the District of Thunder Bay has the highest levels of education in Northern Ontario, with the highest proportion of university-educated population and the lowest proportion of population with less than a high school education as the highest level of education;
- the District of Rainy River and the District of Kenora together has the lowest proportion of population with a trades certificate as the highest level of education and the highest proportion of population with less than a high school diploma as the highest level of education;
- the District of Kenora has the most people who have less than a high school degree;
- and, the District of Rainy River has the highest proportion of population with trades certification as the highest level of education and the second lowest proportion of population with university degrees.

Other evidence that education/training in Northwestern Ontario demands attention is provided by the environmental scan summaries of the North Superior Training Board #24 and the Northwestern Training Adjustment Board #25, which together cover the districts of Thunder Bay, Kenora, and Rainy River. Their reports note the continued barriers to education/training, due to the problems of servicing countless small communities in remote areas over vast distances, the lack of training funds and subsidies, the need to improve apprenticeship training, the desirability of enhancing entrepreneurial and small business skills in an economy increasingly dependent on self-employment, the need to continue promoting and funding literacy skills, life skills, and adult literacy programs, the need to improve access to information technologies training, and the need to better service Aboriginal communities. The North Superior Training Board further highlights, as one of the most important new issues of 2002, the need to promote skills development and skills opportunities for women.

Similar concerns were voiced and acted upon by PARO in three reports completed between 2001 and 2003.

- *The Final Report: Women's Community Training Loan Fund – A Feasibility Study to Investigate and Analyze Skills Development for Women in Northwestern Ontario* recommends a 5-year pilot project that would assess women's skills, provide programs and services in soft-skills development, skills development in all fields in which women are and could be employed, skills upgrading, apprenticeship training, and self-employment skills. The same study notes the need to provide women with post-training services and access to financial resources.
- *Proposal for Northern Opportunities for Women: An Innovative Skills Development Program* recognizes the need to provide skills development in a multi-faceted, holistic program that would be accessible to women of all cultural backgrounds, ages, disabilities, and geographic locations.

- *The Current Status of Information Technologies and Computer Skills Development for Women Entrepreneurs in Northwestern Ontario* addresses the need for increased access to training in information technologies (IT) for women entrepreneurs in Northwestern Ontario. The study notes that at the same time that globalization fuelled economic competitiveness, the development of information technologies provided new tools whereby individuals, businesses, and nations could capitalize on that competitiveness. The skills needed to use IT, however, are distributed unevenly among members of different social groups and between men and women. This digital divide now compounds the historical disparities between men and women in relation to access to scientific and technological information and education. Many women are further disadvantaged by their concomitant fear of and anxiety about the new technologies, for which they often lack the requisite skills. Physical barriers also apply; women's lower wages make it more difficult to afford the computers, software, and tuition for training courses, all of which are necessary in order to become skilled in using IT. Women in general are also disadvantaged by the fact that women approach and use IT in different ways and for different purposes. The study points out that women's lack of interest in and awareness of IT is a direct reflection of their lack of training in IT. In conclusion, the Report recommends that self-employed women receive assistance to access affordable training courses in IT, that training courses should take into account women's particular ways of knowing and using IT, and that such courses be offered in supportive, 'women-friendly' environments.

Women in Northwestern Ontario also face considerable barriers in accessing funds; this is especially true for self-employed women who need credit and other financial support for the purposes of establishing and maintaining their businesses. Women who are single, who lack an established credit history, and who have no collateral face even more barriers. One major reason is that traditional lending institutions are reluctant to fund the kinds of small, home-based, service-sector businesses that women are establishing and that are becoming more prevalent in the new socio-economic environment. Another reason is that the smaller loans that self-employed women seek do not result in as profitable remuneration as do the larger loans sought by self-employed men and the heads of larger businesses and organizations. Women's organizations are recommending that lending institutions re-assess their lending criteria and make changes that would reduce these barriers to funding self-employed women. They also recommend that governments champion such changes and provide financial supports to groups whose members find it difficult to access adequate funding.

Another promising source of funding for self-employed women who are establishing and maintaining microbusinesses is microfinance/microcredit. A source of funding that was once associated with encouragement of economic enterprise in developing countries, microfinance now offers one solution for the increasing proliferation of microbusinesses, which are a result of the impact of globalization, multinational corporations, and information technologies in the developed world. A prime example is the success of the peer-lending model provided by PARO: A Northwestern Ontario Women's Community Loan Fund, whose microloans have provided a total of \$174,500 in small loans to 35 peer-lending groups in Northwestern Ontario since 1995.

Recommendations

1. Commitment should continue in regard to the federal government's promise, adopted at the Fourth Conference on Women, held in China in 1995, "to advance women's equality".
2. The vast distances that divide communities in Northwestern Ontario should be acknowledged through the provision of funds to women who have to travel to a major centre in order to access employment programs and/or training courses. Similarly, funds should be provided to self-employed women who must travel to a major centre to access training, meet with clients, and/or expand their businesses.
3. Services that provide employment information, process applications, aid with resumes and other employment-related tasks that would encourage women to seek employment by simplifying and expediting the process should be established in smaller, remote communities. This would also co-opt the need to travel to a major centre in order to access the same services.
4. Funds should be provided for child care and/or elder care to women who must travel to a major centre for the purposes of accessing employment and doing business.
5. In order to increase labour force participation in Northwestern Ontario and to increase self-employment rates, a wide range of services should be provided to Northwestern Ontario women. These measures would aid those who are discouraged from self-employment by lack of information, support, and funds. Such services should include funding for education/training in business-related programs and information technologies; they should also include funds for expenses, such as computers, office equipment and supplies, and other start-up costs.
6. In order to increase equity between the occupational structures of men and women, inducements should be created for women to enter the fields of natural and applied science and related employments.
7. Studies that educate the public on the impact of globalization on women and women's work should continue to be commissioned and funded.
8. Women whose occupations are among those that are affected by downsizing should be assisted through support, access to education/training, and funding.
9. The insecurities associated with non-standard or contingent work should be mitigated by the enactment of legislation to provide good wages and full benefits.
10. The importance of women's unpaid work should be acknowledged by allowing single mothers with pre-school children to stay at home with their children, with adequate financial remuneration rather than cutbacks in social assistance services.

11. Equality between men and women should be promoted in the areas of housework, child care, elder care, and other home care issues through advertising and through adequate financial support of those women who are staying home to rear their children.

12. Policy initiatives and legislation that encourage employers to adopt policies that make it easier for women to balance their paid work with their unpaid family responsibilities should be established. That includes providing inducements for employers to offer women employees family-friendly work arrangements, such as flextime, telework, and child care and elder care services. It also means inducing employers to offer those services to employees most in need of such services, that is, single, working women with young children.

13. Commitments should be made to create policies that seek to replace the traditional model of male breadwinners with the model of shared work-valued care.

14. Those women with children who want to enter the workforce should be assisted with funds for transportation to and from employment agencies and interviews and with funds for home care services while they are seeking work.

15. The value of care work should be acknowledged by mandating good wages and comprehensive benefits for those who do it, thereby also setting a price on unpaid work and acknowledging that care giving is work. In addition, social programs and employment policies should be created to acknowledge that unpaid care work contributes to economic progress and community well-being.

16. The provision of high-quality, reliable, affordable, state-funded and -regulated child care and early childhood education programs for all children who require them should become a commitment.

17. Special attention and more funds should be given to individuals in remote communities, where needs are greater and training potential is limited.

18. A national child care strategy that would guarantee similar standards in all provinces should be established and funded.

19. That part-time work is one method of integrating paid work and unpaid care work should be acknowledged by mandating good wages, comprehensive health and pension benefits, other social service security measures, and opportunities for career advancement.

20. Comprehensive health and pension benefits and access to employment insurance benefits for self-employed women should be mandated.

21. Micro-loans should be made available to self-employed women, so that they are able to access the education/training they need and to acquire the supplies they need to establish, maintain, and expand their businesses.

22. Micro-loans should be made available to unemployed women to aid them in accessing education/training and to employed women to aid them in upgrading or improving their skills or transitioning to other occupations.

1. GEOGRAPHIC, SOCIAL, AND ECONOMIC CONTEXT

Geographic Context

Governments have recognized the substantial differences among the regions comprising Ontario by dividing the province up for the purposes of both administration and policy initiatives. In some cases, Northern Ontario has been designated as a separate region, whose communities are purported to have similar interests and problems. In other cases, Northern Ontario has been divided into Northeastern Ontario and Northwestern Ontario. This division acknowledges the geographic distance between the major centres in the eastern region (Sudbury, Sault St. Marie) and the major centre in the western region (Thunder Bay). It also acknowledges that, despite the fact that these two areas share commonalities, they also share unique interests and challenges. In fact, when the Ontario government divided the province into 5 Smart Growth Zones, whose citizens would prioritize the main issues in, and formulate recommended policy initiatives for, each region, the government cited the diversity of the province as a key factor in its choice of zones; in the government's designations, Northeastern Ontario and Northwestern Ontario became separate entities (Ontario, Smartgrowth- Zones, 2003). The response of the members of the northwestern panel is indicative of the sentiments that exist about that region's unique position. "Members of the northwestern panel applaud the government for creating Smart Growth panels for Northeastern and Northwestern Ontario. In addition to the many opportunities and challenges that the two regions share, there are also important differences." (Ontario, Shape the Future, 2003). Northern Ontario has been divided into even more sections when it comes to the topic of training. Out of 25 existing Local Training and Adjustment Boards, 5 are specifically designated for Northern Ontario: one for Muskoka, Nipissing, and Parry Sound (Board #20); one for Sudbury and Manitoulin (Board #21); one for most of the Algoma District (Board #22 –disbanded in 2001); one for the Far Northeast (Board #23); one for North Superior (Board #24); and, one for the Northwest (Board #25). It is important, however, to note that these five 'Northern' boards often collaborate on research projects that speak to the conditions in the North in general.

"Because Northern Ontario isn't a province, territory or district (although it shares some characteristics of each), the actual boundaries of the area are subject to interpretation" (A Few Definitions of Northern Ontario). The same observation can be made for Northwestern Ontario. All can agree on three of the boundaries that comprise Ontario. The western boundary is the Manitoba border, the southern boundary is the Canadian/American border, and the northern boundary is Hudson Bay and James Bay. The eastern boundary, however, is more contentious; for example, White River is included in the Northeastern zone of the Smartgrowth Zones. (Ontario, Smartgrowth-S-Z), but it is (check) included in the North Superior Training Board area, which is a northwestern designation. For the purposes of this study, Northwestern Ontario is the area that corresponds to the boundaries comprising two of the Training Boards of Northern Ontario. More specifically, they are the North Superior Training Board, which comprises the District of Thunder Bay and a number of the northern Aboriginal communities, and the Northwest Training Board, which comprises the District of Rainy River and the District of Kenora.

Northwestern Ontario is a vast area. In fact, one “of the defining characteristics of the northwest is its vast size and the resulting distances that must be travelled between communities” (Ontario, Shape the Future-Northwestern Ontario Smart Growth Panel Final Report, May 2003). The region encompasses some 523, 252 square kilometres - fully 57 per cent of the province’s landmass” (Ontario, Shape the Future-Northwestern Ontario Smart Growth Panel Final Report, May 2003). It covers “3 census divisions: Kenora District, Rainy River District, Thunder Bay District” and “3 electoral ridings: Kenora-Rainy River, Thunder Bay-Atikokan, Thunder Bay-Superior North” (Ontario, Northwestern Ontario Smart Growth Zone, 2004). To traverse the expanse from east to west by car would take 9 hours, if one drives the speed limit (Ontario, Northwestern Ontario Smart Growth Zone).

For residents of the region, the challenges posed by the vast distances are exacerbated by the particular demographic and settlement patterns of the region. In 2001, the population of Ontario was 11,410,046 (OntarioGenweb - Focus on Ontario’s Population, 2003). The combined population of the District of Thunder Bay (150,860), the District of Rainy River (22,109), and the District of Kenora (61,802) was 234, 771. That population was distributed across 523,252 square kilometres, 57% of Ontario’s landmass. In contrast, the much larger remaining population of 11,410,046 was distributed within an area that comprises only 43% of Ontario’s landmass.

Another statistic worth noting is the discrepancy between the size of some of the cities that lie outside of Northwestern Ontario and those that lie within Northwestern Ontario. In 2001, Ontario’s largest city, Toronto, had a population of 4,682,897. Even its fifth largest city, Kitchener, had a population of 414, 284. In contrast, the largest city in Northwestern Ontario, Thunder Bay, had a population of 109,016. It is the only city in Northwestern Ontario with a population that exceeds 40,000, a figure that signifies that Thunder Bay is only a medium-sized city (Southcott, Youth Out-Migration in Northern Ontario, 2002). The remaining Northwestern Ontario population of 125,755 is distributed among much smaller communities, which are, in turn, divided by considerable distances.

In conclusion, the vast geography, combined with sparse population and enormous distances among communities pose challenges for all residents of Northwestern Ontario, but especially for women. For example, these circumstances discriminate against women who want to enter types of employment that require them to travel within the region, because their continuing traditional roles as care providers to children, aged parents, and disabled and infirm relatives would require them to spend a large percentage of their incomes on finding alternative care providers. These circumstances also have deleterious effects in that they create physical barriers among women who want to network and communicate with other women for the purposes of exchanging ideas, collaborating on projects, and organizing for political action.

Social and Economic Context

Recently, a number of important and timely reports have outlined the present economic and social context of Northern Ontario and Northwestern Ontario. One source of information on economic development is a series of reports that have been issued by the Local Training and Adjustment Boards of Northern Ontario, which are supported through funding provided by Human Resources Development Canada and by the Ontario Ministry of Training,

Colleges and Universities. The reports are basically analyses of data provided in the 2001 Census. They have been prepared by Chris Southcott, professor of sociology at Lakehead University, Thunder Bay. Southcott deals with such issues as Northern Ontario's population changes, age structure, migration, youth out-migration, industrial structure, occupational structure, labour force participation and changes in that participation, income levels, and training needs.

Demographic Context

Population Change

In March 2002, Chris Southcott completed a report on *Population Change in Northwestern Ontario*. This information, based on the 2001 Census, is important because population data "is one of the most important indicators of economic and social trends". Most relevant to the future of the area is the fact that between 1996 and 2001 the population of Northwestern Ontario declined by 3.8%, even though the population of Canada increased by 4% and the population of Ontario increased by 6.1%. This decline, from 244,117 to 234,771, is considerable, especially since the Ontario Ministry of Finance had forecast, in its Population Estimates, that the population of Northwestern Ontario would increase by 3%. The population decline varies from district to district.

- The District of Thunder Bay lost 4.3% of its population. The extent of the decline varied among communities within the District of Thunder Bay. Schreiber, for example, experienced the "greatest percentage decline" at -19%. "The communities with the least decline were Red Rock, at -2%, and the City of Thunder Bay, at 4.1%. Outside of Aboriginal communities, the places that saw some growth were the suburb communities of Thunder Bay; for example, Shuniah grew by 5.1%, Gillies grew by 5%, and Conmee grew by 2.6%."
- The District of Kenora, in contrast to the District of Thunder Bay, saw smaller declines in population between 1996 and 2001. Pickle Lake and Red Lake experienced the greatest percentage of decline, at -26.7% and -11.4% respectively. Among the few communities whose populations increased in the District of Kenora was Sioux Lookout, with an increase of 3.3%.
- The District of Rainy River experienced a population decline of 4.4% between 1996 and 2001. Within this district, the community that lost the most population was Atikokan; its percentage of decline was 10.2%. Fort Frances experienced a population decline of 5.4%. The communities that experienced the least declines in population were Emo and Rainy River, at 2.6% and 2.7% respectively.
- The one exception to the general conclusion is the population of Aboriginal communities. In fact, the population of these communities grew by 6.6%. "This represents growth rates higher even than those for both Canada and Ontario."

In an attempt to gauge the “underlying trends” behind these population changes, Southcott put the new figures into historical context. His analysis shows that the populations of Northwestern Ontario and Ontario as a whole grew almost equally before the 1960s. Between 1971 and 2001, Canada’s population grew 39.1%, from 21,568,311 to 30,007,094, and Ontario’s population grew 48.1%, from 7,703,106 to 11,410,046. Northwestern Ontario, however, did not fare as well; its population grew only 4.6% during the same time frame. There is, however, considerable variation among communities. Since 1971, Thunder Bay District has grown in population by 3.8%, but “the city of Thunder Bay has seen its population stagnate, with a 0.6% growth rate”. The Northwestern Ontario community that saw the greatest population loss since 1971 is Atikokan, with a 40% decline; this decline has been attributed to the “closure of the iron ore mines in the 1970s”. Red Rock saw a 35% decline since 1971; this decline has been attributed to the “downsizing in its pulp and paper packaging mill in the early 1990s”. Schreiber’s population decline of 30.7% has been attributed to railway rationalization. In contrast, some communities in the District of Thunder Bay were successful in attracting population. These include Ignace, which fostered a mining industry during the 1970s and which, after that industry’s closure, was able to diversify its economy by expanding into the forestry industry. During the same time frame, Marathon’s population grew 79.8%, “due to the opening of the gold mining operations in the Hemlo gold field during the 1980s”.

Age Structure

While one demographic issue for Northwestern Ontario is the loss of population in the region, another demographic issue is the region’s aging population. Another of Southcott’s studies, entitled *An Aging Population in Northern Ontario* (2002), addresses the issue for all of Northern Ontario, but it also notes variations among districts. The specific topic is “the extent to which the population of Northern Ontario is aging”.

Southcott first contextualizes the results of Northern Ontario by examining the aging trends in Canada as a whole. According to Southcott, the 2001 Census data shows that the entire population of Canada is aging; “the median age of the country, that age where exactly one-half the population is younger, was 37.6 years in 2001, the highest it has ever been”. In effect, the Canadian population aged by 2.3 years since 1996. The aging population is due partly to the fact that the post-World War II baby boom generation, who constitute the largest group in society, have been aging and due partly to the fact that birth rates in Canada have also been declining.

The proportion of the population aged 65 and older in Canada is increasing. The percentage of those 65 and older in Canada is 13%; the percentage of those 65 and older in Ontario is 12.9%. In contrast, the figure for the United States is 12.3%, but the United States has a higher birth rate than Canada. The figure for other developed nations is 14.3%. The concern is that a large percentage of Canada’s baby boom generation will retire at the same time and that this will have important economic ramifications. In effect, it is the speed at which Canada’s population is aging that is a concern. For example, Statistics Canada forecasts that, by 2011, 15% of the population will be 65 and older. The impact of the sudden retirement of so many baby boomers and the lack of a birth rate that would compensate for this development means “the population of core working ages is older in Canada than in any other G8 countries, except

Germany and Japan". In effect, Canada, with Japan, "has the lowest ratio of younger individuals in the workforce (20 to 39) to those aged 40 to 59". This means that younger generations must be prepared for the economic ramifications of this trend.

One of the conclusions that have been drawn from the 2001 Census data is the fact that "the age structure of Northern Ontario is quite different from that of Ontario as a whole". More specifically, the age group from 0 to 45 forms a lower percentage of the population in Northern Ontario than it does in Ontario as a whole and the age group from 45 and up forms a higher percentage of the population in Northern Ontario than it does in Ontario as a whole.

In addition, "this divergence has increased substantially from 1996 to 2001". Since the province as a whole experienced population growth, all age groups experienced growth, "although the younger ones did to a lesser degree than the older ones". In contrast, in Northern Ontario, all the age groups 45 and up experienced growth, even though Northern Ontario's overall population saw a 4.5% decline in growth.

Another conclusion is that, although "the older age groups tended to increase as a percentage of the population from 1996 to 2001", "the older age groups in Northern Ontario increased as a percentage of the population to a greater degree than for Ontario as a whole". In effect, "the older age groups in Northern Ontario are increasing their relative importance more rapidly than for Ontario as a whole. In other words, Northern Ontario's population aged more rapidly than Ontario's from 1996 to 2001".

An account of median ages in different Ontario locations highlights the nature of the aging trend; it demonstrates that the Northern Ontario region has a high median age. The 2001 Census data does not contain information on the median ages in all Ontario communities or in the Northern Ontario region; however, the data does include information on median ages in every 'Census Metropolitan Area' (CMA) in Canada. In Northern Ontario, these CMAs include Sudbury and Thunder Bay. The Sudbury CMA has a population median age of 38.9 years; the Thunder Bay CMA has a population median age of 39.1 years. These median ages are higher than the median age for Ontario, which is 37.2, and for the median age for Canada, which is 37.6.

In addition, between 1996 and 2001, the median age of CMAs in Northern Ontario increased considerably. Whereas "median age for all CMAs in Canada increased by an average of 1.9 years from 1996 to 2001, the median age for the Sudbury CMA increased by 3.7 years", a figure that represents the most significant increase among all of Canada's CMAs, and the median age for the Thunder Bay CMA was 3, a figure that was also higher than the average for Canada and for Ontario.

The 2001 Census also shows that the proportion of population aged 65 and over in Northern Ontario is substantial. The Census provides interesting information on this age group. Whereas this age group comprised of 13% of the population of Canada and 12.9% of the population of Ontario as a whole, it comprised 14.6% of the population of Northern Ontario.

The statistics also demonstrate that the percentage of Northern Ontario's population aged 65 and over is rising quickly. Whereas the number of people aged 65 and over in Ontario rose by 54.2% between 1971 and 2001, the number of people aged 65 and over in Northern Ontario rose by 110.7% during the same time frame.

Although the statistics for Northern Ontario set that region apart from Ontario as a whole in the ways already delineated, it is important to note that there are variations among Northern districts. For example, while all of the 12 Northern districts had a greater percentage of populations aged 65 and over, the 3 Northwestern districts ranked first (Kenora at 10.7%), fifth (Thunder Bay at 13.9%), and seventh (Rainy River at 15.5%) in terms of the districts whose percentages of population 65 and over were closest to the Ontario average of 12.9%. In fact, the District of Kenora (10.7%), along with the District of Cochrane (12.2%), had figures that registered below the figure for Ontario (12.9%). Kenora's figures can be explained by the larger Aboriginal population located there.

There are also variations, among the 12 northern districts, in the rates by which their populations aged 65 and over are aging. While the region as a whole contains communities whose populations aged 65 and over are aging at a rate greater than the Ontario average, two districts (Manitoulin and Muskoka) contain populations that are aging at rates below the Ontario average; these observations can be accounted for by the fact that these two districts have had high percentages of population aged 65 and over for some time. One district (Parry Sound) has a population that aged at a rate similar to the Ontario average. The three Northwestern Ontario districts ranked fifth (Kenora), sixth (Thunder Bay), and eighth (Rainy River) in terms of the northern districts that were closest to the Ontario average in regard to the rate of percentage change in their populations aged 65 and over.

When one further subdivides the districts into specific communities with high concentrations of population aged 65 and over, one can gauge which communities contain the highest percentage of population in this age group. An examination of the 25 Northern Ontario communities that have the highest concentrations of populations aged 65 and over leads to the conclusion that only one Northwestern Ontario community, the town of Rainy River, made it onto the list. When one narrows the search to the percentage of population aged 65 and over who live in Northern Ontario cities specifically, the data is slightly different. The average for Northwestern Ontario cities that have such populations is 15%, a figure "slightly higher than the Northern Ontario average of 14.6%". The percentages for Northwestern Ontario communities are Dryden (13.2%), Thunder Bay (15.7%), and Kenora (15.8%).

The Aboriginal communities are unique exceptions to many of the trends that affect other Northern, and even Northwestern, Ontario communities. An examination of the 25 Northern Ontario communities that contain the lowest percentage of population aged 65 and over shows that 24 of the 25 are Aboriginal communities. Most of these communities are in Northwestern Ontario. Aboriginal communities "almost always have lower percentages of seniors. The average for all recorded Aboriginal communities in Northern Ontario in 2001 was 5.4%", a figure considerably less than the Northern Ontario average of 14.6%. "In fact, only 2 of 70 Aboriginal communities had percentages slightly higher than the average for Northern Ontario."

The three Northwestern Ontario districts of Thunder Bay, Rainy River, and Kenora also have certain features. The percentage of elderly who comprise the population of Thunder Bay District is 14%, a percentage that is slightly lower than the percentage for Northern Ontario. In this district, it is the city of Thunder Bay that has the highest proportion of population aged 65 and over; that figure is 15.7%. “Almost all other communities are below the Northern Ontario average, including “the resource dependent communities of the North Shore of Lake Superior”, whose populations comprise many individuals who are almost 65 years old.

Together, the District of Rainy River and the District of Kenora contain the lowest percentage of individuals who are aged 65 and over; this is largely due to the number of Aboriginal communities located in these districts. Taken separately, the “percentage of the population 65 or over in the District of Kenora was 10.7% while this figure was 15.5% in the District of Rainy River”. “The communities which tend to have the highest percentages are found in the Rainy River valley in areas that were once highly dependent upon agriculture.”

Migration

Another issue that determines the demography of Northern Ontario and Northwestern Ontario is migration. Knowledge of migration patterns is always important, since the “study of migration patterns tells us a lot about a particular community or region” (Southcott, *Mobility and Migration in Northern Ontario* 2003). In any given region or area, considerable in-migration usually attests to an expanding economy, little or no in-migration usually attests to a stationary or weakening economy, and considerable in-migration, accompanied by little population increase, usually attests to a transitional economy. In addition, the source of migrants determines the changing nature of a region’s population.

One of the major conclusions regarding migration patterns in Northern Ontario is that they are considerably different than migration patterns in Ontario as a whole.

One of these differences is that, between 1996 and 2001, Northern Ontario had considerably fewer migrants than Canada in general and than Ontario as a whole. “Only 13.4% of the population of Northern Ontario had changed communities compared to 19.4% for Ontario and 19.5% for Canada.”

Another difference between Northern Ontario and Ontario migration patterns is the divergence in the proportion of the population who are migrants. The decline in migrants was true for Canada, Ontario as a whole, and Northern Ontario, partly because an aging population is more inclined to be sedentary. The proportion of the population who remained migratory, between 1996 and 2001, declined by just under 4% in Ontario as a whole, but by over 10% in Northern Ontario. This difference in migration patterns has been in evidence since 1981.

Another difference between Northern Ontario and Ontario migration patterns is the fact that almost “all migrants to Northern Ontario come from within” Ontario. The percentage of all migrants who came to Northern Ontario from other communities in Ontario in 2001 was 82.1%. There is even some evidence that migrants in Northern Ontario come from other areas in Northern Ontario. For example, a study about youth migration into the Districts of Cochrane and Timiskaming, done by the Far Northeast and Adjustment Training Board, demonstrates that a considerable proportion of youths who migrated into those districts during the 1990s came from

other Northern Ontario communities. In other words, it may be that many migrants are Northern Ontario residents who are re-locating to other areas of Northern Ontario, rather than true ‘in-migrants’.

Besides this discrepancy between the migration patterns of Northern Ontario and Ontario as whole, there has been, over the last 20 years, “an increasing divergence in the percentage of migrants coming from the same province”. “In 1996, the difference between the two regions was less than 8 percentage points. By 2001 this difference had increased to 18.5 percentage points.”

Another difference between Northern Ontario and Ontario migration patterns is the disinclination of migrants from outside of Canada to locate in Northern Ontario. In other words, although migration into Ontario from outside of Canada has risen quickly, migration into Northern Ontario has not kept pace. For example, whereas slightly less than 5% of Ontario’s population and 3.5% of Canada’s population aged 5 and over in 2001 had arrived from outside the country since 1996, only 0.5% of Northern Ontario’s population aged 5 and over in 2001 had arrived in Northern Ontario from outside the country since 1996.

Added to this discrepancy is the fact that the divergence between the number of migrants entering Ontario and the number entering Northern Ontario is widening. For example, the number of migrants reported as having entered Ontario between 1996 and 2001 (221,325) was “more than double” the number who had entered between 1981 and 1986 (515,335); in contrast, the number of migrants reported as having entered Northern Ontario between 1996 and 2001 (3855) was considerably less than the number who had entered between 1981 to 1986 (5145). In effect, the pattern for Northern Ontario, in terms of acquiring migrants from outside of Canada, was “the reverse” of the pattern for Ontario as a whole.

The same pattern applies to the category of migrants termed landed immigrants, who are defined as migrants who are committed to staying in the country and in a particular region. Evidence lies in the fact that, between 1996 and 2001, whereas Ontario had attracted 538,730 landed immigrants, representing 4.8% of the province’s entire population, Northern Ontario had attracted 2,545 landed immigrants, representing only 0.3% of the province’s entire population.

Another difference between Northern Ontario and Ontario as a whole is the type of landed immigrant attracted. For example, Ontario as a whole receives most of its landed immigrants from “non-traditional sources”, such as China (12.8%), India (10.9%), Pakistan (6.5%), and the Philippines (4.9%). Northern Ontario, in contrast, receives most of its landed immigrants from more “traditional sources”, such as the United States (22%), Germany (7.3%), and the United Kingdom (6.4%). One exception is China (8.4%).

Although there are similarities among districts in Northern Ontario in regard to migration patterns, there are also differences. One of those differences is in the number of migrants entering as a proportion of the population. For example, the District of Kenora comprises one of five, out of twelve, districts that have migration rates that are below those of the province as a whole, but that “have consistently exceeded the regional average over the past 20 years”. In contrast, the District of Thunder Bay is one of three, out of twelve, districts that “had migration rates consistently below the provincial and regional averages”.

Another difference among the twelve northern districts involves the sources of migration; these sources included intra-provincial migrants, inter-provincial migrants, and external migrants. In 2001, in Ontario as a whole, intra-provincial migrants constituted 63.6% of all migrants to the province. In Northern Ontario, intra-provincial migrants constituted 82.1% of all migrants to the region. The figures for Thunder Bay District, Rainy River District, and Kenora District were 72.9%, 73.7%, and 63.6%, respectively. Taken together, these three districts constituted the districts whose figures most closely matched that of Ontario as a whole. All other nine districts had figures that ranged from 80.5% to 93.1%, figures that more closely matched that of Northern Ontario. In effect, the districts of Thunder Bay, Rainy River, and Kenora were less reliant on intra-provincial migrants as their sources of migrants.

The three districts of Thunder Bay, Rainy River, and Kenora relied much more heavily than the other nine northern districts on inter-provincial migrants as a source of migrants. In 2001, in Ontario as a whole, inter-provincial migrants constituted 11.6% of all migrants to the region. In Northern Ontario, inter-provincial migrants constituted 14.2% of all migrants to the region. The figures for Thunder Bay District, Rainy River District, and Kenora District were 22.1%, 21.2%, and 31.9%, respectively. Once again, taken together, these three districts constituted the districts that relied much more heavily than the other nine districts, or even that Northern Ontario and Ontario as a whole, on inter-provincial migrants as their sources of migrants. In contrast, figures for the other nine Northern Ontario districts ranged from 4.0% to 14.6%. Southcott points out that the greater reliance of Thunder Bay District, Rainy River District, and Kenora District on inter-provincial migrants may be due to the fact that these districts are closer to the Manitoba border than are the other northern districts.

The three districts of Thunder Bay, Rainy River, and Kenora were among the five Northern Ontario districts that received the most external migrants. In 2001, in Ontario as a whole, external migrants constituted 24.8% of all migrants to the province. In contrast, in Northern Ontario, external migrants constituted only 3.7% of migrants to the region. The three districts of Thunder Bay, Rainy River, and Kenora, along with Greater Sudbury Division and Algoma District, had percentages of external migrants constituting 5.0%, 5.2%, 4.4%, 4.9%, and 4.0%, respectively, of all migrants to their districts. In contrast, figures for the other seven Northern Ontario districts ranged from 1.3% to 3.7%. Southcott points out that the greater reliance of Thunder Bay District and Greater Sudbury Division on external migrants may be due to the fact that post-secondary educational institutions are located in Thunder Bay and Sudbury. The reliance of the District of Rainy River on external migrants may be due to the closeness of the Canadian-American border.

The 2001 Census illustrates the fact that the Northern Ontario communities that experienced the most in-migration were those that were rural or small town and those that were located in areas in southern regions of Northern Ontario, in close proximity to urban centers in Southern Ontario. For example, of the 25 Northern Ontario communities that experienced the most in-migration, 18 represent townships that boast no “large communities”, only 1 can be considered a city, and only 3 can be regarded as towns. In addition, on this list of the 25 Northern Ontario communities that experienced the most in-migration, there was only one community, Red Lake, in the District of Kenora, that lay in Northwestern Ontario. There does not appear to be a link between a community’s particular economic base and the number of migrants it received. Also, the communities that received the most migrants got their migrants through intra-provincial migration, that is, from within Ontario.

The 2001 Census also illustrates the fact that the Northern Ontario communities that experienced the least in-migration were Aboriginal communities, large urban centers, and remote resource-dependent communities. For example, Northern Ontario's large cities---Sudbury, Thunder Bay, and Sault Ste. Marie, ---had low rates of in-migration, as did many remote, resource-based communities, such as Atikokan, Schreiber, and Terrace Bay.

When one examines more specifically the Northwestern Ontario districts of Thunder Bay, Rainy River, and Kenora, one sees a number of unique characteristics. The District of Thunder Bay, which contains a number of Aboriginal communities, "had the lowest migration rate" between 1996 and 2001; its migration rate was 9.9%. One reason may be the fact that the city of Thunder Bay, the major metropolitan centre in the district, had a migration rate of only 8.9% between 1996 and 2001. In contrast, the District of Rainy River and the District of Kenora together, with a combined rate of 14.4%, "had the second highest percentage of in-migration" in Northern Ontario, a percentage that was "slightly above the average for the whole of Northern Ontario". One reason is the rate of migration into Sioux Lookout and Red Lake between 1996 and 2001.

Youth Out-Migration

Another issue that determines the demography of Northwestern Ontario is youth out-migration. Southcott's analysis of this issue, in the report entitled *Youth Out-Migration in Northern Ontario* (2002), traces some disturbing trends in Northern and Northwestern Ontario. Southcott provides some historical context to the issue by showing that youth migration is not a new phenomenon. A report financially sponsored by the Canadian Rural Partnership and the Atlantic Canada Opportunities Agency and based on an extensive analysis of Census reports from 1996 and earlier was released in 2000. This document presents a number of general conclusions.

- Youth, defined in the study as those between the ages of 15 and 29, are more likely to migrate than any other age group; there are, however, variations in patterns of migration among different youth age groups, as evidenced in the fact that youths aged 15 to 19 were the most likely to out-migrate, followed next by those aged 20 to 24, and finally by those aged 25 to 29, the group least likely to out-migrate.
- Although youths from both rural and urban environments migrate, those who live in rural environments migrate more often than those who live in urban environments, youths migrate more often to large urban centres in the provinces from which they come.
- Youths are motivated to migrate for many reasons, not just economic ones; however, youths who migrate from rural environments to urban environments are invariably rewarded economically.

Obviously, youth out-migration is not a new phenomenon in Canada; neither is it a new phenomenon to Northwestern Ontario. During the post-World War II era, Northern Ontario employers who needed workers for their resource-based businesses had to work hard to retain young, male employees. The establishment of Lakehead University and Laurentian University, in the 1960s, was a response to the fears of regional leaders that youths who migrated to other regions to attend university might never return. It was not, however, until the 1980s that alarm

set in regarding the out-migration of youths from Northern Ontario. Concerns eased somewhat during the early 1990s, since there developed a perception that access to employment, the factor that was purported to cause youth out-migration, was just as difficult in larger urban centres, such as Toronto. The lull in concern, however, was short-lived. A study into the matter by the Far Northeast Training Board in 2000 highlights the continuing seriousness of the problem and suggests that it contributed to a more general population decline in Northern Ontario.

More recently, the 2001 Census data further highlights the continuing problem of youth out-migration in Northern Ontario. In fact, the results, as presented by Southcott, are dramatic. He has already shown, in other reports, that the Northern Ontario age structure deviates considerably from that of Ontario as a whole, partly because the percentage of younger age groups to total population is markedly less in Northern Ontario than it is in Ontario as a whole. In addition, the divergence between the age structures of Northern Ontario and Ontario as a whole increased considerably between 1996 and 2001, partly because in Northern Ontario “the younger age groups decreased in size”, whereas in Ontario as a whole the younger age groups increased in size, albeit to a lesser extent than the other age groups.

Southcott goes on to explain that out of all age groups in Northern Ontario, “the 15 to 29 year old age group had the largest decrease in size”. The number of youths between the ages of 15 and 29 fell from 175,080 in 1996 to 152,735 in 2001, a percentage decline of 12.8%. This decline, however, is not necessarily entirely the result of out-migration. To determine the number who did migrate, he chose one group, “or cohort”, recorded their numbers, and revisited them five years later (2001). “The rate of out-migration is represented by the percentage of the original group that are absent 5 years later.” Results show that, at 18.3%, “the rate of youth out-migration from Northern Ontario is extremely high”. In contrast, Canada and Ontario register youth in-migration rates of 1.1% and 4.7% respectively.

In addition, youth out-migration rates for Northern Ontario increased considerably in the period from 1996 to 2001, compared to the rates in previous 5-years periods. For example, out-migration rates increased 8.5% between 1971 and 1976, 9.5% between 1976 and 1981, and 7.1% between 1991 and 1996. In effect, the 18.3% rate of youth out-migration between 1996 and 2001 is a dramatic escalation.

A comparison of male and female youth out-migration rates in Northern Ontario shows that young females, in the age category of 15 to 29, tend to migrate less often than their male counterparts. Between 1996 and 2001, the female youth out-migration rate registered at 16.1%; in contrast, that for male youths was 20.5%. These gender differences in the rates of out-migration were consistent throughout all areas of Ontario.

There are some variations in the rates of youth out-migration among the different areas of Northern Ontario. In 2001, the youth out-migration rates for the District of Thunder Bay, the District of Rainy River, and the District of Kenora were -14.5%, -19.7%, and -13.7%, respectively. Although much higher than the rates for Ontario as a whole and higher than Northern Ontario regions such as Muskoka (-3.4%), which never had considerable numbers of youths in the first place, these 3 districts fared much better than some areas in Northeastern Ontario, such as Sudbury (-29.5%) and Timiskaming (-27.9%).

When one looks at youth out-migration for Northern districts over the longer time frame of 1971 to 2001, one still notices “significant trends”. The District of Kenora and the District of Thunder Bay “have also consistently had rates of youth out-migration less than that for Northern Ontario as a whole”. The reason is that these districts boast more Aboriginal communities, whose youths do not migrate in the same numbers as non-Aboriginal youths. In contrast, the District of Rainy River, has, over time, consistently experienced youth out-migration rates greater than those of Northern Ontario as a whole. This may be due to the fact that Rainy River has a larger agricultural economy than other Northern Ontario districts; the agricultural sector is one that is declining, rather than expanding.

When one compares the youth migration rates in “specific communities within Northern Ontario”, one notices other trends. There are, for example, a number of Northern Ontario communities that have, over time, experienced youth in-migration. However, “20 of the 29 census sub-divisions with net in-migration from 1996 to 2001 are Aboriginal communities”. Specific communities with the highest rates of youth out-migration are unorganized areas in Northern Ontario. “The average rate of youth out-migration for all unorganized areas in Northern Ontario is 38.7%.” The cities in Northern Ontario are different again. “The average rate of youth out-migration for all cities in the region is 18.5%, slightly more than the average for the entire region.” However, the rates among individual cities vary widely, from Dryden, which enjoys the lowest rate of youth out-migration at 11%, to Thunder Bay, at 12.4%, to Elliot Lake, which suffers the highest rate of youth out-migration at 43.7%.

Aboriginal communities are a phenomenon unto themselves. Although there is considerable variation among rates of youth out-migration among specific communities and although one should not categorize all Aboriginal communities “as one homogeneous group”, one can conclude that Aboriginal youths do not migrate as much as other youths. “Taken as a whole, the Aboriginal communities of the region are suffering from youth out-migration. Yet the average rate of youth out-migration for these communities, at 4.7%, is considerably less than the regional average of 18.3%.”

When one looks, more specifically, just at youth out-migration in the District of Thunder Bay and “several Aboriginal communities just north of the boundaries of the District of Thunder Bay”, one can conclude that this area experienced an out-migration rate of 14.1%, a rate that is lower than the Northern Ontario average. The city of Thunder Bay itself experienced a decline of 12.4%, while the unorganized areas, such as Unorganized Thunder Bay (-33.8%), and the communities that rely on resource-based economic activities, such as Terrace Bay (-36.4%), Schreiber (-35.2%), Marathon (-26.0%), and Manitouwadge (-29.7%), suffered the largest declines.

When one looks more specifically at the District of Rainy River and the District of Kenora, one sees different trends. Between 1996 and 2001, the two districts combined “had a youth out-migration rate of 15.9%”. The District of Kenora experienced a rate of 13.7%; the District of Rainy River experienced a rate of 19.7%. These districts contain the most Aboriginal communities; 14 of the 24 Aboriginal communities experienced youth in-migration. The communities that experienced the most youth out-migration were the districts’ unorganized areas and “former agricultural townships in the District of Rainy River”.

Economic Context

Any discussion of the economic realities of Northwestern Ontario must begin with the assessment that there is a scarcity of relevant materials. A perusal of the *Economic Development Bibliography for Northern Ontario* uncovers the fact that out of a list of 237 titles, only about 20 relate to Northwestern Ontario. Considerable current work on economic development is being done by the Training Boards of Northern Ontario; much of that data, however, relates to all of Northern Ontario. In addition, the Reports are basically analyses of the 2001 Census.

Industrial Structure

Southcott offers conclusions about the industrial structure of Northern Ontario (Southcott, *The Industrial Structure of Northern Ontario*, 2003). First, he points out that the industrial structure of Northern Ontario is dissimilar to the industrial structure of the rest of Ontario. Then he delineates four ways in which these differences manifest themselves.

- One of these differences is the greater reliance of Northern Ontario on primary resource industries. From the time of settlement, the region's abundant natural resources largely determined its economic future. Plentiful forests and minerals meant that forestry and mining became major sources of economic development.
- Another difference is the lower proportion of manufacturing industries in Northern Ontario. This trend remained a consistent finding in all census reports issued between 1886 and 2001. "Whereas the manufacturing sector represented 16.4% of all industry jobs in Ontario in 2001, this sector represented only 10.7% of all jobs in Northern Ontario."
- Another difference is Northern Ontario's "higher dependence on 'public sector service' industries". These 'public sector service' industries comprise the areas of "health, education, social assistance, and public administration". "Educational services represent 7.4% of the jobs in Northern Ontario whereas they represent only 6.2% of all jobs in the province. Health care and social assistance industry jobs represent 11.7% of all jobs in Northern Ontario whereas they represent only 8.9% of all jobs in Ontario. Finally, public administration jobs represent 7.3% of all jobs in the North whereas for Ontario they represent 5.2%."
- Still another difference is Northern Ontario's "lower percentage of 'professional service' industries", more specifically, those industries described by the terms 'new economy' and 'knowledge economy', because they are meant to substitute for the loss of traditional manufacturing enterprises; these industries include "information and cultural industries, finance and insurance industries, real estate and rental and leasing industries, professional, scientific and technical services industries, industries involved in the management of companies and enterprises, and finally, administrative and support and waste management and remediation services". All of these 'professional service'

industries together comprise 21.1% of Ontario employments, whereas they comprise only 12.5% of Northern Ontario employments.

Southcott emphasizes the fact that all Northern Ontario districts, except for the Muskoka District Municipality, “show the same key structural differences with that of Ontario discussed above”. Muskoka District Municipality shares some of these structural differences, but not all.

Southcott then goes on to delineate some ‘internal differences’ in industrial structure among the different Northern Ontario districts. He does caution, however, that one must always remember that the “similarities of industrial structure” in Northern Ontario “outweigh all internal variations”. He deals specifically with the differences in the three districts that comprise Northwestern Ontario. The district whose industrial structure most closely corresponds to that of Northern Ontario as a whole is the District of Thunder Bay. The only difference worthy of note is a “slightly higher percentage of workers in manufacturing industries, and a slightly lower percentage of workers in retail trade industries”. The District of Rainy River is slightly different in that it has a higher percentage of jobs in the manufacturing sector”, due to the existence of numerous sawmills and of “the Abitibi Consolidated pulp and paper mill in Fort Frances”; it also “has a higher percentage of jobs in agriculture and forest industries” and “a lower percentage of jobs in mining”. The District of Kenora also has a slightly different industrial structure than the other Northwestern Ontario districts. The role of Kenora as a service centre for surrounding Aboriginal communities allows it to boast more public administration jobs. The influence of the continuation of Aboriginal hunting and fishing practices may account for the higher percentage of jobs in the hunting and fishing industries. Kenora’s role as a centre of tourism may explain the greater proliferation of jobs in “accommodation and food services”. In addition, agriculture and forestry continue to employ many people.

In terms of industrial structure, Northern Ontario’s Aboriginal communities display an industrial structure considerably different from those in the other Northern districts. First in importance are public administration service jobs, which account for 27.9% of all jobs, in contrast to other northern districts, in which such jobs account for 7.3% of jobs. Next in importance and prevalence are “health and social assistance services”. These employment areas are followed by jobs in construction and education.

Occupational Structure

Southcott has also prepared a report on the *Occupational Structure of Northern Ontario for the Training Boards of Northern Ontario (2003)*. Occupational structure is closely linked to industrial structure. Therefore, as he points out, the occupational structure in the districts of Northern Ontario, like the industrial structure, demonstrate key differences from those of Ontario in general. There are, however, small variations in occupational structures among specific districts.

The greater dependency of Northern Ontario on primary industries continues to have a considerable influence on the occupational structure of Northern Ontario. This influence manifests itself in an occupational structure that comprises a “higher percentage of ‘blue collar’ jobs in trades, transport, and equipment operators and related occupations”. However, there have been some changes in this category of employment over time, in that traditional ‘blue-collar’

industrial employments, once “the largest group of jobs in the regional economy”, declined in number from 151,010 in 1986 to 120,095 in 1996, a total of 20.5%. This change occurred due to technological developments and due to economic transformations, “such as the decline of the grain trade in Thunder Bay”. The 2001 Census data shows that this category of occupation now comprises 18.8% of all occupations in Northern Ontario. This fact makes it “the second largest category of occupations in Northern Ontario”; in contrast, such employments comprise only 14.1% of employments in Ontario as a whole. Still, the 2001 Census data registers the fact that the trend toward a decline in such occupations would continue; in fact, the category of occupations saw “the largest decrease in total numbers of jobs”. The numbers of jobs lost between 1991 and 2001 is 8,830, or 18.2%. Obviously, the trend that was set in the period from 1986 to 1996 has continued. The only exceptions were a few “selected occupations” that experienced an increase in jobs; for example, between 1991 and 2001, there was an increase in truck driving jobs totalling 1040 jobs, or 26.6%. These exceptions, however, do not change the general trend downward in this category.

The greater dependence of Northern Ontario on primary industries also means that the region “continues to have a larger percentage of occupations unique to primary industries. These occupations represent 4.6% of all occupations in Northern Ontario compared to 2.7% for Ontario. Within this category, Northern Ontario has less dependence on occupations unique to agriculture but a higher percentage of occupations unique to forestry operations and mining.” However, in urban Northern Ontario, one of the most noteworthy transformations is the decline in employments dependent on primary industries. During the period 1991 to 2001, occupations related to primary industries saw a loss of approximately 4,200 jobs, that is, a 33.3% decrease. This makes the category of “primary industry related occupations” the category that saw the “largest percentage of decrease” in occupations. Hardest hit was the designation “underground production and development miners”, a designation that lost 2,648 jobs, or “62% of all job losses in primary industry related occupations”.

Northern Ontario also “has a lower percentage of occupations unique to processing, manufacturing and utilities”. Such employments comprise 8.2% of all occupations in Ontario, but they comprise only 5.2% of all occupations in Northern Ontario. “This reflects the historical inability to develop secondary industries in the region.”

The decline in ‘blue collar’ occupations has been offset by a rise in the percentage of sales and service occupations”. The 30,915 jobs lost in the ‘blue collar’ sector were replaced by 30,365 jobs created in the service sector during the same time frame. “In 1986 this sector represented 226,325 jobs, or 60% of all employment in Northern Ontario. By 1996 the number of jobs in this sector had risen to 256,690 or 66.3% of all employment. It should also be pointed out that the number of jobs in this sector actually decreased by 2,265 from 1991 to 1996. Most of this loss came from a 31% decrease in government service employment in Northern Ontario, from 41,440 in 1991 to 28,630 in 1996.” Still, sales and service occupations are, “by far, the largest category of occupations in the North.” The 2001 Census shows that these employments “represent 27.2% of all jobs in the region compared to 22.9% for Ontario as a whole. Within this category, Northern Ontario has a higher percentage of lower paid occupations such as retail sales clerks, cashiers, cook, and food and beverage servers”. Despite the fact that retail sales and service occupations replaced many of the lost “blue collar jobs, the 2001 Census also indicates that the largest decline in employments in terms of total numbers from 1996 to 2001 were in the

category of cashiers, food and beverage workers and retail trade workers”. For example, between 1991 and 2001, food and beverage workers and retail trade workers”. For example, between 1991 and 2001, food and beverage servers lost 1,310 jobs, or 27% of all such employments. These jobs are considered to be low-skill.

“Northern Ontario continues to have a lower percentage of higher pay management occupations.” All management occupations represent 9.4% of the jobs in Northern Ontario, whereas in Ontario as a whole these occupations represent 11.4% of all jobs. Within this designation, there are a “higher percentage of lower paid retail trade, food and accommodation managers” in Northern Ontario than there are in Ontario as a whole. Northern Ontario also has fewer employments designated “specialist managers”.

Northern Ontario also has “relatively fewer business, finance and administration occupations”. Such jobs comprise 18.3% of all occupations in Ontario, whereas they comprise 14.9% of all occupations in Northern Ontario. Within the category as a whole, Northern Ontario has “a higher proportion of secretaries and a lower proportion of professional occupations in business and finance”. In addition, “natural and applied sciences and related occupations” comprise 7.1% of all employments in Ontario, whereas they comprise 4.3% of all employments in Northern Ontario.

Although Northern Ontario has fewer managers and fewer business, finance, and administration jobs, the 2001 Census data also attests to the fact that “management and professional occupations” and “specialized business occupations” represent occupations that are experiencing notable increases. In fact, the second “highest category to show growth”, after the health-related category, was management employments. Within this designation, “the largest growth in total numbers occurred among sales, marketing and advertising managers and restaurant and food service managers”. This demonstrates that the employments that are experiencing the greatest increases in urban Northern Ontario are those that necessitate university graduation. In contrast, between 1991 and 2001, lower level administration jobs, like clerks and secretaries, declined in number. Jobs for clerks who did accounting and related jobs for secretaries, declined in number. Jobs for clerks who did accounting and related tasks declined by 2,760, or 58%. During the same time frame, the number of jobs for secretaries, excluding legal and medical secretaries, declined by 2,615 or 37%.

The occupation category that experienced the largest increase in employments in urban Northern Ontario between 1991 and 2001 is health-related occupations. Health-related jobs rose in number by 715 jobs, or 27%. Within the health field, registered nurses were most in demand; the number of jobs for registered nurses increased by 430 jobs, or 8.3%.

While the overall occupational structure of all Northern Ontario districts is different than that of the rest of Ontario and while the similarities among northern districts are considerable, there are slight variations among northern districts.

- The District of Thunder Bay has an occupational structure that is closest to that of Northern Ontario as a whole. “The only real significant difference is that the District of Thunder Bay has a slightly lower percentage of management occupations”; for example,

management occupations represent 8.3% of all employments in the District of Thunder Bay, whereas they represent 9.4% of all employments in Northern Ontario.

- The District of Rainy River differs from Northern Ontario in its occupational structure in a number of ways. It has a “higher percentage of processing, manufacturing, and utilities related occupations”; for example, these occupations represent 10.5% of all employments in the District of Rainy River, whereas they represent 5.2% of all employments in Northern Ontario. It also boasts more occupations related to primary industries (6.7%) than Northern Ontario as a whole (4.7%). It has fewer sales and service employments; the percentage for the District of Rainy River is 23.1%, whereas the percentage for Northern Ontario is 27.2%. Finally, it has a lower proportion of occupations in business.
- The District of Kenora differs from Northern Ontario in its occupational structure in that it “has fewer business, finance and administration related occupations than Northern Ontario as a whole”; more specifically, the number of such jobs in the District of Kenora is 12.9%, whereas the number of such jobs in Northern Ontario is 14.9%. In addition, it has “a slightly higher percentage of management occupations and social science, education, government and religion related occupations”.
- Together, the District of Rainy River and the District of Kenora have as their most distinguishing features in terms of occupational structure the fact that they possess “the second lowest percentage of professional service occupations, the second lowest percentage of sales and service occupations, and the second highest percentage of ‘blue collar occupations’.

Aboriginal communities exhibit a significantly different occupational structure from that in Northern Ontario. Most noteworthy is the larger percentage of jobs in “social science, education, government service and religion” in Aboriginal communities. These occupations comprise 14.6% of all employments in the latter communities, whereas they comprise 8.2% of all employments in Northern Ontario. Aboriginal communities also possess “a higher percentage of trades, transport and equipment operators and related occupations and a lower percentage of health related occupations”.

Labour Force Participation Rates

In March 2003, Chris Southcott submitted another report based on the 2001 Census data, a report entitled *Labour Force Participation in Northern Ontario*. The report discussed “the most general indicators of the economic situation of a region: the number of people in the labour force, the number of people employed, the percentage of people who actively participate in the economy, the percentage who are currently employed, and the percentage of who are unemployed”. It also includes the proportion of self-employed workers in the labour market. An analysis of labour force participation rates is valuable in that the figures show whether the economy is expanding or declining, whether employments are available, and whether the economy of Northern Ontario differs from that of the province as a whole.

The larger Canadian picture offers a measure of comparison for the Northern Ontario and Northwestern Ontario economies. Canada's labour force increased by 9.1% between 1991 and 2001; as a result, the labour force numbered approximately 15.6 million people. The primary reason for this increase in labour force participation was the fact that women's participation rates rose by 13.8%; as a result, women's labour force participation rose to approximately 7.3 million. In contrast, since 1991, men's labour force participation rose by only 6%; as a result, men's labour force participation rose to approximately 8.3 million. The province of Newfoundland and Labrador was the only province that saw no increase in labour force participation; in fact, its labour force participation declined by 2.1% between 1991 and 2001. In contrast, Alberta, with a 22.9% labour force participation increase, saw the largest increase. Ontario, with a 13.3% labour force participation increase, saw the third largest increase.

The 2001 Census shows that whereas the percentage of those employed, between 1996 and 2001, had increased in Canada and Ontario, it had declined in Northern Ontario. The increase for Canada was 10.3% and that for Ontario was 12.5%. The decline for Northern Ontario was 0.4%. In addition, between 1996 and 2001, the percentage of those in the labour force, which includes both those who have employment and those who are actively seeking employment, expanded by 8.9% in Ontario as a whole. In contrast, the percentage of those in the labour force in Northern Ontario declined by 3.3%.

This decline in the labour force in Northern Ontario was merely the continuance of a decline that had been evident since 1991. Data from earlier Census reports shows that Ontario's labour force expanded continuously after 1986, even though the expansion slowed between 1991 and 1996. In contrast, Northern Ontario's labour force expanded until 1991, whereafter it declined precipitously; more specifically, it declined from 433,025 in 1991 to 411,135 in 2001, a percentage decrease of 4.6%. In addition, the percentage of those actually employed in Northern Ontario declined by 4.6% between 1991 and 2001, a decrease in numbers from 390,390 to 372,460. One fact that might put this into a different perspective is the fact that "this decrease was more than twice the percentage decrease in the number of jobs in Newfoundland and Labrador over this same period".

The decline in employment and in labour force participation occurred in all Northern Ontario districts except for four. Three of these districts comprised the "southern 'cottage country' districts of Muskoka, Parry Sound and Manitoulin". The fourth was the Northwestern Ontario District of Kenora, whose employment rate increased by 2.7% and whose labour force participation rate increased by 5.8%. In contrast, the District of Rainy River saw a -2.9% decline in employment rate and a -3.3% decline in labour force participation rate. The District of Thunder Bay saw a -7.1% decline in employment rate and a -7.4% decline in labour force participation rate.

The 2001 Census also points out that labour force participation patterns in Northern Ontario vary from those in Ontario as a whole. Furthermore, these patterns have remained relatively constant since 1986. One of these patterns involves Northern Ontario's lower participation rates. Whereas the province as a whole had a participation rate of 67.3%, Northern Ontario had a participation rate of 61.3%. The resulting variance of approximately 9% is the greatest variance between the province and the region since 1981. In addition, whereas "the participation rates of Ontario as a whole increased from 1996 to 2001, the participation rates of

Northern Ontario decreased slightly”. Southcott attempts to account for these differences by noting a number of factors peculiar to Northern Ontario. One factor is the greater likelihood that Northern Ontario residents, confronted with fewer and declining employment opportunities, become discouraged enough to discontinue their searches for employment. Another factor involves an historical precedent that discourages older women workers from being employed and from seeking employment---the northern, resource-based economies offer women fewer employment opportunities. A third factor may be that the Northern Ontario population comprises more individuals aged 65 and over.

Another Northern Ontario labour force participation pattern that differs from that of Ontario as a whole is the lower employment rate. Ontario’s employment rate is 63.2%; in contrast, Northern Ontario’s employment rate is 55.6%. This variance of approximately 12% is a significant one. In addition, the variance between Ontario and Northern Ontario participation rates in 2001 is “the highest since at least 1981”. Between 1996 and 2001, employment rates did increase in Ontario and in Northern Ontario, but the rate for Ontario increased by 5%, while the rate for Northern Ontario increased only 2%.

Finally, the 2001 Census demonstrates that Northern Ontario has a pattern of higher unemployment rates than Ontario as a whole. Ontario’s unemployment rate was 6.1%, but Northern Ontario’s unemployment rate was 9.4%. In effect, Northern Ontario’s rate is 54% higher than that of Ontario as a whole. In addition, this variance between the rates of the province and the region has been increasing since 1991.

Despite the fact that Northern Ontario shows patterns that are different from those in Ontario as a whole, there are differences among the 12 northern districts.

- “In terms of participation rates, the three Northwestern districts of Kenora, Thunder Bay, and Rainy River had the highest rates. This has been fairly constant since 1986.” In 2001, these rates, compared to Canada’s rates of 66.5%, Ontario’s rate of 67.3%, and Northern Ontario’s rate of 61.4%, were 65.8% for the District of Kenora, 64.3% for the District of Thunder Bay, and 63.4% for the District of Rainy River.
- “In terms of employment rates, the districts with the highest rates in the 2001 census were first the Muskoka District Municipality, followed by the Northwestern districts of Kenora and Thunder Bay. This has been fairly constant since 1986 with the District of Rainy River replacing the Muskoka district Municipality in the top three rankings in 1996 and 2001.” In 2001, these employment rates, compared to Canada’s rate of 61.5%, Ontario’s rate of 63.2%, and Northern Ontario’s rate of 55.6%, were 58.5% for the District of Kenora, 58.4% for the District of Thunder Bay, and 57.4% for the District of Rainy River.
- In terms of unemployment, the three Northwestern Ontario districts were not among those districts that had the lowest rates. In 2001, these unemployment rates, compared to Canada’s rate of 7.4%, Ontario’s rate of 6.1%, and Northern Ontario’s rate of 9.4%, were 9.2% for the District of Thunder Bay, 9.5% for the District of Rainy River, and 11.1% for the District of Kenora. At 11.1%, the District of Kenora has the third highest unemployment rate in Northern Ontario. For comparison, the District of Sudbury, at

12.5%, had the highest and the District of Cochrane, at 11.55%, had the second highest. The District of Thunder Bay, at 9.2%, and the District of Rainy River, at 9.5%, had the fifth and sixth lowest unemployment rates, respectively.

The 2001 Census also compared the youth participation rates and youth employment rates between Northern Ontario and Ontario as a whole. The age group compared comprised those aged 5 to 24.

- The “participation rates for youths in Northern Ontario are essentially the same as for Ontario as a whole. Almost the same percentage of youths in Northern Ontario are either working or looking for a job as the youths in all of Ontario.” For example, while 66.4% of youths in Ontario participated in the labour force, 64.6% of youths in Northern Ontario participated in the labour force.
- These similar participation rates did not, however, translate into similar employment rates. The unemployment rates of Northern Ontario youths outstripped that of Ontario youth. “In the 2001 census the unemployment rate for 15 to 24 years old for Ontario as a whole was 12.9%. The unemployment rate for 15 to 24 year olds in Northern Ontario was 19%. The unemployment rate for youths in the North was 47% higher than youths in all of Ontario.”
- In addition, the variance in the youth unemployment rate for Ontario as a whole and that for Northern Ontario increased after 1991. “In 1991 the youth unemployment rate in the North was 11% higher. In 1996 it was 29% higher. By 2001, the youth unemployment rate in Northern Ontario was 47% higher than for youths in all of Ontario.”

Another aspect of labour force participation dealt with in the 2001 Census is self-employment. Before the Census was issued, a *Regional Report for 2000*, published by the Northern Ontario Training Boards, had observed that self-employment had started to rise in Northern Ontario after 1986. It was also observed that, although the rise had been noteworthy, the rising rates of self-employment in Ontario as a whole had outpaced those in Northern Ontario. The rate of self-employed workers in Ontario as a whole had increased from 5.7% to 12% between 1986 and 1996 and then decreased to 11.4% by 2001. In contrast, the percentage of self-employed in Northern Ontario was 10.2% in 1996 and continued to be 10.2% in 2001. In effect, although the numbers of self-employed workers in Northern Ontario are still not as great as those in Ontario as a whole, the variance between the rates of self-employed workers in Northern Ontario and those in Ontario as a whole are narrowing.

Self-employment rates differ among the different districts in Northern Ontario. Within Northern Ontario, self-employment rates are highest in districts closest to Southern Ontario and “in those districts that have a traditional reliance on agriculture”; one of these districts, the District of Rainy River, lies in Northwestern Ontario. Self-employment rates tend to be the lowest in districts that boast the largest urban areas; one of these, the District of Thunder Bay, also lies in Northwestern Ontario. Self-employment rates in the three Northwestern Ontario districts are as follows: 7.9% in the District of Thunder Bay, 11.8% in the District of Rainy River, and 10.3% in the District of Kenora. The self-employment rate in the District of Kenora

(10.3%) compared favourably with that of Northern Ontario (10.2%). The self-employment rate in the District of Rainy River (11.8%) is comparable to that of Ontario as a whole (11.4%). The self-employment rate in the District of Thunder Bay is much lower than that of both Northern Ontario and Ontario as a whole.

Aboriginal communities have labour participation rates that are very different than other Northern Ontario communities in that their communities have “the highest rates of unemployment”. In a list of 15 Northern communities that have the highest rates of unemployment, “12 are Aboriginal communities”. Aboriginal youths also comprise those youths who have the highest unemployment rate.

When one isolates the districts of Northwestern Ontario, one also notes some differences among districts and some differences from Northern Ontario. The District of Thunder Bay has high rates of employment and high rates of labour participation; however, it also has “the lowest percentage of self-employed workers in Northern Ontario”. The District of Rainy River and the District of Kenora together have “the highest rate of participation in Northern Ontario and the highest employment rate”. In addition, it has “the second lowest youth unemployment rate”.

Income Levels

Another report that helps to clarify the socio-economic context of Northwestern Ontario is entitled *Income Levels in Northern Ontario (2003)*. This report is also written by Chris Southcott for the Training Boards of Northern Ontario and based on the data contained in the 2001 Census and any other relevant data contained in other Census reports. The 2001 Census contains information about income for the year 2000. The income referred to consists of three different sources. One source, referred to as ‘employment income’, comprises “income from wages and salaries, net farm income, and self-employment income from unincorporated business and/or professional practice”. A second source, referred to as ‘investment and other income’ comprises: “dividends, interest and other investment income; retirement pensions, superannuation and annuities; and other income”. A third source, referred to as ‘government transfer payments’, comprises “Old Age Security pensions, Guaranteed Income Supplements, Canada Child Tax benefits and other income from government sources”. The term applied to the combination of all these sources is ‘total income’. The report also distinguishes between “two main summary measures of income: average income and median income”. One arrives at the measure of average income for a “community or district” by “taking the total amount of income in that particular community or district and dividing this amount by the total number of people in this particular community or district that declared having an income”. This figure depicts the “relative amount of total income in a particular community” and is useful primarily in order to compare “communities or regions that have different populations”. It does not, however, adequately reflect the actual “total levels of income and the relative distribution of this income”. That is better reflected by the median income, which is the middle figure; in effect, the median income measure means that 50% of incomes are higher than the median income and 50% of incomes are lower than the median income.

One conclusion about income in Northern Ontario is that the region relies much more on government transfer payments than does Ontario as a whole. “Employment income accounts for only 71.9% of total income in Northern Ontario whereas in Ontario as a whole it accounts for 78.7% of all income. In Northern Ontario, investment and other income accounts for 13.1% of income while in Ontario it represents 11.5%”. These disparities may be due to the fact that the population of Northern Ontario is older than the population in other regions of Ontario. A more striking variation between Northern Ontario and Ontario as a whole, however, is the extent to which Northern Ontario relies on government transfer payments. Such payments constitute 9.8% of total income in Ontario as a whole, but they constitute 15% of total income in Northern Ontario. In effect, “Northern Ontario’s dependence on government transfer payments as total income is 53% higher than that of Ontario as a whole”. A historical view provides even more meaning to these figures. A perusal of data between 1985 and 2000 shows that Northern Ontario has for some time relied more extensively on government transfer payments “as a percentage of its total income”. However, it is the variation over time that is interesting. Between 1985 and 1995, government transfer payments as a proportion of total income declined from 41.5% higher than the proportion for Ontario as a whole to 33.4% higher. By 2000, however, the percentage rebounded and surpassed the 1985 level by registering at 53%.

Another aspect of income in Northern Ontario deals with income distribution. The 2001 Census allows for a number of conclusions. These conclusions together attest to the fact that “incomes in Northern Ontario are somewhat more evenly distributed than for Ontario as a whole”. Evidence of this is that in 2000 the percentage of the population who earned \$60,000 or more in Northern Ontario was 9.7%. In contrast, when one takes into consideration the entire province, the percentage that earned \$60,000 or more was 13.1%. In effect, “Northern Ontario has a lower percentage of high income earners”. In fact, the “percentage of high income earners in Northern Ontario was over 26% lower than the provincial average”. Further evidence that Northern Ontario incomes are more evenly distributed than incomes in Ontario as a whole is the fact that Northern Ontario “has a higher percentage of low income earners”. In Northern Ontario, in 2000, 25.4% of the population earned less than \$10,000; in contrast, in the province as a whole, that number was 22.5%. In effect, 13.1% more of the population in Northern Ontario than in the province as a whole made less than \$10,000.

The 2001 Census also deals with the average and median incomes of individuals in Ontario communities. “The average income of individuals in Northern Ontario is lower than the provincial average.” Whereas “the average total income for individuals in Northern Ontario was \$32,865”, the “average total income for individuals in Northern Ontario was \$27,502”. In effect, average incomes “in Northern Ontario were 16.3% less than the provincial average”. When one compares median incomes in Northern Ontario to those in Ontario as a whole, one finds a similar discrepancy. The median income of all individuals in the province was \$20,000; in contrast, the median income of individuals in Northern Ontario was \$20,946. In effect, the “median income in Northern Ontario was 15.6% less than the provincial average”. A historical perspective uncovers yet another variance between Northern Ontario and Ontario as a whole. The data for the entire period between 1985 and 2000 shows that the differences in both average income and median income between Northern Ontario and the province as a whole have been widening. In 1985, the variation in average income between individuals in Northern Ontario and individuals in the province as a whole was 9%. In 1990, the gap had widened to 11.7%. In 1995, the gap narrowed again to 9.9%. This downward trend, however, failed to continue. By 2000, the

variation in average income was 16.3%. “This represents a 64.8% increase in the difference between the average income for Northern Ontario and the average income for Ontario.” A similar trend occurred with median incomes. The variations in median income between Northern Ontario and Ontario as a whole, to the detriment of Northern Ontario, were 2.3% in 1985, 8.8% in 1990, 10.1% in 1995, and 15.6% in 2000. “This represents a change of 55.1% from 1995 to 2000.” Furthermore, the widening of the gap was continuous; there were no years during which the gap narrowed, if only temporarily.

Another income distribution issue dealt with in Southcott’s report is the topic of the average and median incomes of families. The trends for family incomes follow those for individual incomes. In effect, in 2000, the average and median incomes for families in Northern Ontario were less than those for families in the province as a whole. The average income of a family in Northern Ontario was \$60,144, whereas the average income of a family in Ontario as a whole was \$73,849. In effect, the difference in average income between the “average census family in Northern Ontario” and “the average census family” in the province as a whole was 18.6%. The difference in the median income between these two families was 13%. Whereas the median income for a family in Northern Ontario was \$53,061, the median income for a family in Ontario as a whole was \$61,024. In addition, historical evaluation of changing trends demonstrates that the gaps in family income levels between Northern Ontario and the province as a whole have been widening, although those gaps are “less extreme and less continuous”. The gap in average income was 12.8% in 1985, 13.7% in 1990, 10.8% in 1995, and 18.6% in 2000. The gap in median income was 8.7% in 1985, 10.6% in 1990, 6.8% in 1995, and 13% in 2000. In the case of both average and median incomes, the gaps between 1995 and 2000 are quite dramatic. “During this period the difference in average census family incomes increased by 72.4%. The difference in median census family incomes almost doubled. It increased by 93.2%”.

Southcott’s explanation for the difference in employment income between Northern Ontario and the province as a whole broaches the topic of part-time work, since employment income “is affected by the percentage of full time workers compared to part time workers”. The 2001 Census shows that Northern Ontario has less full-time and more part-time workers than does the province as a whole. In 2000, the percentage of income earners employed full-time for the entire year in Northern Ontario was 49.2%, while the percentage employed part-time or only part of the year was 50.8%. In contrast, the percentage of income earners employed full-time for the entire year in the province as a whole was 56.5%, while the percentage employed part-time or only part of the year was 43.5%. The gap in percentages between Northern Ontario and Ontario as a whole remained relatively constant between 1985 and 2000.

In addition, both part-time and full-time workers in Northern Ontario earn average employment income that is less than part-time and full-time workers in Ontario as a whole.

- In 2000, the average employment income of the entire population aged 15 and over who earned income in Northern Ontario was \$29,489, whereas the average employment income of the same population in Ontario as a whole was \$35,185. In effect, the gap in average employment income was 16.2%.

- The average employment income of the entire population aged 15 and over who earned income from full-time, full-year employment in Northern Ontario was \$41,752, whereas the average employment income of the same population in Ontario as a whole was \$42,247. This gap in average employment income is 11.6%.
- Finally, the average employment income of the entire population aged 15 or over who earned income from part-time work or part-year work in Northern Ontario was \$18,602, whereas the average employment income for the same population in Ontario as a whole was \$20,816. This gap in average wages is 10.6%.

Another noteworthy point is the fact that the divergence in the employment income levels of Northern Ontario workers is widening.

- In 1985, full-time, full-year workers in Northern Ontario and in the province as a whole earned almost exactly the same average income: \$27,509 for Northern workers compared to \$27,713 for provincial workers as a whole. The gap was 0.7%.
- In 1990, full-time, full-year workers in Northern Ontario earned an average income of \$34,536, whereas the same workers in Ontario as a whole earned \$36,031. In effect, the gap had widened to 4.1%.
- In 1995, full-time, full-year workers in Northern Ontario earned an average income of \$38,488, whereas the same workers in Ontario as a whole earned \$40,281. In effect, the gap, at 4.5%, had remained relatively the same throughout the 5-year period from 1990 to 1995.
- The gap, however, widened considerably between 1995 and 2000. In 2000, full-time, full-year workers in Northern Ontario earned an average income of \$41,752, whereas the same workers in Ontario as a whole earned \$47,247. The new gap of 11.6% was more than double the gap of 4.5% in 1995.

Results are even more startling when one examines the difference in average employment income earned by part-time, part-year workers in Northern Ontario and that earned by similar workers in Ontario as a whole.

- In 1985, part-time, part-year workers in Northern Ontario earned an average employment income of \$10,648, whereas their counterparts in Ontario as a whole earned \$10,296. In effect, the gap was 3.4% in favour of Northern Ontario workers.
- In 1990, part-time, part-year workers in Northern Ontario earned an average of \$14,645, whereas their counterparts in Ontario as a whole earned \$15,002. In effect, Northern part-time, part-year workers now earned 2.4% less in average employment wage compared to workers in Ontario in general.
- In 1995, part-time, part-year workers in Northern Ontario earned an average employment income of \$15,339, whereas their counterparts in Ontario as a whole earned \$15,883. The resulting gap of 3.4% had inched its way up from 2.4% in 1990.

- In 2000, part-time, part-year workers in Northern Ontario earned an average employment income of \$18,602, whereas their counterparts in Ontario as a whole earned \$20,816. The resulting gap of 10.6% was a dramatic change from earlier differences.

Despite the fact that “the average total income for individuals, the median total income for individuals, and the median total income for census families” were lower for all districts in Northern Ontario than they were for Ontario as a whole, there were also internal differences within Northern Ontario.

- When one calculates the income levels of all 12 districts in Northern Ontario and compares them to the average income levels in the entire province, it becomes evident that Thunder Bay has an average total income level closer to the provincial average than all other Northern Ontario districts. The gap between Thunder Bay and Ontario as a whole is 8.7%. The Greater Sudbury Division is next in proximity to the provincial average in terms of average total income, with a gap of 11.7%. Next in proximity are, in order, Rainy River District, Cochrane District, and Kenora District, with gaps of 14.2%, 15.0%, and 16.8%, respectively. In effect, the Northwestern Ontario districts of Thunder Bay, Rainy River, and Kenora were among the top 5 of 12 Northern Ontario districts with average total income levels closest to those of Ontario as a whole.
- A similar, although not exact, pattern emerged when one compared median total incomes. Thunder Bay District once more fared the best, with a gap of 4.3% between Thunder Bay District and Ontario as a whole. Greater Sudbury Division again fared second best with a gap of 10.3%. Rainy River was third with a gap of 11.2%. Cochrane once again took fourth place, with a gap of 17.4%. In this category, Muskoka District Municipality edged out Kenora District for fifth spot, with a gap of 17.7%. Kenora District followed in close sixth place, with a gap of 18.2%. In effect, the Northwestern Ontario districts of Thunder Bay, Rainy River, and Kenora were among the top 6 of 12 Northern Ontario districts with median total incomes closest to those of Ontario as a whole.
- Thunder Bay District, Rainy River District, and Kenora District fared better than many other Northern Ontario districts when it came to median census family total income. Thunder Bay District fared the best with a gap of only 0.9%. Sudbury has a gap of 8.0%, Cochrane has a gap of 9.4%, Rainy River has a gap of 10.1%, and Kenora District has a gap of 15.3%. In effect, the districts of Northwestern Ontario were among the top 5 of 12 districts that had median census family incomes that were closest to those of Ontario as a whole.

Another noteworthy piece of information about income employment in Northern Ontario in 2000 is the fact that the highest total average income in Northern Ontario was earned by workers in communities whose economies were resource dependent and in “suburb communities”. Of the top 25 communities that qualified as communities that earned the most income, 17 were located in Northwestern Ontario, in the districts of Thunder Bay, Rainy River, and Kenora. These communities include Terrace Bay, Manitouwadge, Marathon, Shuniah, O’Connor, Conmee, Red Rock, Red Lake, Alberton, Schreiber, Sioux Lookout, Dryden, Unorganized Rainy River, Oliver Paipoonage, Kenora, Nipigon, and Fort Frances.

Finally, the northwestern area comprising the District of Thunder Bay and “several Aboriginal communities just north of the District of Thunder Bay” is an area that “has the highest levels of income in Northern Ontario”. In addition, the northwestern area comprising the District of Rainy River and the District of Kenora is an area that “has the lowest dependence on government transfer payments as a percentage of its income” and that “has levels of income close to the regional averages”.

2. WOMEN IN THE WORKFORCE IN NORTHERN ONTARIO

The number of sources that deal with Northwestern Ontario women in the workplace is limited. One source, entitled *Women in the Workplace in Northern Ontario*, is a report by Chris Southcott, written for 5 Northern Ontario Local Training and Adjustment Boards and submitted in April of 2003. The information is based on the 2001 Census data. As Southcott states, “this report attempts to examine the current situation of women in the workforce in Northern Ontario. It focuses on comparisons with the workforce situation of women in Ontario as a whole, and internal regional differences”.

The present position of women’s employment in Northern Ontario rises out of a particular historical context. The predominance of employments directly and indirectly linked to a resource-based economy means that the majority of jobs available have been traditionally male blue-collar employments. In effect, the industrial structure and the resulting occupational structure have meant “a higher percentage of jobs in logging and forestry, mining, construction, and transportation”. The traditional dominance of resource industries by male workers has led to a “gender imbalance in the labour force”, one that in turn has led to a “gender imbalance in the population as a whole”. The few studies that were done, during the 1970s, on women’s work in communities with resource-based economies have shown that the occupational structure in such communities comprised “a rigid sexual division of labour”. It was not just that the employments available were primarily traditionally-male employments; it was also that women were systematically excluded from such employments.

Changes since the 1970s have led to some changes in occupational structure. Women have infiltrated resource-based industries. In addition, the economic bases of these communities broadened to the extent that women were finding employment in other economic sectors of these communities. As a result, the 1996 Census data noted that “women in these communities occupied 44.5% of jobs”. However, it continued to be true that women were not well represented in traditional industrial employments and were “overrepresented in public sector and in the hospitality services”. In addition, when one compares the employment situation of women in “resource dependent communities” to “the national female employment structures”, it becomes evident that “women in resource dependent communities are underrepresented in professional and blue collar industrial jobs and over represented in sales and service jobs”.

While Southcott notes that the continuing prevalence of resource-based communities in Northern Ontario suggests that these trends apply to the entire region, he also notes that some of the Environmental Scans that had been commissioned by the Training Boards of Northern Ontario had shown that the gender imbalance, while still in existence, had been declining progressively since 1941. In other words, there were areas of Ontario in which the “regional increases have been substantially greater than for the province as a whole”. In effect, in Northwestern Ontario, “since 1961, the number of women in the paid workforce has increased 90%, compared to an increase for the province as a whole of 58%”.

Still, Southcott pointed out, in the *Socio-Economic Trends and Training Needs in Northwestern Ontario: Environmental Scan 1999*, that it remained true that the occupational structures for women in Northern Ontario continued to be very different from those of men in the region. In communities whose economic bases continued to be primarily resource-based, women had difficulties accessing employments in resource-based industries; instead, women were employed primarily in the health, social services, and hospitality employments that comprise the service sector.

The 2001 Census brings the data about women's position in the workforce up to date. In the process, the Report highlights a number of themes regarding the ways in which the position of women in the workforce of Northern Ontario differs from that of women in the workforce of Ontario as a whole and from that of men in Northern Ontario.

One theme made evident in the 2001 Census is the fact that Northern Ontario women have participation rates that are lower than Northern Ontario men. "The participation rate is the percentage of a population, 15 years and over, that are either employed or unemployed, and actively looking for employment." As a measure of the workforce, participation rate is a significant measure because it is less prone to be affected by seasonal employment patterns and because it takes into consideration workers who are also seeking employment, not just those who are actively employed. The participation rate for women in Northern Ontario is 56.3%; in contrast, the participation rate for men in Northern Ontario is 66.8%, a full 10.5% greater than that for women.

The 2001 Census also demonstrates that women's participation rates are influenced by "age and family structure". For example, men and women comprising the 15 to 24-age category differ only slightly in their participation rates. In contrast, participation rates for men and women "who are 15 years of age and over and who have no children at home" differ considerably.

Another theme highlighted in the 2001 Census is the fact that the variance in the participation rates between men and women in Northern Ontario is declining, albeit gradually. The variance between participation rates was 23.3% in 1986, 26.6% in 1991, 12.8% in 1996, and 10.5% in 2001. Interestingly, the reason for the narrowing in rates is not because the percentage of women participating in the workforce has increased tremendously; in fact, women's rates of participation have increased only slightly over a long time frame, more specifically, from 51.9% in 1986, to 56.2% in 1991, to 55.7% in 1996, and to 56.3% in 2001. The rate hardly changed during the 5 years between 1996 and 2001. Rather, the reason for the narrowing in rates is because the percentage of men in the workforce declined considerably; men's rates of participation have declined from 75.2% in 1986, to 72.8% in 1991, to 68.5% in 1996, and to 66.8% in 2001.

The 2001 Census data also demonstrates that the participation rates of women in Northern Ontario are lower than the participation rates of women in the province as a whole. The variation rate for Northern Ontario women is 8.4% lower than the participation rate for Ontario women. "It is also interesting to note that the participation rates for women 15 to 24 years of age are only slightly less in Northern Ontario than in Ontario as a whole".

The 2001 Census data also shows that, although the participation rates for Northern Ontario women are less than those for provincial women as a whole, the variance in those rates are narrowing. The differences in rates of Northern women, compared to all Ontario women, were: 51.9%, compared to 59.3%, in 1986; 56.2%, compared to 62.1%, in 1991; 55.7%, compared to 60%, in 1996; and, 56.3%, compared to 61.5%, in 2001. That makes the variance 12.5% in 1986, 9.5% in 1991, 7.2% in 1996, and 8.4% in 2001.

It is also evident that women's participation rates differ depending on the district and that the districts boasting the highest participation rates all lie in Northwestern Ontario. For example, the highest participation rate for women in Northern Ontario is in the District of Kenora; its participation rate of 60.1% is very close to the participation rate for women in Ontario as a whole, which 61.5%. The Northwestern Ontario district that has the second highest participation rate within Northern Ontario is the District of Thunder Bay, with 58.9%. Finally, the Northwestern Ontario district that has the third highest participation rate within Northern Ontario is the District of Rainy River, with 57.9%.

The 2001 Census data also delivered important information on the self-employment rates of women in Northern Ontario. A report entitled *Regional Outlook for 2000*, prepared for the Northern Ontario Training Boards, had already noted that self-employment rates in Northern Ontario had increased considerably between 1986 and 2000; the report also noted that the increase in these rates were not as high as they were in Ontario as a whole. The 2001 Census data confirmed these trends and offered more information about women's self-employment rates. For example, the data shows that women did not seek to become self-employed as often as did men. Also, the rate at which women in Northern Ontario became self-employed was 38% lower than the rate for men in Northern Ontario. In addition, even though all self-employment rates increased between 1986 and 2001, the variance between men and women in rates of self-employment did not.

Women in Northern Ontario do have self-employment rates that correspond favourably to the rates for women in the province as a whole; in 2001, the percentage difference, in favour of the latter, was 7%. In contrast, Northern Ontario men did not fare as well; their rate of self-employment was approximately 12% lower than that of their provincial counterparts. In addition, there was a jump in self-employment rates for women in general between 1986 and 2001. Self-employment among Northern Ontario women rose from 3.3% to 7.7%, an increase of 126%. That rate was not quite as high as the rate of self-employment for provincial women, whose rate rose approximately 150% between 1986 and 2001.

The percentage of women who are self-employed varies among districts. When one takes into account that the percentage of self-employed women in Ontario is 8.3% and that the comparable percentage for those in Northern Ontario is 7.7%, it becomes evident that the District of Thunder Bay, whose percentage of self-employed women is 6% has among the lowest percentage of self-employed women. In fact, the District of Thunder Bay and the District of Algoma, which has exactly the same rate, do have the lowest numbers of self-employment rates among the 12 districts. In contrast, the percentage of self-employed women in the District of Rainy River is 8.7%; that in the District of Kenora is 9.1%. Both of these are above the average of both Ontario (8.3%) and Northern Ontario (7.7%).

There is also a difference among districts in the variance between the self-employment rates of women and those of men. The District of Kenora boasts the smallest difference, with a rate of 19%. This compares quite favourably to the largest rate of variance, 49.6%, which exists in the District of Sudbury. The rates of variance for the District of Thunder Bay and the District of Rainy River are 36.7% and 40.7%, respectively. All 3 Northern Ontario districts compare relatively favourably to the figures for both Ontario as a whole (41.3%) and Northern Ontario (38.3%).

The 2001 Census data also provides information about the current industrial structure of women in Northern Ontario. That structure continues to be considerably different from the industrial structure of men in Northern Ontario. In fact, the “differences between the two structures are significantly greater than the differences between the industrial structures of men and women in Ontario as a whole”.

It becomes evident that certain employments in Northern Ontario continue to be more exclusively female than male employments. The most significant difference in the industrial structures of women and men in Northern Ontario is the fact that more women than men continue to be employed in “the health and social assistance service industries”. The latter industries comprise 20.9% of all female jobs in Northern Ontario, but only 3.5% of all male jobs. A similar example can be found in accommodation and food service industries, which comprise 12.1% of all female jobs, but only 5.5% of all male jobs. Likewise, educational services comprise 10.8% of all female employments, but only 4.4% of all male employments.

Another way in which the industrial structure of women in Northern Ontario continues to be different than that of men lies in the lack of women employed in “all the traditional ‘blue collar’ industries”. In fact, the “second biggest difference in the industrial structures in the region” lies in the “manufacturing industries”. Employments in this field constitute 17.1% of all male jobs, but only 3.5% of all female jobs. Construction industry employments constitute 11.4% of all male jobs, but only 1.6% of all female jobs. Mining industry employments constitute 5.4% of all male jobs, but only 0.4% of all female jobs. Transportation and warehousing industries constitute 8.4% of all male jobs, but only 2.9% of all female jobs. Agriculture, forestry, fishing, and hunting industries constitute 4.5% of all male jobs, but only 1.6% of all female jobs.

Another finding that comes from the 2001 Census data is the fact that the industrial structure of Northern Ontario women is dissimilar to the industrial structure of women in the province as a whole. This variance is not as great as the variance that distinguishes the industrial structure of women in Northern Ontario from that of men in Northern Ontario, but it is, nevertheless, noteworthy. The variances are as follows.

- There are noteworthy variances in the areas of “manufacturing, construction, mining and transportation industries”; in all these areas Northern women, compared to their counterparts in Ontario as a whole, are under-represented. They differ, especially, in the extent to which women are employed in manufacturing establishments; for example, whereas manufacturing industries comprise 10.5% of all women’s employments in Ontario as a whole, they comprise 3.5% of all women’s employments in Northern Ontario. Similarly, whereas “professional, scientific and technical service industries”

comprise 6.7% of all women's employments in Ontario as a whole, they comprise only 3.4% of all women's employments in Northern Ontario.

- There are also noteworthy variances in the areas of “health and social assistance service industries and accommodation and food services”; in all these areas women in Northern Ontario, compared to their counterparts in Ontario as a whole, are over-represented. Whereas health and social assistance service industries comprise 15.7% of all women's employments in Ontario as a whole, they comprise 20.9% of all women's employments in Northern Ontario. Similarly, whereas accommodations and food services comprise 7.9% of all women's employments in Ontario as a whole, they comprise 12.1% of all women's employments in Northern Ontario.

Whereas the industrial structures of women's employments in all Northern Ontario communities displayed considerable similarities and differed in similar ways from the industrial structures of women's employments in the province as a whole, there were still differences in women's industrial structures among the various Northern Ontario districts. These were as follows.

- The percentage of women's employments comprising primary resource industries was 1.6% in Ontario as a whole and 2.0% in Northern Ontario. In contrast, the percentage of women's employments comprising the same industries was 2.1% in the District of Thunder Bay, 3.1% in the District of Rainy River, and 2.8% in the District of Kenora.
- The percentage of women's employments comprising manufacturing industries was 10.5% in Ontario as a whole and 3.5% in Northern Ontario. In contrast, the percentage of women's employments comprising the same industries was 3.3% in the District of Thunder Bay, 5.0% in the District of Rainy River, and 2.9% in the District of Kenora.
- The percentage of women's employments comprising public service sector industries was 29.7% in Ontario as a whole and 39.3% in Northern Ontario. In contrast, the percentage of women's employments comprising the same industries was 41.4% in the District of Thunder Bay, 39.3% in the District of Rainy River, and 44.2% in the District of Kenora.
- The percentage of women's employments comprising public service sector industries was 22.2% in Ontario as a whole and 14.2% in Northern Ontario. In contrast, the percentage of women's employments comprising the same industries was 14.8% in the District of Thunder Bay, 12.8% in the District of Rainy River, and 9.7% in the District of Kenora.

The 2001 Census data also provides information about the occupational structure of women in Northern Ontario. “It is apparent that the occupational structure of women is considerably different from that of men. While there are differences in the industrial structures of males and females in Ontario as a whole, these differences are not as great as the differences between males and females in the North.”

The occupational structure of Northern Ontario offers women considerably fewer employments in traditional ‘blue collar’ occupations than it does men in Northern Ontario.

“Employment in trades, transport and equipment operators and related occupations represent 33.1% of all male employment in Northern Ontario. These occupations represent only 2.6% of female employment. Employment in occupations unique to processing, manufacturing and utilities account for 8.5% of all male occupations but only 1.5% of female occupations. Employment occupations unique to primary industry represent 7.4% of all male employments but only 1.4% of female employment.”

The occupational structure of Northern Ontario offers women fewer employments in “natural and applied science and related occupations”. Occupations for men in this category comprise 6.7%, whereas occupations for women in this category comprise only 1.6%.

In contrast, the occupational structure of Northern Ontario offers women considerably more employments in business. “Business, finance and administration occupations represent 24.7% of all female employment. This category represents only 6.2% of all male employment in the region. Analysis of two digit categories shows even greater differences within this category. For women, 72.5%, or 33,725, of those employed in business occupations are in secretarial or clerical occupations. The corresponding figure for men is 57.4%, or 7,640.”

The occupational structure of Northern Ontario also offers women more employments in sales and services. In fact, sales and service “represent the largest category of occupations for women in Northern Ontario. This category accounts for 36.1% of all female employment in the region. Only 19.3% of men are employed in these occupations.”

The occupational structure of Northern Ontario also offers women more employments in health occupations. “Health occupations represent 10% of all female employment in the region compared to 1.8% of male employment.”

The 2001 Census data also delineates the ways in which the occupational structure of women in Northern Ontario varies from the occupational structure of women in the province as a whole. Some of these variations are noteworthy. One of the most significant of these variations is the fact that sales and service occupations comprise a greater number of employments for women in Northern Ontario than they do for women in the province as a whole. “Employment in this category is 30.5% higher in the North than in the whole province.”

In contrast to sales and services occupations, manufacturing occupations comprise far fewer employments for women in Northern Ontario than they do for women in the province as a whole. They comprise 1.5% of occupations for women in Northern Ontario, whereas they comprise 6.2% of occupations for women in the province as a whole.

The category of natural and applied sciences is another category of occupations in which Northern Ontario women are under-represented, compared to provincial women. For example, these occupations comprise 1.8% of all employments for Northern Ontario women, whereas they comprise 3.4% of all employments for provincial women.

Overall, the 2001 Census demonstrates that “all the districts in Northern Ontario have the same key differences when compared to both the occupational structure of men in Northern Ontario and the occupational structure of women in Ontario as a whole.

Compared to men in Northern Ontario, women in all districts are underrepresented in blue collar occupations and overrepresented in sales and service occupations. Compared to women in Ontario as a whole, females in all districts of Northern Ontario are, once again, underrepresented in blue collar occupations and overrepresented in sales and service occupations.”

The 2001 Census, however, also demonstrates that there are some differences in the occupational structures among Northern Ontario districts. The District of Thunder Bay is one of two districts whose occupational structure is the closest to that of Northern Ontario as a whole.

The three districts of Northwestern Ontario also have a few unique characteristics in terms of women’s occupational structures. The District of Thunder Bay is distinctive in that it has the highest proportion of women’s professional service employments and the second lowest proportion of women’s “blue-collar” employments. The District of Rainy River and the District of Kenora, taken together, are distinctive in that they have the second highest proportion of women’s management and business employments in Ontario as a whole.

3. OTHER BARRIERS FOR WORKING WOMEN IN NORTHWESTERN ONTARIO

There are challenges and needs that workingwomen in Northwestern Ontario experience precisely because they live in a particular geographic, demographic, and socio-economic context. In addition, there are also challenges and needs that working women in Northwestern Ontario experience because they are women. Some of the latter challenges and needs relate directly to long-standing, traditional concepts about “women’s work” and women’s roles; other challenges and needs grow out of the circumstances that arise out of the “new economy” that is shaping global working and family relationships.

The Impact of Globalization on Women’s Paid Work

The number of research papers and the number of conferences that the topic of the impact of globalization elicits exemplifies the level of concern over the changing economic environment and the significance of those changes. The vast majority of these publications and conferences include the ways in which the new economy impacts women and the family. It is important to note that these socio-economic transformations are issues of concern for most countries in both the developed and developing worlds.

- For example, in May 2003, a Conference in Berlin, Germany, was devoted to the theme of “The Regulation of Work”. The keynote speaker, Eileen Applebaum, Director of the Center for Women and Work in the United States, gave a “keynote address” entitled “Transformation of Work and Employment Relations in the U.S.”.
- In France, a series of conferences on “the future of work employment and social protection” and, more specifically, on “the impact of the global economy on labour issues”, was hosted in Lyon and organized through the collaboration of the French government and the International Labour Organization (ILO), with the further participation of the International Institute for Labour Studies (Second France/ILO Symposium: The future of work, employment and social protection: The dynamics of change and the protection of workers, 2002). The purpose was to ignite a “high-quality international dialogue on changes in work and employment and their impact on social protection and worker security” and “to stimulate exchanges between the academic and political communities and the social partners”. Designed to be international, the sessions attracted an impressive cross-section of European and North American representatives. Conclusions were definitive and dramatic. It was stated, for example, that the “scale of the changes currently occurring should not be underestimated”. One of those changes is the fact that labour relations are “in deep crisis”. Participants concluded that the massive nature of the changes and the significance of the potential impact of those changes require that governments should intervene to regulate the social environment; participants also recommended that such intervention should be comprehensive, rather than piecemeal, in that it should be

channelled through “a world social authority”. One-third of the second symposium in the series was devoted to issues directly related to women and work. These included sessions on “The compatibility of work and motherhood”, “Gender equality”, and “How to reconcile work and family?”.

- In Canada, the National Advisory committee on the Status of Women has issued a number of papers on the changing work environment. Like American and European sources, Status of Women sources acknowledge that “Canada’s labour market is undoubtedly in transition”, but, unlike American and European sources, Status of Women sources also qualify their concern by being less definitive about the duration and long-term impact of these changes (Canada, Status of Women. Women in Non-Standard Jobs. The Public Policy Challenge. 4. The Policy Challenge of Contingent Work, 2003). For example, one source claims that “most observers seem to agree that more information and research is needed to determine if changes represent a fundamental restructuring of work and employment” and adds that it “has even been suggested that some of the common perceptions about the ‘new’ labour market may not coincide with the reality”.

Economic globalization has impacted profoundly on women’s work experiences in a number of ways. Deborah Stienstra, of the Canadian Research Institute for the Advancement of Women (CRIA), pointed out that globalization “is changing the nature of Canadian society and economy. It will and already has had profound effects on women’s lives” (Spring 1999). Literature put out by the United Nations Platform for Action Committee (UNPAC) in Manitoba, an organization founded in 1995, in the immediate aftermath of the Fourth World Conference on Women, held in China, and designed “to advocate for the implementation of the Platform for Action born out of Beijing as well as other United Nations agreements which advance women’s equality”, delineates one of those ways (UNPAC - Who We Are, 2003). Their literature cites the decline of full-time, full-benefit jobs and the concomitant rise of non-standard work, that is, part-time, temporary, and casual work (UNPAC – Globalization & Women’s Work, 2003). More specifically, the competition spawned by economic globalization has led many industries to downsize production in order to decrease costs. The resulting lay-offs, elimination of jobs that offer benefits, use of “home-based workers”, and increase in hours for the remaining full-time staffs have deleterious effects on women and their families. Since “women are likely to be at the bottom of the wrung (sic), they are often most affected”. In addition, employment sectors in which women have traditionally found work have been especially hard-hit. For example, one industry that is downsizing, under the rubric of remaining competitive, is the Canadian garment industry, which comprises primarily women. Another employment sector that is being downsized and in which women comprise the largest number is the public sector. “Women have worked hard for fair representation in the government-funded jobs and are strongly represented in health care, teaching, and social work.” Public sector employments offer women “well-paying, quality jobs”. They also offer women union jobs; for example, while one-quarter of all working women in private industry are unionized, fully two-thirds of working women in public service employments are unionized. Unions are instrumental in working for wage equity between men and women in similar jobs and industries, in fighting against sexual harassment in the workplace, and in seeking benefits such as safer working conditions and access to childcare.

One example of a public sector whose downsizing disadvantaged women workers is the postal service. When Canada Post “downsized and closed ... 1300 rural post offices”, 83% of the 3000 workers made redundant were women.

At the same time that globalization has led to considerable downsizing, women’s overall participation in the paid workforce has been increasing dramatically. In fact, Sue Cobble, “founding director” of the Center for Women and Work, noted, during “the Center’s inaugural ceremony on November 17, 1993” that “the influx of women into the labor force is one of the most significant revolutions of our time” (Appelbaum, Letter From the Director, 2004). There is a considerable amount of literature about this rise in participation. In September 2003, Statistics Canada reported on a study that highlighted this trend while reporting on the considerable increase in the “working hours in Canada and the United States” between 1979 and 2000 and on the disparities over time in the number of hours worked by Americans compared to the number of hours worked by Canadians (Working Hours in Canada and the United States 1979 to 2000, 2003). “The main measure used is the number of hours per person, which was defined as the average number of hours worked in a year per worker, and by the fraction of the population that worked at some time during the year.” The study concluded that, during the 1980s, in both countries, the working age individual experienced an increase in the number of average hours he or she worked. “During this period, average annual hours per person rose 7.9% in the United States and 7.5% in Canada.” During the 1990s, that pattern changed; a gap emerged between American and Canadian workers in the number of hours worked. “From 1989 to 1993, hours per person fell 7.8% in Canada compared with 1.3% in the United States.” The pattern changed once again around 1993; “From 1993 to 2000, growth in work hours was equal in both countries, at 6.8%.” Overall, from 1979 to 2000, while the number of hours per worker in Canada did not increase as much as it did in the United States (9.6%), it did increase by 2.2%.

More interesting for the purpose of this report is the role of working women in the changing patterns of hours worked. During the entire period, even during those periods when Canadian men’s hours lagged behind those of American men, the number of hours worked by Canadian women increased dramatically. In 1979, while the individual Canadian man worked an average of 1,682 hours per year, the individual Canadian woman worked an average of 844 hours per year. In 1989, while the individual Canadian man’s hours worked decreased to an average of 1,649 hours per year, the individual Canadian woman’s hours worked increased to 1,059 hours per year. In 2000, while the individual Canadian man’s hours worked decreased even further to an average of 1,565 hours per year, the individual Canadian woman’s number of hours worked increased to an average of 1,101 hours per year. In fact, the increase is even more evident when one considers that in 1979 “Canadian women aged 25 to 54 worked 48% as many hours as their male counterparts”, whereas in 2000 “Canadian women in this age group worked 71% as many hours as men”. This was not just a Canadian trend; American women also “narrowed the hours difference with American men”. However, from 1979 to 2000, the increase in hours worked was more dramatic for Canadian women than it was for American women. For example, while the “hours per person rose in the United States relative to Canada for all gender and age groups except for prime-age women”, Canadian women “in this age group boosted their hours by 39.7% compared with an increase of 33.7% for American women”.

The ultimate result of the downsizing that economic globalization causes and of the increased participation of women in the workforce is the increasing reliance of many women on non-standard jobs or contingent work; this outcome is another way in which globalization has profound economic effects on women. Non-standard or contingent work is defined as the alternative to “one full-time permanent paid job” (Canada, Status of Women, Women in Non-Standard Jobs. The Public Policy Challenge. 3. Documenting Non-Standard Work in Canada, 2003). The category includes part-time or temporary jobs, multiple job holding, and self-employment.

Even though contingent work in general is increasing and self-employment in particular “is responsible for much of the job creation experienced by the Canadian economy in recent years”, it is women, rather than men, who are more likely to become contingent workers (Canada, Status of Women, Women in Non-Standard Jobs. The Public Policy Challenge. 1. Women and Non-Standard Work, 2003). “In 1999, 41 percent of women’s jobs compared to 29 percent of men’s jobs fell into the category of non-standard employment.”

The UNPAC literature points out “the National Action Committee on the Status of Women reported in 1998 that 40% of women have non-traditional jobs”. Status of Women documentation notes that in 1999 “41% of employed women aged 15 to 64 were employed in non-standard jobs” (Canada, Status of Women, Documenting Non-Standard Work in Canada, 2003). The category of non-standard work was subdivided for 2000, to show that in that year 27.3% of Canadian women workers were part-timers and 12.4% were self-employed.

The most usual type of non-standard work in which women engages is part-time work. Young women constitute one category of workers who account for the increasing incidence of part-time workers. For the age group 15 to 24, “the percentage with part-time jobs has more than doubled since 1976”. Older women, aged 55 to 64, constitute the other category of workers who are increasingly part-timers. In contrast, women aged 25 to 44 have decreased their participation in part-time work since 1976. Young part-time working women are often defraying school costs. Older part-time working women are often supplementing pensions. Those women aged 25 to 44 who do work part-time cite reasons of “personal or family responsibilities” or the inability to acquire full-time employment.

The incidence of holding multiple jobs is rising and women are increasingly among those who do so. Evidence is the fact that in 2000 women represented 53% of multiple job holders, even though they comprised 46% of all workers. “Overall, 5.6% of all employed women were multiple job holders in 2000, while 4.2% of employed men held more than one job”.

Self-employment rates among women have risen significantly since 1976. In that year, self-employed women comprised only 8.6% of working women; in 1998, they comprised 13.3%. Age is an important factor. Self-employment rates among women aged 55 and older increased precipitously. Self-employed women cite independence as the main reason they choose to become unemployed; however, it is worth noting that availability of full-time, standard employment is less accessible to women aged 55 and older.

Another study by the Status of Women outlines “the many challenges presented by non-standard work” (Canada, Status of Women, 4. The Policy Challenge of Contingent Work, 2003). One of those challenges is the threat it poses to finding “sustainable employment”. The dramatic entry into the workplace of women in their prime childbearing and childrearing years (25-44) has fuelled this concern. Because these women are concerned about their family responsibilities, they may sacrifice economic security in low-quality jobs in order to fulfill those family responsibilities. These jobs are often the newly-available non-standard jobs. Sometimes women choose such jobs in order to better balance paid work and unpaid care 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”.

Another challenge presented by non-standard work is low wages. In 1999, whereas women who worked “full-time full year” “earned an average \$32,026”, women employees who worked in non-standard jobs “earned an average of only \$12,074”. In the same year, the women engaged in non-standard work constituted 42% of all working women.

Self-employed women also face challenges in terms of low wages. “Women who are self-employed without paid help earn considerably less than men in the same situation and much less than employees do”. The difference in wages for those women self-employed without employees is only slightly over half of the wages earned by women employed in standard, full-time jobs.

These low wages have long-term deleterious effects, in that the women involved are unable to save for their retirements. Of those women aged 25 to 64 who earned less than \$20,000 and “filed tax returns in each of the six years” between 1993 and 1999, a mere 2.1% contributed to an RRSP annually. In addition, low-income earners usually do not have access to pension plans at work. Between 1993 and 1999, the percentage of women who earned less than \$20,000 and who were not included in a workplace pension plan was 82.1%.

Wages are closely linked to number of hours worked. Part-time work is defined as work that comprises less than 30 hours per 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 has remained virtually unchanged over the last 25 years”.

Low wages are also linked to number of hours worked by self-employed women. Self-employed individuals worked longer hours than full-time workers. In 1996, “over one third of the self-employed worked 50 or more hours each week”. But differences in weekly hours worked between self-employed men (46.4 hours) and self-employed women (33.2 hours) means the latter had low wages.

Another challenge relating to non-standard work is the fact that women working in non-standard jobs also have “limited access to income support programs” designed to supplant or replace wages during times of economic hardship or family need. One example is the fact that part-time workers do not have access to Employment Insurance benefits. The “number of hours required to qualify for benefits was set at a level where few part-time workers could

qualify”. In addition, self-employed individuals “generally are not eligible for benefits under the EI program because they are considered to be working a full week and therefore not ‘unemployed’”.

Women are more directly affected than men by access to income insurance programs.

They more often disrupt their paid work by taking leave for reasons of maternity, child care, and/or elder care. However, sickness benefits and maternity and parental benefits are subject to the same qualifying prohibitions as employment insurance benefits. Furthermore, those women who do qualify receive lower benefits, since their hours of work are less. This means that contingent women workers, especially self-employed contingent workers, must resume working almost as soon as they have given birth; for example, 16% “of paid workers and 80% of the self-employed were back at work by the end of the first month after childbirth”. In addition, after childbirth, 87% of paid employees were able to access employment insurance, whereas only 15% of the self-employed were able to do so.

Another challenge that contingent workers face is adequate pension coverage.

“Participation in a workplace pension plan is generally restricted to paid workers having an employer-employee relationship”. A considerable majority of contingent workers are therefore not eligible. Self-employed workers are on their own. Statistics Canada data shows that, in 1994, 24% of non-standard workers enjoyed a pension plan at their workplaces, while 56% of paid workers did so.

Lack of a pension plan means workers in non-standard jobs must rely on establishing Registered Retirement Savings Plans (RRSPs) in order to plan for their retirements. However, low wages and intermittent work militate against this. There is evidence that very few workers who earn less than \$20,000 annually put money into RRSPs; between 1993 and 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...did not contribute to an RRSP in any of the six years”.

The outcome of all of these factors poses still another challenge; more specifically, because contingent women workers are less able to put away savings and because they do not receive pension plan coverage at work, these women are more likely to have to depend on public pension programs to fund their retirements. The benefits they would receive are, however, very low; for example, in April 2002, the maximum benefits to which a contingent woman worker was entitled totalled \$13,502, but “the before-tax low-income cut-off for a single individual in a major urban area in 1999 was \$17,886”.

Women’s Unpaid Work

In 2000, Marika Morris, research coordinator of the Canadian Research Institute for the Advancement of Women (CRIA), in literature entitled *Other on-line resources > women, poverty and Canadian public policy in an era of globalization*, points out the relationship between women’s poverty and their unpaid work (Morris, May 2000). She begins by noting that in 2000 2.8 million Canadian women were “living in poverty”. That translates into 1/5 of all Canadian women and 56% of Canada’s poor. It is also noteworthy that such poverty does not necessarily mean these women are on social assistance. In fact, the “majority of the poor work for wages, either full- or part-time”. More specifically, the women “most likely to be poor are

single mothers and unattached women over 65". Whereas 23% of single parent families headed by men were defined as low-income, 56% of single parent families headed by women were dubbed low-income. In addition, whereas 38% of "single, widowed or divorced" men over 65 are poor, 49% of "single, widowed or divorced women over 65" are poor.

Morris goes on to argue that "simple structural reasons" explain "the continuing over-representation of women among Canada's poor". One structural reason is discrimination. Two other structural reasons that are closely intertwined are low wages and lack of wages for tasks designated 'women's work'. 'Women's work' comprises 'unpaid work' at home, including child/family care and "household work" for others. Despite the fact that women's overall participation rate in the paid workforce has increased dramatically, women continue to do much more unpaid housework and care work in the home than men. These "family responsibilities" often compel women to work part-time, rather than full-time. This may explain why women comprise 2/3 of Canadian part-time workers.

The fact that unpaid housework and care work are designated 'women's work' also translates directly into low wages for women in paid part-time and full-time employment. Historically, women have found it easier to access paid work that corresponds to home and care work. It is no coincidence that 70% "of women in the paid labour force are concentrated in five female-dominated sectors: health, teaching, clerical, sales and service". More specifically, the 1996 census listed the "top 10 most common jobs for women" as "retail salesperson, secretary, cashier, registered nurse, accounting clerk, elementary teacher, food service, general office clerk, babysitter (child care worker), receptionist". These employment categories all constitute work that women have performed at home for free: childcare, teaching, nursing, food preparation, housework, household management, and being helpmates to men. The result is that women are paid 73% of what men are paid at the same full-time jobs and that 67% "of minimum wage earners are women".

Morris stresses that the underlying assumption that continues to fuel these practices is a long-standing one. In effect, the view is that "caring work" has less value than traditionally "male work" and that it is not skilled.

The issue of 'unpaid work' is also a significant one for the Centre for Women and Work in the United States. In December 2003, for the 10th Anniversary of the organization's founding, Wendy Nixon interviewed Mary C. Murphree, Regional Administrator of the Women's Bureau, Region II of the U.S. Department of Labor (Wendy Nixon, 2004). "The Women's Bureau is the only Federal agency devoted exclusively to the concerns of women in the labor force." Murphree was asked what she thought were "the greatest challenges in the workplace" for women. She responded that "the single greatest challenge is the pressures and demands that balancing work and family places on American women, especially the hoops these mothers, wives and daughters must jump through to find childcare and/or eldercare. The pressures on women to be super women and super workers result in a double day for ordinary working women, and, indeed a *triple day* for those extraordinary mothers - single mothers." She added that there will not be "gender equality" in the work force until two issues are solved: that of "valuing women's care-taking role appropriately" and that of "solving the work/family conundrum".

Evidence of the Center's concern about "work/family issues" and work/life issues" is manifest in the fact that, in September of 2003, the Center for Women and Work held a summit meeting entitled *Changing the Workplace: Re-imagining Work and Family* (Trigg, 2004). One of the aims of the meeting was "to begin a public dialogue on changing work structures within organizations to allow for more manageable integration of work and family". The session ended "with a roundtable audience discussion that focused on the institutional obstacles to work flexibility, and the roles government and women could play in creating workplace changes to help women and men balance competitive careers with family and community".

Concern about "the relationship between work and family" and about "the links between paid work and household work" was a high priority at the second symposium on *the future of work, employment and social protection* at Lyons, France. It was stressed that for working women in particular "the 'choices' between work/career and family life remain difficult". Those choices are not 'real' choices; rather, they are hemmed about by constraints, all of which are related to women's traditional family responsibilities. More specifically, the 'constraints' cited were "education and care of children, elderly and disabled people; maternity and related circumstances; sharing of domestic chores, etc.". These constraints made it more onerous for women "to gain access to decent work, to a career and responsibilities". Although it was acknowledged that different countries had different policies or "family-oriented or gender-equitable mechanisms" to deal with women's dual roles and responsibilities, it was stressed that much more could be done by the governments of all countries to sculpt social policies that would allow women to have 'real choices' between work and home responsibilities and that would help them "to reconcile work and family". One conclusion was that, generally, "decision makers, experts and social partners understand the need to replace the once dominant model of the male breadwinner, as the latter is increasingly inappropriate in the contemporary socio-economic context. So, the question of reconciling family life and working life is no longer a 'women's issue' ". One of the main solutions proposed was "better integration of unpaid work in social policies"; another solution was viewing "motherhood as one of a number of essential transitions on the labour market", a transition that could be protected through social legislation.

The Canadian literature on childcare also stresses the two universal themes: that child care places constraints on women's work choices and that care work is not valued. In 2003, UNPAC, in a discussion of "women's economic contribution", cited childcare as the major constraint on women's "ability to participate in the paid workforce" (UNPAC, *Caring for Children*, 2003). The article noted that women with young children experience considerable stress when "integrating work and family life", that is, their paid work and unpaid work. Despite the optimistic view expressed at the Lyons symposium, the view that economic changes dictate care work is no longer just a 'woman's issue', the UNPAC literature points out that "more women than men" still take time out of their paid employments, select part-time employment, and turn down demanding employments and more work-related responsibilities in order to fulfill child and family responsibilities. As for single mothers, who are the sole providers of both income and childcare, the "choices these women face are often quite impossible". The major reason for these circumstances, according to UNPAC, is that like "other unpaid work, the work of caring for children is often unnoticed and not valued as the important economic contribution that it is".

The problems of integrating paid work and care work are especially difficult for poor women with young children. In 2001, Cindy Hanson, Lori Hanson, and Barbara Adams did a study for the Canadian Research Institute for the Advancement of Women (CRIAOW) and funded by Status of Women Canada, a study whose aim was “to determine the impact of social policy on the unpaid caregiving work of poor women”. In effect, the study examined unpaid work in relation to women who were on social assistance and, more specifically, the impact of the cutbacks in social assistance programs and the concomitant pressure by governments on these women, even those with preschool children, to move from social assistance into the paid labour force.

The final report made a number of significant observations and conclusions. Like other studies, the CRIAOW report noted that ‘women’s work’ was not valued. One reason cited as a partial factor is the “basic assumption of our economic system, based on the United Nations System of National Accounts (UNSNA), ... that the measure of the value of work is the money that is paid for it”. However, despite the fact that women’s unpaid work is not valued, it nevertheless “subsidizes the global economy”, and, since its beneficiaries are others, it continues to be systematically exploited. For example, in Canada, “the value of unpaid work in 1992 was estimated to be over \$235 billion dollars”, or “one-third of the GDP for the total value of market produced goods and services”. It is women who contribute most of this unpaid care. For example, the report cites a 1998 Saskatchewan study that shows “women spend approximately twice as much time doing unpaid household chores as their male counterparts”. Despite these facts, unpaid “caregiving work is generally seen as unrelated to economic progress and the well-being of the community and society in general. This is reflected in our economic accounts, our social programs, and employment policies. Existing social policy practices reinforce gender inequalities, and fail to recognize that these women are not unemployed – they are actively and productively engaged in the care and nurturing of their children.”

One of the major contributions of the study is an examination of the amount of time women spend doing unpaid work. One conclusion is that women’s unpaid home work consists of numerous “on-going tasks”, many of which are done concurrently. “Tasks such as nurturing, counseling, comforting, and educating” were isolated and examined in terms of the amount of time they took to complete. Researchers noted the duration of particular tasks. For example, it was discovered that women who breastfed spent up to 5 hours per day doing so. “Cleaning and cooking occupied 6 and 8 hours daily.” Many women felt overwhelmed by the amount of unpaid work they felt compelled to accomplish.

In addition to their time-consuming unpaid workload, these women were forced to grapple with the challenges of circumnavigating the social assistance delivery system. One of those challenges involves the difficulties women encounter when they try to make ends meet on social assistance benefits. “Overall, women reported their benefits were simply inadequate to cover their costs of living.” Another challenge involves these women’s relationships with their case workers, who act as the frontline agents of the social assistance programs. Although there are case workers who are caring and respectful toward their clients, there are also those who are patronizing, disrespectful, arrogant, and unsympathetic. “The inconsistent application of policies and lack of clear information on rights and responsibilities of the case worker and client contribute to the women’s mistrust of the system and sense that they are being cheated.” In the

area of job search issues, requirements vary widely when it comes to government expectations and exemptions; some women had been required to do job searches by their case workers, while other women had not. Added to the confusion of inconsistencies in job search expectations and requirements are the inconsistencies and difficulties of accessing job search support services. For example, while some women were offered “transportation assistance for themselves and their children”, other women received transportation assistance “only for themselves”, and still other women were offered no transportation assistance. This is a significant issue, since these women estimated that “arranging and using public transportation for their children and household needs adds 1.5 hours of work daily”. “For almost all women with very small children the request to complete job searches added additional stress. No supports compensated for the conflict they felt between wanting to be ‘good mothers’ and needing to satisfy the requirements of SS in order to get their monthly cheque.” Those women who did find jobs were generally forced to take part-time jobs, for which they received low wages and were overqualified. In the last analysis, those women who found paid employment discovered they gained little extra income because of low wages, “the clawback mechanisms of DSS”, and the added costs of applying for, getting to, and staying at work; such costs included transportation and childcare costs.

Parenting and child care issues are key aspects of the report. Many women in the study grappled constantly with the fear and/or realization that their case workers had images of mothers on social assistance as incompetent, that they would have to give up their children, and that they as single parents were still being stigmatized. These fears, in turn, affected their senses of self-esteem adversely. Offers of childcare were not usually appreciated or requested, since unannounced inspections resulted in feelings of invasion of privacy, in the fear that children might be taken away, and in the sense that women’s childcare capabilities were being undermined. As for access to childcare facilities, participating women found childcare subsidies inadequate at all times and childcare spots inaccessible to them; in addition, childcare was unavailable during evenings and weekends. Women who had left abusive situations and therefore felt insecure about leaving their children with strangers found there were no government subsidies for childcare programs that allowed easy access to those children at a moment’s notice.

The study also deals with participants’ personal issues. Many participants expressed feelings of physical and social isolation. Many recognized that others undervalued their unpaid work. They often lacked self-esteem and self-confidence. Women and children who had escaped violent situations were then forced by governments to battle for child care supports, which “caused stress for participants”. In addition, the “SS rule that child care supports be taken off monthly cheques was interpreted as unfair and as punitive to children. The rule was also seen as discriminatory toward women, because it placed the burden of the legal battle on the women, while SS took away the benefits of that struggle”.

The authors of the study do praise Canada for becoming “a role model for the world when it included ‘unpaid household activities’ in the 1996 Census”. Canada’s initiative, they claim, encouraged other nations to do the same. They add that Canadians had gained “a unique window of opportunity to use a gender lens to analyze how women living in poverty are pushed harder into a position of subordination by the lack of value for the work they are doing because it

is unpaid". Indeed, governments should acknowledge "caregiving as work", even though this "requires a consciousness shift". As a result, government policy that insists women with young children enter the paid workforce "fails to recognize and value the work of mothers". Instead, governments should recognize "the work of all women", further research "the determinants of quality caregiving work", and continue to encourage "women's struggle for recognition of unpaid caregiving work". They also should move from the assumption that "women have infinite time" to the assumption that women's time is both finite and a vital resource and that, therefore, policy should incorporate an "explicit value of the time spent on unpaid caregiving work".

Added to the issue of the constraints that care work imposes on women's work choices and the issue of the long-standing practice of undervaluing women's traditional care giving roles is the newer issue of the impact of globalization on women's unpaid work. An article by UNPAC notes that downsizing impacts not only women's paid work, but also their unpaid work in the home in two ways (UNPAC, *Globalization & Women's Work*, 2003). Overall, downsizing simply increases the amount of care work women feel obliged to do.

- More specifically, women "experience increased stress when men lose employment, as they are forced to take on more of the financial responsibilities. In a world where men's self-worth is often tied up in their jobs, women with jobless husbands may well need to provide extra emotional support".
- Furthermore, downsizing the public service sector has an impact on women's unpaid work in that women "are forced to pick up the slack that the public sector leaves out". In effect, women end up nursing family members who are discharged from hospitals before they are completely healed, home schooling children who no longer have access to reasonably sized classrooms or special education, and caring for neighbours who no longer have access to community food services. "Women also keep families and communities stable through times of economic uncertainty. They improvise to feed their families when money becomes even more scarce."

The amount of care work that women must provide for child care alone is demonstrated by the state of funded and regulated child care in Canada. The issue of access to high-quality, reliable, and affordable child care has been a long-standing one for organizations concerned about children's welfare. One such organization is the Canadian Council on Social Development (CCSD). In a communication issued on February 18, 2003, the CCSD praised the federal government for finally providing funding for childcare, in the form of \$935 million dollars over five years. (*A Historic Day for Child Care*, 2003) That praise, however, was mixed with continued concern about the state of child care and the adequacy of the amount. Marcel Lauziere, President of the CCSD, noted: "We are happy about this announcement but we are concerned that a mere \$25-million has been allocated for the first year", especially since Quebec had allocated \$1.1 billion in 2001 and since the projected figure for a high-quality, national child care program is \$10 billion. The communication also noted that while 70% of Canadian women who have pre-school children are employed outside the home, "only 12% of children have access to licensed care".

Another organization concerned about childcare, the Ontario Coalition for Better Child Care (OCBCC), was established in 1981, at the same time that mothers were entering the workforce in increasing numbers. The OCBCC is a coalition of “representatives of more than 500 provincial organizations and individuals from education, health care, labour, child-welfare, injury prevention, rural communities, First Nations, Francophone, social policy, anti-poverty, professional, student and women’s organizations as well as community based child care programs, and local Child Care Action Networks (CCANs) from the province.” This list of its constituents alone demonstrates the extent of the interest in the issue. The mandate of the OCBCC is to “benefit children and families across Canada” and “support children’s development and support parents to work/study” (CBCC, Making the right choice, February 2, 2004).

On January 8, 2004, in a news update, the OCBCC reacted positively to two announcements made a day earlier by the Liberal government (OCBCC, News releases, January 8, 2004). One announcement stated that \$9.7 million in federal funds would be made available to non-profit, regulated child care centers for capital repairs and upgrades. The OCBCC responded by praising the new government for re-investing financially in childcare after a period when funding in that area had dried up and for demonstrating that it valued “not-for-profit and regulated care”. The second initiative that the OCBCC praised was the funding made available for early childhood development (ECDI).

The same news update contained the write-ups of various news outlets, whose accounts contain not only details about new childcare initiatives, but also the extent of the need and the challenges that must be overcome. For example, Laurie Monsebraaten, Staff Reporter of the Toronto Star, noted that the funding was “part of a \$900 million national child-care agreement”, over five years, agreed to between the federal and provincial governments. She added that this was “a very small amount”, given the need. “In Toronto last year, 138 daycares requested \$2.7 million from the government to replace aging equipment and unsafe playgrounds. But due to the lack of provincial funding, the City could afford to spend only \$50,000 on serious health and fire hazards in 30 centres.”

In a similar vein, a reporter for the Canadian Press informed the public that the government “spends \$700 million a year on childcare, with \$500 million on child-care spaces and \$200 million on credits and tax breaks”. The reporter then quoted Kira Heineck, acting executive director of the OCBCC, who stated that there “are only enough regulated child-care spaces for 10 per cent of the province’s kids, under the age of 12 whose parents are in the workforce”.

Despite the new funding, the OCBCC released another critical report just one month later. The report, entitled *Making the Right Choice: Investing in High Quality Early Learning and Child Care in Ontario* (2004), spelled out the “abysmal state of childcare services for Ontario’s children” during 2003. The precise meaning of that assessment is captured in two statements in particular. One is the claim that on “a per child basis, Ontario spends less on regulated child care today than it did in 1995”; the other is the claim that the “number of regulated family child care homes fell from 8,730 in 1995 to 7,749 in 2001”.

The main recommendation in the February 2004 OCBCC report is the establishment of a national child care strategy, one in which local governments provide considerable input, but in which “senior governments” provide funding, since they possess “the taxation power”. The OCBCC also recommended “an enhanced role for local governments in a national ELC (Early Learning and Care) strategy”. A number of earlier initiatives had already set the framework for the successful implementation of the latter recommendation. Lacking, however, are “national goals, objectives, legislation, targets and timetables or implementation plans”.

Another important and very recent Canadian study, entitled *Strengthening Canada’s Social and Economic Foundations: Next Steps for Early Childhood Education and Child Care*, criticizes Canada’s commitment in the area (2004). Its author, Martha Friendly, Senior Research Associate and Co-ordinator of the Childcare Resource and Research Unit at the University of Toronto, delineates Canada’s shortcomings in relation to other countries, pointing out that child care services available in many European nations far surpass those offered in Canada. She added: “Even in the United States considerably more three-year-olds attend early childhood programs than is the case here.” In effect, Canada has been “a laggard” in early childhood education and child care programs (ECEC), which ideally should be universal in terms of access and comprehensiveness in that they provide a range of child care services, from daycare to nursery school to kindergarten, “ideally delivered in one seamless program”. In contrast, Canada has “a hodgepodge of ECEC policies and programs, most of which are sparsely supported with limited public funding and unevenly distributed across regions and family circumstances”, factors that translate into “scarcity and inequality of opportunity for children and families in virtually all regions of Canada”. The main reasons for these circumstances, according to Friendly, include the fact that Canadian federalism fragments services by distributing social programs between provincial/territorial governments and the central government, the fact that the 1980s saw a trend toward the downsizing of social services, and the fact that Canada’s tradition of liberalism resulted in a “relatively weak welfare state” and a preferred reliance “on the marketplace” for all services, including child services.

Friendly also points out that there have been efforts to institute a more comprehensive child care policy, but that these efforts have been sporadic and piecemeal. She notes that, during the 1980s, a number of federal governments, in collaboration with their provincial/territorial counterparts, worked toward the creation of national child care strategies; all attempts proved unsuccessful. The 1990s was a period during which many child care services continued to be eroded; in 1997, however, a National Children’s Agenda, designed to usher in a “comprehensive strategy to improve the well-being of Canada’s children”, was enacted. It was another six years before another positive development in child care policy was instituted; in March 2003, all governments except Quebec, which already had a comprehensive child care strategy, agreed to a Multilateral Framework on Early Learning and Care. However, like the OBOCC, Friendly notes that the measure had no “national goals, objectives, legislation, targets and timetables or implementation plans”.

Friendly insists that governments must proceed to take the next steps in implementing the national child care strategy. This is especially pressing because recent and “abundant child development research” has demonstrated definitively that early learning is key to individuals’ personal growth and to the nation’s future prosperity and because the mothers of pre-school children are continuing to enter the paid labour force in overwhelming numbers.

The two issues that governments must address immediately, according to Friendly, involve the “incoherent, shifting and poorly developed” public policy apparent at all government levels and the inadequate levels of funding. Policy changes must address the obvious inadequacies of the present system.

- One of the inadequacies of present provisions is the lack of comprehensive services for pre-school children; for example, although “kindergarten for five-year-olds is free through the public school system, it is usually provided only for 2.5 hours a day, a time span that suits few parents who are employed (or training) full time or even those who are employed part-time. In addition, some kindergartens rotate morning/afternoon shifts, and still others are offered full-day, every other day, especially in rural communities”.
- Another inadequacy of present provisions is the fact that, according to 2001 statistics, regulated child care is accessible to only 12% of all children between the ages of 0 to 12 and to only 15% of all children aged 0 to 6. Accessibility also differs according to province; only 4.2% of all children, aged 0-6, in Saskatchewan have access to regulated child care, whereas 21.1% of all children, aged 0-6, in Quebec have access to the same. Children who are not given priority in terms of access include infants, toddlers, those with special needs, and those who live in rural and isolated areas.
- Still another inadequacy of present provisions is the limited number of fee subsidies available for child care services, a factor that excludes many families from using such services.
- The most significant inadequacy of present provisions deals with the quality of ECEC services. Studies demonstrate that the quality of such services is “pivotal in determining whether they are beneficial or potentially harmful”; as for present programs, although they differ noticeably depending on the province or territory, “generally, the quality is often too mediocre to be termed ‘developmental’”. It is important to provide adequate regulated child care spaces, since most children of mothers in the paid workforce are cared for by family members, babysitters, or nannies. “While these are of unknown quality, it is generally agreed that they do not provide developmental early childhood education.”

To address these inadequacies, Friendly outlines “the next steps” in the process of establishing an adequate child care program. These next steps include:

- a declared public commitment to making changes;
- a detailed plan of action and a “well-crafted public policy framework”;
- adequate allocation of funds for both short-term and long-term needs;
- establishment of an Early Childhood Education and child Care Secretariat as part of the Department of Social Development;
- institution of a method whereby information about ECEC can be collated and analyzed;

- implementation of a “long-term research and evaluation agenda”;
- replacement of fragmented services by a comprehensive national plan;
- institution of “long-term provincial/territorial plans for achieving target levels of service”, plans which include services for children who have been neglected in terms of access in the past;
- institution of plans to make child care services cost-effective for users;
- modification of ECEC programs to reflect the most current information about quality child care provisions;
- and, commitment to “improving wages, benefits and working conditions for ECEC employees”.

The issue of access to high-quality and affordable child care is even more problematic for people in Northwestern Ontario. Although the literature is almost nonexistent on the topic of the special needs and challenges of child care services in remote areas, there are a few studies that hint at the problems. References about rural areas are also relevant, since many of the small communities in Northwestern Ontario have the characteristics of rural communities. Martha Friendly listed “those in rural and remote communities” as one group of clients for whom access to child care was “especially scarce”. She also specified that the government should, in the process of establishing “target levels of service”, plan for the needs of special groups, one of which is people in rural areas.

Although another Canadian policy study that addresses this issue, *Help or Hindrance: A Policy Review of Early Childhood Education and Care in Rural Manitoba and Saskatchewan*, deals with Manitoba and Saskatchewan only, its findings are applicable to other rural and remote communities (Rural Voices, 2003). The study notes that “there has been an increasing acknowledgement of child care needs and issues in rural communities”; the reason for this may have to do with the study’s other claim, that is, that delivery of “high quality, flexible, affordable and accessible” childcare is more difficult in places that manifest “the particular geography, employment patterns and demographics of rural communities”. The study noted that one important issue is the retention of qualified and well-trained staff in rural communities. A major reason for this is because child care employment, which is invariably low-paid, low-status employment, is not usually regarded as providing a career path to better options. Although child care workers everywhere are subject to these perceptions, rural child care workers are especially affected, since the communities are usually small and remote. “For rural communities the challenge then is to train a low paid workforce, living great distances from training institutions, while they are in fact working long hours in the field.” One of the main problems is the vast distances among communities; child care workers “were obviously overwhelmed with the thought of driving great distances and setting aside evenings to attend classes after a challenging and long day of work”. Distance and money also affect “ongoing professional development”; for example, participating in conferences means the costs of driving long distances and paying conference fees and expenses. Trained staff also means a raise in pay; many child care providers

felt their clients could not afford to pay more for better trained personnel. In effect, one question that remains is “can rural programs afford quality trained staff, and therefore should we even be encouraging and supporting staff to pursue training?”. Child care programs in rural communities also have “specific issues inherent in rural life”, such as “fluctuations in attendance”, also referred to as “flexible attendance”, “multi age groupings”, and the difficulties of providing transportation for children to and from their care facilities. The study recommends that training programs be set up to “include rural issues”, that rural programs be more flexible, and that transportation be provided.

Another policy study that hints at the fact that circumstances in Northwestern Ontario require special consideration is entitled *Report on the Status of Regulated Child Care: 2004 Municipal Budgets*. In April 2004, the Ontario Coalition for Better Child Care (OCBCC), the Canadian Union of Public Employees (CUPE) Ontario, and the Ontario Federation of Labour (OFL), upon hearing of the “possible closure of two municipal child care centres in Stratford and Kenora”, due to 2004 municipal budget constraints, collaborated to discover the extent of the problem involving such closures and to lobby the government for redress if such closures proved to be commonplace. The report reviews the situation of centres throughout Ontario. In addition, threatened facilities in fourteen sites are chosen. Eight of the fourteen are located in Northern Ontario. Four of these eight – Muskoka, Cochrane, Sudbury, and Sault Ste. Marie – lie in Northeastern Ontario, while the other four – Greenstone, Thunder Bay, Dryden, and Kenora – lie in Northwestern Ontario. The report depicts all present child care services as ‘in crisis’, due to “restrictive subsidy eligibility requirements” and to social “budgets that have not seen increases in nine years” because of rising costs and provincial government downloads and cutbacks. Conclusions about centres in Northern Ontario are nebulous; the report states that the “unique needs in northern Ontario were difficult to capture in the survey”, partly because specific circumstances within the region differed from community to community. The important point is that the researchers notice that needs in Northern Ontario are different and cite rural needs as an important factor in that difference.

At the same time that child care services declined, the literature shows that Canadians almost unanimously support the funding of regulated, high-quality, reliable, and affordable childcare. That was the conclusion in OCBCC’s *Making the Right Choice* report. The report’s assessment is based on four polls administered between 1996 and 2000. One of those polls shows that “90% of Canadians believe high-quality child care is important to help ensure Canada’s social and economic well-being. 81% of those polled think governments should develop a plan to improve child care.” Still another of these polls notes that “76% of Canadians believe child care should be available to all families with costs shared by governments and families; 65% were willing to pay more taxes in order to ensure that children have access to the program”.

Additional evidence that Canadians want more attention paid to the issue of a better balance between work and family is provided by research done by Canadian Policy Research Networks (CPRN), “a private, non-partisan, non-profit organization”; the organization is also “one of Canada’s leading think-tanks, specializing in social and economic policy research and public engagement” (2004). When workers were asked what was “most important for them in a job”, 70% chose “allows balance of work and family”. A better work/family balance was cited as more important than “good pay” (62%), “good job

security” (63%), “having freedom to do one’s job” (63%), “friendly and helpful people” (64%), and “access to skills development” (65%). It was cited as equal in importance to “good communication among workers” (70%). It was superseded only marginally by “work that provides a sense of accomplishment” (71%), “work that is interesting” (72%), and “work in which people treat you respectfully” (74%). In other words, Canadian workers chose, as most important, aspects that improve the quality of their working and home lives over economic aspects.

Results are even more definitive when allowances are made for gender. When the figure of 70% was subjected to a ‘gendered lens’, it was found that 65% of men cited “allows balance of work and family” as important for job satisfaction; in contrast, 75% of women cited the issue as important for job satisfaction.

There is, in fact, evidence that the workplace is becoming the focus for important changes in the balance of work and family. For example, a relevant American study, entitled *Shared Work, Valued Care: New Norms for Organizing Market Work and Unpaid Care Work*, received considerable international attention upon its publication by the Economic Policy Institute (Appelbaum, Bailey, Berg, and Kalleberg, 2002). The report linked the considerable “stress and anxiety” experienced by American working families to “recent rapid changes in the paid employment of women, especially mothers, without compensating changes in the norms and institutions that support paid market work and unpaid care work”. The report outlines the historical reasons for the traditional views on the issue, the factors that led to changes, and recommendations for change.

The report draws a clear distinction between attitudes regarding work and home care before the 1970s and after the 1970s. “For a century or more, until the mid-1970s, the husband-as-breadwinner and wife-as-homemaker system governed social attitudes and individual aspirations toward paid work and unpaid care in the United States.” According to this model, men and women had distinct roles. Although the model did not allow for considerable choice, it did mean that “the norms of work and care were clear, and the separate contributions of men in the economic sphere and women in the family sphere were valued”. Over time, a number of factors encouraged increased entry of women into the paid workforce. These factors included the needs and aspirations of single women, the increased enrolment of women in post-secondary educational institutions, the role of World War II in introducing women to paid employment, and the increasing professionalization of employments that incorporated traditionally-female attributes. However, it was not until the mid-1970s that the participation of married women in the paid economy increased precipitously. Under these circumstances, “the traditional breadwinner-homemaker system of paid work and unpaid care” became unsustainable. At the same time, the amount of support that working mothers receive from the state also differs from country to country. In the United States, the lack of support “has had a profound effect on the ability of families to meet the personal needs of working adults or to care for children, the sick, and the elderly. The contradictions between the demands of homemaking and the demands of paid employment, and the unrealistic expectations for women who have shouldered that double burden, have not been addressed in the public discourse.” The result is a shift toward another model, one that devalues care work and marginalizes those responsible for it – women; that new model of work and care is the ‘ideal, unencumbered worker – devalued, marginalized caregiver’

model. The ‘unencumbered worker’ model refers to “an employee, man or woman, who functions in the workplace *as if* he or she has a wife or other caregiver at home full time”.

The report makes important recommendations. The authors add that a “study tour” of European and Asian countries demonstrates that other countries are far ahead of the United States in addressing the problems associated with this model by developing policies that help to integrate paid work and unpaid care work more effectively. After studying other countries’ initiatives, the authors of the report propose “a new model of organizing paid market work and unpaid care in the home”, one that does not yet exist in entirety in any of the nations studied, but that incorporates a number of policies from different countries. This proposed model the authors call ‘shared work – valued care’. The policies recommended are designed to encourage “the emergence of gender-neutral norms of shared work and valued care in the United States”. ‘Shared work’ is defined as: the integration of work “with other aspects of well-being”; the sharing of paid work with others through “shorter work weeks, reduced hours, flexible schedules, and job sharing”; the sharing of “access to good blue- and white-collar jobs with mothers”; and, the sharing of care work among women and men equally. ‘Valued work’ is defined as: equal access of all paid workers to “a variety of flexible scheduling strategies”, in order that all employees have enough flexibility to fulfill their individual responsibilities; “the sharing of day care and elder care as public-private responsibilities”, in order that all citizens can access first-rate care “services” and that those who do care work can access first-rate employments.

The specific recommendations include:

- legislation regulating work hours, to provide shorter work week, flexibility for all employees, increased part-time hours, and restrictions on mandatory overtime;
- legislation on adjustment-of-hours, to provide employees with the right to obtain a 20% decrease in hours “and pro-rated reductions in pay or benefits”;
- legislation guaranteeing “equal opportunity and non-discrimination”, to shield part-time employees from inequities in wages and benefits;
- funding to encourage the sharing of care costs, more specifically, by funding the infrastructure for day care and elder care, by offering subsidies for day care, elder care, “short-term carers’ leave, subsidized wages or tax credits for caregivers, universal preschool, and after- and before-school programs for children”; and,
- revamp of income protection legislation, to include all employees, with their different family structures and employment schedules.

In Canada too governments are addressing the issue of “the harmonization of work and family”. Statistics Canada and Human Resources Development Canada, in The Evolving Workplace Series, commissioned a study on *Part-time Work and Family-friendly Practices in Canadian Workplaces* (Comfort, Johnson, and Wallace, 2003). The researchers note that workers make future career plans on the basis of both personal “economic and professional choices” and “competing pressures and commitments in the non-work domain”. For example, employees’ willingness to further their skills development through training often depends on their employers’ willingness to facilitate “integration of home and work responsibilities”.

A number of workplace “human resource practices” have become the focus of such integration. These practices comprise basically two: part-time work and “family-friendly work arrangements”. The category of family-friendly work arrangements is further subdivided into “flexible work arrangements” and “family supportive services”. Flexible work arrangements are practices that encourage employees to determine when they work and where they work, in order best to integrate their individual work and home schedules. Examples of flexible work arrangements examined in this study are flextime, which is “a work arrangement whereby employees work a certain number of core hours, but can vary start and stop times provided a full complement of hours is worked”, and telework, which is “a work-at-home arrangement wherein employees work at least some of their regularly scheduled hours at home and for pay”. Examples of family-supportive services examined in this study are childcare services and eldercare services, both of which include a variety of support services, “including information and referral services, assistance with external supplies, or on-site centres”.

The researchers, through the administration of a Workplace and Employee Survey (WES), gathered input regarding “the availability and effects of part-time work and family practices” from a variety of employers who owned establishments of various sizes” and from employees. The data is the result of one-year’s observation. Results over a longer time and descriptions of changes over time will come as the project continues.

The prevalence of part-time work in recent years led researchers of this study to examine its role in new workplace arrangements. The study points out that this “inclusion of part-time work” as a “family-friendly practice” may be challenged by some, since the practice of working part-time is usually viewed as an employer-driven demand, fuelled by a desire to cut costs through downsizing, rather than as an employee-driven option, fuelled by a desire to harmonize work and family circumstances. Part-time work is especially an option for two groups of employees: youths, who are entering the workforce, and women between the ages of 25 and 54, many of whom may choose part-time work in order more adequately to fulfill their family responsibilities. The study also seeks to redefine a particular perception about part-time work; while the traditional assumption is that part-time work is by definition deficient, in the sense that it offers lower pay, fewer or no benefits, and less security, the researchers assert that there is a “growing recognition of the heterogeneity within the part-time category”, which includes such diverse areas as health, education, accommodation, and food services. “Such diversity implies considerable variability within the category of part-time work and differences in terms of remuneration, work environment, and access to training and promotional opportunities”.

The study describes the kinds of workplaces in which part-time employees are found. The size of the workplace is a determining factor; part-timers are used most often in small establishments, those with fewer than 10 employees, and in large establishments, those with one thousand or more workers. The major reasons cited by employers for hiring part-time workers include having a “deliberate strategy” and seeking to reduce costs. Part-time employees are used most often in service jobs; for example, while only 30% to 50% of “manufacturing, construction, transportation and storage” industries employ part-timers, approximately 75% of retail and commercial service industries hire part-timers. It is important to note that women are primarily employed in service industries.

The study also delineates important gender differences among part-time employees. The study specifies that the following findings regarding the profiles of part-time workers reinforce the assumption about the heterogeneity of part-time work and workers.

- Most evident is the fact that more women than men work part-time; “Overall, women’s rate of part time work is nearly triple that of men’s (22%, as compared to under 8% among men)”.
- Gender differences also apply to the specific times that certain groups work part-time; for example, whereas men seek out part-time employment when they are young, primarily between the ages of 15 and 24, women seek out part-time employment in “all categories from 15 to 54”, but primarily during the childbearing ages of 35 to 44.
- Part-time women workers are invariably better educated than their male counterparts, in that twice as many women (39%) as men (25%) have finished post-secondary education.
- Part-time women workers have more family responsibilities than their male counterparts, in that they are more likely to be married or living in committed relationships (66%) than are male part-timers (50%). Part-time women workers also are more likely to have children (38%) than are their male counterparts (26%).
- Part-time women workers, since they have more education and age experience, attain positions of manager and professional slightly more often than men (22% for women compared to 18% for men); in addition, 5% of part-time women workers become managers, as opposed to 2% of part-time male workers.
- Part-time women workers are usually found “at mid- to high-tenure levels” because they are older and remain in their employments longer than their male counterparts.
- The same reasons lead part-time women workers to be more permanent employees (75%) than their male counterparts (66%)

The study concludes that women who work part-time are not usually rewarded for their performance and/or loyalty. Although these women are well educated, experienced, and inclined to stay at the same jobs for long periods of time, part-time employment does not provide commensurate benefits for them:

- Wages are low.
- There is little “access to pension and health-related benefits”.
- Another problem is lack of access to promotion. The “research indicates that one of the risks of part-time work is being viewed by peers and superiors as uncommitted, and being ‘out of the loop’”. Invariably, full-time workers are accorded the promotions. Part-time women workers are not more likely to be granted promotions than their male counterparts, even though they have more education, job experience, and longevity in the job.

- The same factors that preclude part-time women workers from gaining promotions also preclude them from attaining supervisory duties. When such duties are granted, women were only slightly more successful in attaining them than men (19% for women versus 12% for men).
- Career advancement is very difficult for part-time women workers. Lack of access to promotions and supervisory duties make career advancement difficult. In addition, the fact that only 5% of part-time women workers became managers does not readily lend itself to career advancement.

The study does point out that there is one job characteristic in which part-timers do register positive results; that characteristic is job satisfaction. “Nearly 90% of part-time workers (90% of women and 86% of men) were satisfied or very satisfied with their jobs”; these percentages are very similar to those of full-time workers. Furthermore, the “finding of high satisfaction, at least among women, is also consistent with work-family research which indicates that women part-timers report not only high levels of job satisfaction . . . , but also high levels of life satisfaction and satisfaction with work-family balance as compared to their full time counterparts”.

Overall, however, the study concludes that “whatever flexibility women gain through part-time work may bear costs in terms of job quality”. In addition, the authors of the study note that since “the WES survey does not directly ask respondents about the advantages of part-time work, nor does it contain items on the perceived ability to integrate work and family, we cannot say with certainty that there is a ‘trade-off’ of job quality in return for the flexibility of part-time work”.

In contrast, the family-friendly practices of flextime, telework, and childcare and eldercare arrangements more clearly highlight the amount of flexibility to which women have access in the workplace. The study acknowledges that harmonization of paid and unpaid work is especially important for women, since women report greater stress than men on the issue and since women tend to be primarily responsible for home and child care. Those two circumstances would suggest that women are the prime beneficiaries of family-friendly practices. However, the data claims otherwise. Employer preferences and workplace organizational constraints play important roles in women’s access to such practices. Still another factor is the type of work done by the employee; some jobs are more compatible with flextime arrangements. Hence, women who work in professions or management positions and who therefore work somewhat independently and are able to reschedule tasks benefit from flexible options; in contrast, “front-line employees in service or manufacturing do not have portable tasks, and therefore have connected with lower levels of access to flextime and telework.”

The researchers found that flextime is the family-friendly arrangement that is “most prevalent”, in that it is accessible to more than 33% of workers”. In contrast, telework is accessible to only 5% of workers, childcare is accessible to only 6%, and eldercare is accessible to only approximately 4%.

One researcher notes: “I argue strongly *against* a sorting effect by employee needs”.
 Instead, the findings are as follows.

- Gender does influence access to these services. It is not, however, women who benefit, but rather men. Whereas 44% of men have access to flextime, only 36% of women have access.
- Age also influences access, but these results are also unexpected. Whereas women with children require these services the most, they are not the primary beneficiaries. Instead, "access to flextime was highest among youth of both sexes (aged 15 to 24), not women of childrearing age". In effect, rather than rewarding employees with “high levels of human capital” by providing them with access to family-friendly practices, the latter are placed in low-entry jobs. Similarly, childcare is accessible primarily to those aged 45 to 64, an age range that ignores the predominance of pre-schoolers in the home. This result also means “organization or industry factors” determine accessibility, not “employee demands”.
- Access to family-friendly practices also relates to education. The more education an employee has, the more access that employee has to such practices; for example, workers who are university-educated or college-educated are more likely to have access to family-friendly practices than those who are not. The exceptions are those in the intermediary educational range and those with vocational and trade certificates. The researchers interpret this as evidence that, once again, “occupation and industry, rather than employee demand” determine access.
- Marriage and parenthood do have some relation to access to family-friendly arrangements. There is an increase in access to telework, childcare and eldercare arrangements “for full-time women and men in two-parent couples with children under the age of 16”. Use of these services is, however, minimal; only 2% to 6% of possible clients use these services. As a result, researchers find that they can draw few conclusions from this data. In addition, single parents without partners “show no consistent pattern”.
- There appears to be no relation between access to flextime and the actual “family demands” of workers.
- The designation of work as full-time or part-time is significant when factored in with gender. Women who work part-time gain more access to flextime and telework, whereas men who work part-time do not. Researchers conclude that working part-time does help women to better integrate their work lives with their family lives. There is still some question as to whether women choose part-time work in order to access flextime and telework, or whether part-time work to which women have access is work that by its nature allows more flexibility.
- In fact, some employments have characteristics that make it easier for employees to partake in family-friendly practices. For example, “managers and professionals had higher access” to flextime, telework, childcare and eldercare services. All

professionals enjoy considerable “access to childcare services”. While 13% of women in professional employments and 12% of men in professional employments have access to childcare arrangements, only 4% of women in non-professional employments and 6% of men in professional employments have such access. While professional and managerial women’s participation in childcare arrangements is considerable, these women have less access to flextime and telework than their male counterparts.

- The greater the earning power of an individual, the greater the access to telework, childcare and eldercare practices. However, the pattern of access for flextime is different. “Men’s access to flextime appears unrelated to their earnings”.
- Access to family-friendly services is unrelated to the number of years of employment at a job. Instead, there is interplay between the number of years of employment and gender. “Within tenure categories, women showed a generally lower level of access to family-friendly arrangements than men”.
- “No relationship was apparent between access to family-friendly work arrangements and terms of employment (permanent versus non-permanent status).”

There is considerable evidence that “family-friendly work arrangements are more strongly linked to characteristics of the establishment than those of the employee”.

- An important factor is the size of the enterprise. Small firms, comprising less than 10 workers, are more apt to offer employees flextime and telework; large enterprises, comprising 1000 workers or more, are somewhat less apt to offer employees flextime and telework. In contrast, the large firms are more apt to offer employees childcare and eldercare arrangements.
- Women in establishments that are unionized have greater access to childcare and eldercare services because those services have become part of collective agreements. In contrast, flextime and telework are usually informal agreements between employees and employers.
- The type of work is important in determining the availability of flextime and telework. In jobs that require customer-employee interaction, such as those in manufacturing and retail, telework is rarely an option. In contrast, telework is more available to employees in portable jobs, such as real estate and insurance. Childcare and eldercare arrangements are greater options for those in the fields of “education, health, finance and insurance”.
- The impact of type of work is also reflected in the fact that gender differences in access to family-friendly practices are evident within the same industries. Although men have greater access to flextime “across all industries”, significant gender gaps occur “in industries such as finance insurance, education, and health services”. This pattern suggests that, within industries, women may be engaged in different types of work from men, work that is not amenable to schedule flexibility.

Data shows that the offers of family-friendly arrangements by establishments are not driven by the family needs of workers. Even though the literature points out a relationship between such arrangements and employee productivity and satisfaction, employers offer such arrangements in the interests of the establishments, rather than in those of the employee.

- Findings suggest that employees who have access to flextime are also more satisfied with their wages and benefits, even though those employees do not necessarily earn more than employees who have no access to flextime. In addition, it is not evident that women give up higher wages in order to gain access to flextime.
- Establishments also gain because flextime “does seem to be linked to longer work weeks”. In establishments offering flextime, employees work “50+ hours for almost every occupation and for both women and men (with the sole exceptions of female production workers and clerical/administration” workers). “In some occupational categories, the percentage of employees working 50+ hours doubled or even tripled in the presence of a flextime arrangement”.
- Employers who offer flextime also gain a decrease in absenteeism. Considerable absenteeism has been traced to “absences for personal and family responsibilities, especially for women”. Such absences cost Canadian employers more than \$2 billion annually. Studies done in the 1990s have shown that employees who participated in flextime reduced the duration of their absences by 15% and that access to flextime led to a decrease in work absences. The present study confirmed such findings. Women’s absences are especially impacted. “Women on flextime are considerably less likely than those without flextime to have taken no sick days at all in the year prior to the survey. This is the case for all occupations, with the exception of marketing and sales.” Men who use flextime are also absent less often, “but the relationship appears weaker and less consistent.”
- Finally, there is “a strong positive association between training and flextime for women”, in all occupations except “clerical and administrative jobs”. One reason may be because employees who have access to flextime are also able, thereby, to diminish the stress posed by family problems. This relationship does not hold true for men.

Self-employed women constitute another group whose members have a stake in changes to unpaid care work. A research study entitled *Self-employment For Women: Policy Options That Promote Equality and Economic Opportunities* addressed this issue (Rooney, Lero, Korabik, and Whitehead, 2004). Its authors acknowledge the large increase in women who became self-employed and note these women’s positions of economic vulnerability, since women’s businesses are usually service industries and women tend to work part-time, alone, out of their homes, and in businesses that are too small to warrant incorporation. All of these characteristics also mean that self-employed women have less income. This circumstance, coupled with the fact they have no access to benefits, means small disruptions can devastate them financially. One of these disruptions entails “acute family caregiving situations”. The

researchers, whose aim is “to promote equality and economic opportunities for self-employed women”, recommends that such women be offered, through policy initiatives and financial services, benefits that would provide them with social protections. One of those protections is provision for dependent care leave.

Education and Training

The issue of education and training is significant, since both can determine the kinds of work available to women, the levels of women’s incomes, and women’s access to information technologies. Women in Northern Ontario function within a particular educational context. This is made clear in Southcott’s report, *Educational Levels in Northern Ontario – 2001 Census Research Paper Series: Report #9*, issued on May 6, 2003.

Even before 2001, the Northern Ontario Training Board’s Regional Outlook of 2000 had noted that the predominance of resource-based industries and the resulting blue-collar industries determined that workers did not originally need higher education. A 1941 Census in Northwestern Ontario showed that whereas 6.5% of Ontario’s population went on to get “some post-secondary education”, only 4.8% of Northwestern Ontario’s population did so; this is a difference of 26%. More specifically for women, since resource-based communities offered few other employment opportunities, Northern Ontario women were not encouraged to pursue educational goals.

This trend has continued. According to the 2001 Census, more people in Northern Ontario have not attained a grade 9 educational level. Whereas 8.7% of people in Ontario as a whole have less than a grade 9 education, 11.5% of people in Northern Ontario have less than a grade 9 education, a percentage difference of 31%.

In addition, more people in Northern Ontario than in Ontario as a whole have not attained a high school diploma. Whereas the percentage of people who started, but did not finish, high school is 16.9% in Ontario as a whole, it is 21.5% in Northern Ontario. When one adds the latter two categories together, it becomes evident that a greater number of people, aged 20 and over, in Northern Ontario (33%) than in Ontario as a whole (25.7%) have no high school diploma; this is a difference of 31.3%.

There are more people in Northern Ontario who have trades certificates “as their highest level of education”. Whereas 10.2% of the population of Ontario as a whole has trades certificates as their highest levels of education, 13.9% of the population of Northern Ontario have the latter, a difference of 36.6%.

Fewer people in Northern Ontario than in Ontario as a whole have a university degree. Whereas the proportion of those who have a university degree in Ontario as a whole equals 19.2%, the proportion in Northern Ontario is 10.7%, a difference of 44%.

In addition, the educational levels between Ontario as a whole and Northern Ontario are continuing to diverge. Although there is evidence that “the percentage of population 15 years of age and over with less than a high school diploma has decreased substantially from 1986 to 2001 in both Ontario and Northern Ontario”, that decrease was greater in Ontario as a whole than it was in Northern Ontario. In effect, in Ontario as a whole, between 1986 and 2001, “the percentage of people 15 years and over with less than a high school education, decreased by 31.1%. For Northern Ontario, the decrease was 27.2%”.

More alarming still is the fact that this divergence increased between 1996 and 2001.

During that time frame, the percentage of people with less than a high school diploma decreased 22% more in Ontario as a whole than in Northern Ontario. This represents a substantial divergence compared to the divergence seen during earlier Census periods.

The same patterns exist in the divergence between the percentage of population who have university degrees in Ontario as a whole and Northern Ontario. The percentage of those acquiring a university degree between 1986 and 2001 has risen considerably in both Ontario as a whole and Northern Ontario. However, whereas the proportion that acquired such a degree in Ontario as a whole increased by 60%, the proportion in Northern Ontario increased by 49%. The widening divergence can be seen in the fact that whereas the proportion of those with a university degree in Northern Ontario compared to those with such a degree in Ontario as a whole was 40% lower in 1986, it was 44.7% lower by 2001.

Although all Northern Ontario districts show the same patterns and, therefore, differ in similar ways from Ontario as a whole, there are differences among Northern Ontario districts. For Northwestern Ontario, the differences are as follows:

- The District of Thunder Bay has the “highest levels of education in Northern Ontario”; its rate of 12.8% is the highest percentage of university-educated population in Northern Ontario. It has the “lowest percentage of people with less than a high school degree as their highest level of schooling”. Also, its rate of 9.9% of population 20 years and over “with less than a grade 9 education” compares favourably to the rate of 8.7% in Ontario as a whole. It has the “lowest percentage of people with less than a high school degree”.
- The District of Rainy River and the District of Kenora together has the “the lowest percentage of people with a trades certificate as the highest level of education” and “the highest percentage of people with less than a high school diploma as their highest level of education”.
- The District of Kenora, with a population in which 39.8% of people have less than a high school diploma, is second only to the District of Sudbury (41.4%) in having the population with the most people who have less than a high school degree.
- The District of Rainy River, along with the District of Manitoulin, have populations with the highest percentage of people who have trades certificates or diplomas as the highest levels of schooling. The District of Rainy River also has the second lowest percentage of population that has university degrees (8.3%). The lowest is the District of Sudbury, with 6.1%.

In Northwestern Ontario, the two organizations whose priorities are education and training are the Northwest Training and Adjustment Board #25 (NTAB), which covers the districts of Rainy River and Kenora, and the North Superior Training Board #24 (NSTB), which covers the District of Thunder Bay. Both Boards issued recent local area progress reports. The NTAB issued its Local Area Plan Update in November 2002. The NSTB issued the Final Report of the Socio-Economic Trends and Training Needs in the District of Thunder Bay: Environmental Scan Summary 2002 in June 2002 (Southcott June 25, 2002). Both organizations outline similar training issues that demand attention in the Northwest. These include:

- continued barriers to training, due to the problems posed by a vast geography peppered with small communities at considerable distances from one another and a resulting need to provide training programs to these outlying communities;
- continued barriers to access for training funds and even greater barriers to access for training subsidies;
- a “need to improve trades and apprenticeship training to make such apprenticeships universal and portable, and to provide apprenticeship training in new and flexible ways”;
- emphasis on enhancing “entrepreneurial and small business skills”, as evidenced by the recent trends toward self-employment;
- the continued delivery of literacy skills, life skills, and adult literacy programs;
- more and better access to training in all aspects of the information technologies;
- closer cooperation between those who provide training to aboriginals and those who provide training to non-aboriginals.

The issue of education and training for women is highlighted only by the NSTB.

Interestingly, although the NTAB identifies youths and aboriginals as two groups whose members need special consideration, it does not identify women as such. In contrast, the NSTB lists, as one of the “important new issues” of the year, “concern about skills development for women”. It also stresses the need for skills development for women. More specifically, in partnership with PARO, it urges that “skills opportunities for women in the region be enhanced through research and by developing an innovative approach encompassing existing educational facilities fostering skills, knowledge and training”.

The literature put out by PARO has consistently addressed the issue of education and training for women. The Final Report: Women’s Community Training Loan Fund – A Feasibility Study to Investigate and Analyze Skills Development for Women in Northwestern Ontario, commissioned by PARO, in partnership with the NSRB, was issued in June 2002. One of its recommendations is “to research and develop an innovative approach encompassing existing educational facilities fostering skills, knowledge and training”. It recommends a 5-year pilot project entitled Women’s Skills Development and Labour Adjustment Program for Employment and Self-Employment. The 10 components of this project comprise:

- a program designed to enhance the employment and self-employment opportunities of women in Northwestern Ontario;
- a program designed to assess, through self-assessment and/or guided assessment, women's present skills and actual skill requirements;
- a Personal Development Plan that would encourage women to fulfill their personal and professional goals;
- skills development training in all fields in which women are and could be employed;
- training and/or employment services in "soft skills development", that is, encouraging women in "self-esteem, goal-setting, time-management, etc.";
- skills adjustment programs for employed women who need skills upgrading, preferably in partnership with their employers;
- training in trades, through apprenticeship programs offered by employers, governments, and institutions of learning;
- access to post-training services, such as individual counselling, group support, and mentoring; and,
- access to financial resources in the form of loans, government grants, tax incentives, and/or Individual Development Accounts (IDA).

PARO's objectives are even more explicit in its *Proposal for Northern Opportunities For Women: An Innovative Skills Development Program*. It defines PARO's vision: "to initiate a 5 year pilot project that will adjust women's access to educational and skills development. NOW: An Innovative Skills Development Program will provide an innovative, multi-faceted, holistic program, accessible to all women, including aboriginal women or women from any ethnic background, youth, older women, women with disabilities, rural women, local and regional women".

A recently published study, issued by PARO and funded by the Human Resources Development Canada (HRDC), stresses the need for better delivery of and access to training in the area of information technologies (IT). The report, entitled *The Current Status of Information Technologies and Computer Skills Development For Women Entrepreneurs in Northwestern Ontario*, deals with the background or context of women's relationship to information technologies, outlines the state of the physical delivery system of IT in Northwestern Ontario, and evaluates the responses of fifty Northwestern Ontario women entrepreneurs who answered an Internet Needs Assessment Survey (McGregor, Robinson, Lockyer, February 2004).

In terms of background, the study notes that recent changes, such as globalization, the development and spread of information technologies, and the increasing dependence of business on IT in order to stay competitive, makes it imperative that all individuals, especially those in business, have access to and be skilled at using IT. Historical socio-economic influences, however, have determined that not all social groups share equally in the 'new economy' created by IT and that the disadvantaged groups experience new barriers to accessing IT; the term 'digital divide' has been coined to describe this phenomenon. One of the social groups that experience numerous barriers to accessing IT comprises women. Historical socio-economic factors have discouraged women's entry into scientific, mathematical, and technological academic disciplines. Hence, women were not at the forefront of developments in IT. These historical disparities between women and men also bred, in many women, a lack of interest in and awareness of the new information technologies and their pivotal role in present and future economies. Among women who do recognize the importance of developing skills in IT, there are many who, nevertheless, approach IT with fear and anxiety because they lack the requisite skills to use it effectively or because they experience physical barriers to accessing it. All of these factors are exacerbated by the fact that no consideration is given to the realization that women often view technology and its role in their lives differently than do men; in effect, attitudes toward and participation in information technologies are filtered through a 'gendered lens'. The attitudes of many women in Northwestern Ontario toward IT reflect the legacy of all of these barriers.

The barriers posed by the geographic and demographic contexts in which they live also disadvantage women in Northwestern Ontario. Isolated rural locales and municipalities, settled by small populations and divided by great distances over a vast geography, makes the physical delivery of IT infrastructure costly; in fact, the magnitude of physical barriers imposed by geography on IT is captured in the term coined to describe it --- "double digital divide".

The responses to the surveys are both heartening and disheartening from the perspective of education and training. Heartening is the fact that four-fifths of respondents are aware of the advantages to having their businesses on-line and the benefits to their businesses. Disheartening is the fact that one-fifth of respondents do not recognize the benefits; also disheartening is the fact that one explanation for why one-half of all those provided surveys did not response may be the latter's lack of interest or skills in using IT. Such lack of interest and skills are a direct reflection of lack of education and training in IT. In fact, respondents cited inadequate skills in the computer and its many uses as a major barrier to extensive and effective use of IT. Many who sought out training found it difficult to access and costly to maintain. Lack of computer training and experience cause some respondents to continue to fear the technology itself, the costs, possible failure, and the invasion of unwanted E-mails and computer viruses. Lack of computer skills also force many of these respondents to rely heavily on the altruism of others to fix equipment when it fails.

The report offers a number of recommendations relevant to skills development. The government should establish policy initiatives to assist those disadvantaged by the 'digital divide', more specifically, women and especially women in northern, rural communities and women who are self-employed. As part of this assistance, the government should provide self-employed women with access to affordable training courses in IT. In addition, the government

should fund the development and delivery of training courses that take into account women's particular 'ways of knowing' and using IT. Such courses should also be offered in supportive, 'women-friendly' environments.

Access to Capital

Lack of access to funds is another major challenge for all women, including women in Northwestern Ontario. A number of studies elaborate on the problems involved.

The authors of *Women and Community Economic Development (CED) in Canada: A Research Report* elaborate on the challenges (2004). They note that lack of access is due primarily to “the systematic barriers in access to capital and credit among mainstream institutions”. They also note that self-employed women who own micro businesses are especially disadvantaged. These women need capital to maintain their businesses, but they “have no credit history and/or no assets to use as collateral for the loan”. These women soon ascertain that monetary institutions display “little creativity and innovation” in helping women to overcome the challenge of attaining adequate funds. One usual solution that monetary institutions propose, for example, is using credit cards; however, many self-employed women lack even credit cards and many can not afford to repay the exorbitant interest rates.

The authors of *Self-Employment for Women: Policy Options that Promote Equality and Economic Opportunities* list “difficulties of securing small loans” as one of the “additional and serious obstacles that affect self-employed women, their families and their businesses” (2003). They found that approximately half of their self-employed survey respondents who had applied for loans experienced problems. The authors also found that, although there is little “consistent evidence” that applicants experience challenges accessing credit because of their gender, the women applicants consistently experience the process as discriminatory to women. “Single women, those without an established credit history or those without collateral” experience even greater barriers.

There is considerable evidence that women are discriminated against because of the “kind of businesses women tend to operate (e.g., smaller, in the service sector, home-based, part time lower earnings potential)”. Even women whose earnings are high had difficulties acquiring loans because “approval rates are related to the type of business, with those in service areas less likely to be approved for business loans”. In addition, because large monetary lenders find small micro-loans provide less profitable returns, women, who usually establish their businesses on less than \$10,000 and who usually apply for loans under \$5,000, are often turned down. In contrast, self-employed men invariably apply for larger loans.

In conclusion, the Report makes recommendations designed to improve self-employed women’s access to business loans. The recommendations are addressed to both government and the banking industry. In general, government is encouraged to go beyond its present role of “stimulating the proliferation of new business start-ups” by equally “supporting the viability of those businesses, especially within the first five years, when such businesses are more likely to experience cash flow problems”. More specifically, government should “identify regions in Canada and sub-populations of the self-employed that are underserved”, evaluate “awareness of

programs among self-employed women and identify gaps in services”, more effectively liaison with community organizations of self-employed women for the purpose of guaranteeing that women are informed of all relevant new government programs and services immediately, and develop “an expanded graduated loans program” for sub-populations whose members continue to have problems accessing funds through traditional channels. Concomitantly, the recommendations encourage the banking industry to reassess its lending policy and “consider remedial action that would remove barriers that result in a disproportionate number of loans being denied in the service sector”, introduce transparency into its “lending criteria and decision-making processes”, enhance relations between lending personnel and self-employed women, and research and change those attitudes and approaches of lending personnel that cause women to perceive they are being discriminated against on the basis of their gender.

While one approach to destroying the barriers that limit self-employed women’s access to capital and credit is to encourage government and the banking industry to overhaul their perceptions and policies, another promising approach is to encourage the expansion of microfinance and microcredit. The amount of literature available in this area is increasing. One prominent advocate who makes presentations and contributes to the literature is Mary Coyle, Director of the Coady International Institute, at St. Francis Xavier University. In one publication entitled *A Personal Perspective on the Evolution of Microcredit in the Late Twentieth Century* (2001), she discusses the “golden age of microcredit development in the south and in Canada”, an age that encompassed the period from 1986 to 1996. In those years, Calmeadow, a Toronto-based organization, adopted the cause of encouraging the establishment of microcredit institutions in developing countries in order to provide funds for the microenterprises springing up there. The concept was also applied in First Nations communities in Canada. The organization’s special interest, from the beginning, was including women as a major client group. Its rationales were that “women are more credit disadvantaged than men (equity), women tend to share the benefits of an improved income with family and the community (impact) and women have proven to be better credit risks”.

Another important development was the extension of microcredit services beyond the Aboriginal communities and into the mainstream in 1986, due to the expansion of microenterprises in Canada. As a result, in 1996 “there were 850,000 microentrepreneurs in Canada, 47 per cent of the 1.8 million self-employed”. Calmeadow continued its policy of appealing to women; in fact, the “goal was to reach at least 50 per cent women”.

In another October 2001 publication, entitled *Microenterprise and Microfinance: Presenting a Global Perspective*, Coyle elaborates on the need for microcredit in this new era of “globalization and the multinational corporation”. She points out that “microenterprise is not a primitive economic activity, which will gradually become obsolete”, but rather, because of the advent of globalization, multinational corporations, and new information technologies, it is a new method whereby to provide “employment, incomes, goods and services”. Microfinance and microcredit provide the means to fuel this new economy.

For self-employed women in Northwestern Ontario, the need for microcredit is addressed by PARO: A Northwestern Ontario Women's Community Loan Fund (PARO). PARO is one case study of organizations offering women-centred Community Economic Development (CED) programs showcased in *Women and Community Economic Development (CED) in Canada: A Research Report* (March 2004). The report notes that although PARO provides “a myriad of holistic supports” involving “integrated programs and services”, the organization’s peer-lending community loan fund is a model for other women’s organizations. “Peer-lending is a credit arrangement in which a small group of borrowers (a circle), each entitled to borrow for their own business, guarantee each other’s loans in lieu of providing collateral.” PARO’s success rate is evident. “Since 1995, PARO has supported 35 peer-lending groups throughout Northwestern Ontario and disbursed a total of \$174,500 in small loans”, with only 2 defaults.

4. CONCLUSIONS

The literature review led to a number of conclusions. They are as follows.

The geographic context within which women in Northwestern Ontario and Northern Ontario are employed consists of certain characteristics that make the Northwestern and Northern environments different from the environment in Ontario as a whole and, therefore, present women with employment challenges that are unique to these regions.

Northwestern Ontario women are employed in a region characterized by its vast size, by its sparse population, and by its small, rural, remote, and isolated communities, separated from one another by enormous distances. In effect, in 2001, a total population of 234,771 lived within an area of 523,252 kilometres. Somewhat less than one-half of that population (109,016) lived in the region's only major centre, Thunder Bay, a city categorized as "medium-sized", the remainder of the population was dispersed throughout the region. The physical barriers imposed by the sheer distances that comprise such a vast geography pose significant challenges to the region's employed women.

The demographic context within which women in Northwestern Ontario are employed consists of certain patterns and trends that make the Northwestern and Northern Ontario working environments very different from the working environment of Ontario as a whole.

More specifically, women in Northwestern Ontario and Northern Ontario are employed in communities that have the following demographic characteristics.

- The population of Northwestern Ontario has experienced considerable loss in numbers, especially between 1996 and 2001, even though the populations of Canada and of Ontario as a whole increased during the same time frame.
 - More specifically, the District of Thunder Bay and the District of Rainy River saw the greatest declines in population, while the District of Kenora saw a smaller decline.
 - The only exception is the Aboriginal communities, whose populations grew even more than the populations of Canada and of Ontario.
- The age structure of the populations of Northern Ontario is very different from those of Ontario as a whole, in that
 - the median age is high,
 - the 0-45 age group is a lower percentage of the population,
 - the 45 and over age group is a higher percentage of the population,
 - the 65 and over age group is substantial, and

- the percentage of the population aged 65 and over is rising rapidly; in addition, the age structure of their populations diverged increasingly from that of Ontario as a whole between 1996 and 2001, with the older age groups increasing as a percentage of the population to a greater extent than they had in the province as whole.
- However, although the patterns and trends that characterize Northern Ontario make that area distinct from Ontario as a whole, there are still some differences among the 12 districts into which Northern Ontario is divided. The 3 districts that comprise the Northwest - the District of Thunder Bay, the District of Rainy River, and the District of Kenora - display some unique characteristics that must be taken into account.
 - In terms of the percentage of the population that is 65 years of age and older, the three Northwestern districts differ among themselves and in relation to the Ontario average and the Northern Ontario average. The District of Kenora's average is below the average of both Northern Ontario and Ontario as a whole. The District of Thunder Bay's average is somewhat lower than the average for Northern Ontario, but is higher than the average for Ontario as a whole. The District of Rainy River's average is the highest in Northwestern Ontario and is considerably higher than the average for Northern Ontario.
 - In terms of variations regarding the rates at which the population aged 65 and over is increasing in relation to the same rates in Northern Ontario and in Ontario as a whole, the District of Kenora, the District of Thunder Bay, and the District of Rainy River rated fifth, sixth, and eighth, respectively, among the 12 Northern districts. In effect, the populations aged 65 and over in all Northwestern Ontario districts grew faster than the same age group in Ontario as a whole and than those of 4 other Northern districts, but they were outpaced by the populations of 4 other Northern Ontario districts.
- The Aboriginal communities are unique exceptions to many of the aforementioned trends, in that they contain the lowest percentage of the population aged 65 and over.
- The migration patterns of the populations of Northern Ontario, which say much about the economic growth or stagnation of individual communities, differ markedly from those in Ontario as a whole, in the following ways.
 - A much smaller percentage of the population remain migratory between 1996 and 2001.
 - These communities receive few migrants from outside of Canada.

- They receive migrants, to the extent that they get any at all, from inter-provincial sources.
- They receive most migrants from within the province and probably from inside Northern Ontario itself.
- They continue to diverge increasingly from Ontario as a whole in terms of the number of migrants they received, both from within the province and from all sources combined.
- These communities display the same patterns of migration for landed immigrants.
- Furthermore, they receive landed immigrants, to the extent that they receive them at all, from the more traditional sources, such as the United States, Germany, and the United Kingdom, whereas Ontario as a whole receives landed immigrants primarily from non-traditional sources, such as China, India, Pakistan, and the Philippines.
- Although all twelve districts comprising Northern Ontario share commonalities in migration patterns, commonalities that set them off distinctly from Ontario as a whole, there are also differences among districts.
 - One difference comprises the number of migrants entering as a proportion of the population. The District of Kenora is one of five Northern Ontario districts that receives migrants at a rate below that of the province, but considerably higher than that of the region.
 - Another difference involves the source of migrants, that is, the extent to which that source is intra-provincial, inter-provincial, or external. The three Northwestern districts are closest to the provincial rate, rather than the regional rate, in terms of intra-provincial migrants; that is, all three are less dependent on intra-provincial migration as sources of migrants.
- These communities have a level of youth out-migration
 - that continues to be much greater than that of the province as a whole,
 - that increased considerably between 1996 and 2001, and
 - that is characterized by a gender imbalance, due to the fact that a greater number of male youths out-migrate than do female youths.

The economic contexts within which women in Northwestern Ontario and Northern Ontario are employed consist of numerous structures, patterns, and trends that make their working environments different than those of women in Ontario as a whole.

- The industrial structure of Northern Ontario is different than that of Ontario as a whole.
 - In Northern Ontario, there is a greater reliance on primary resource industries and on public sector service industries, which comprise health, education, social assistance, and public administration.
 - Conversely, there is a lesser reliance on manufacturing industries and on professional service industries, which comprise the ‘new knowledge’, or ‘knowledge economy’, designed to replace more traditional industries.
 - Although these different industrial structures apply to all Northern districts and set the region apart from the occupational structures of Ontario as a whole, there are smaller differences in industrial structures among districts.
 - In Northwestern Ontario, the industrial structure of the District of Thunder Bay most closely corresponds to the Northern Ontario model, except for a slightly higher reliance on manufacturing industries and a slightly lower reliance on retail trade industries.
 - The District of Rainy River deviates from the Northern Ontario model, in that it boasts a slightly greater dependence on manufacturing industries, a greater dependence on agriculture and forestry industries, and a lesser dependence on mining.
 - The District of Kenora differs from the Northern Ontario model, in that it boasts more public service industries, due to its role as a service centre for outlying aboriginal communities, more hunting and fishing industries, due to aboriginal traditions of hunting and fishing, more accommodation and food service industries, due to the district’s role as a tourist centre, and more agriculture and forestry industries.
 - Aboriginal communities, when considered alone, display an industrial structure considerably different from that in other districts, in that they show a greater reliance first on public administration service industries, next on health and social assistance service industries, and next on construction and education-related industries.
- The occupational structure of Northern Ontario is different than that of Ontario as a whole. This is logical, since occupational structure is closely related to industrial structure. There are, however, also slight differences in occupational structures among districts in Northern Ontario.

- Northern Ontario relies considerably more on ‘blue collar’ jobs in occupations such as trades, transport and equipment operators, and related occupations. These occupations had been declining in number since 1986, due to technological developments and economic transformations, and, according to the 2001 Census, with the exception of a few specific occupations, they are continuing to decline in number.
 - Given the dependence of the region on primary resources, it is not surprising that Northern Ontario has a greater number of occupations related to primary industries, especially those associated with forestry and mining. A noteworthy change, however, is the fact that these primary industry-related occupations have experienced the greatest decline of all occupations in Northern Ontario, primarily because they have been declining in Northern urban centres. Especially hard hit are mining-related occupations.
 - Northern Ontario has fewer occupations in processing, manufacturing, and utilities, due to the fact that there have always been difficulties establishing secondary industries in the area.
 - The decline in ‘blue collar’ occupations has been offset by the rise of sales and service occupations, which is now the largest occupational category in Northern Ontario. However, although jobs in this overall category are increasing, some specific low-skill jobs in the sub-category of cashiers, food and beverage workers, and retail trade workers are declining in number.
 - Northern Ontario has fewer high-paying management occupations and a greater number of low-paying and low-level management positions in retail and in food and accommodation.
 - Northern Ontario also has fewer occupations in the areas of business finance, and administration and in the area of natural and applied sciences.
 - However, management and professional occupations and specialized business occupations are increasing significantly. The category of occupations that is increasing the most is health-related occupations; the second is management employment. This increase reflects the rising use of university graduates in Northern urban centres.
- Labour force participation in Northern Ontario is also different than that in Ontario as a whole.
 - Even though labour force participation in Canada and in Ontario increased between 1996 and 2001, there has been a decrease in labour participation rates in Northern Ontario. This trend began in 1991 and was experienced by all four Northern Ontario districts. One of the latter was the District of Kenora.

- Labour force participation rates in Northern Ontario differ from those in Ontario as a whole, in that
 - the participation rates are lower, and
 - the unemployment rates are higher
- Youths in Northern Ontario participate in the economy to the same extent as youths in Ontario as a whole, but this participation does not translate into similar employment rates. Unemployment rates are higher for Northern Ontario youths. In addition, the variance in the youth unemployment rates for Northern Ontario and Ontario as a whole increased continuously and considerably between 1991 and 2001.
- Self-employment, as an aspect of labour force participation, rose in Northern Ontario after 1986, even though self-employment rates are lower overall than those in the province as a whole. The rise in self-employment rates in Northern Ontario, although noteworthy, was outpaced by the greater rise in self-employment rates in Ontario as a whole between 1986 and 1996. The 2001 Census, however, shows that the variance between the two rates had narrowed, and self-employment rates were once more increasing in Northern Ontario.
- Self-employment rates differ in different districts of Northern Ontario. The highest rates are enjoyed in those districts that are closer to Southern Ontario; the lowest rates are enjoyed in those Northern Ontario districts that have the largest urban centres. Within Northwestern Ontario, the District of Rainy River has the highest self-employment rate, even higher than that of Ontario as a whole. The District of Kenora has a self-employment rate lower than that of the District of Rainy River and that of Ontario as a whole, but it has a rate slightly higher than that of Northern Ontario as a whole. The District of Thunder Bay has a rate much lower than those in the other two districts and than that of Ontario as a whole.
- Aboriginal communities have the highest rates of unemployment in Northern Ontario.
- When Northwestern Ontario is isolated, one can see that the District of Thunder Bay has the highest rates of employment and labour force participation, but it also has the lowest rates of self-employment. The District of Rainy River and the District of Kenora together have the highest rates of labour participation and the second lowest rates of youth unemployment.
- Income levels are different in Northwestern Ontario and Northern Ontario than they are in Ontario as a whole. These differences are as follows.
 - Northern Ontario is more dependent on government transfer payments.

- Northern Ontario incomes are more evenly distributed, meaning that there are fewer high-income earners and more low-income earners.
- The average income of Northern Ontario individuals is lower.
- The median income of Northern Ontario individuals is lower.
- The divergence between the average income in Northern Ontario and that in Ontario as a whole is widening.
- The divergence between the median income in Northern Ontario and that in Ontario as a whole has been widening continuously since 1985.
- The average income of Northern Ontario families is lower.
- The median income of Northern Ontario families is lower.
- The divergence between the income levels of Northern Ontario families and provincial families has been widening.
- The difference in employment income is due to the fact that there are more part-time workers in Northern Ontario.
- The divergence between the region and the province in numbers of part-time workers has remained relatively constant since 1985.
- Both part-time and full-time Northern Ontario workers earn less average employment than their counterparts in Ontario as a whole.
- The divergence in average employment income between Northern Ontario full-time, full-year workers and their provincial counterparts has been increasing since 1990 and especially between 1995 and 2000.
- The divergence in average employment income between Northern Ontario part-time, part-year workers and their provincial counterparts has been continuous since 1990 and startling in scope.
- Although Northern Ontario districts are similar in these trends and patterns, there are also differences among districts. The findings for Northwestern Ontario are as follows.
 - The districts of Thunder Bay, Rainy River, and Kenora are among the top 5, out of 12, Northern Ontario districts with average total income levels closest to those of Ontario as a whole.

- The districts of Thunder Bay, Rainy River, and Kenora are among the top 6, out of 12, Northern Ontario districts with median total income levels closest to those of Ontario as a whole.
- The districts of Thunder Bay, Rainy River, and Kenora fare better than many other Northern Ontario districts when it comes to median census family total income. In effect, they are among the top 5, out of 12, districts that have median census family incomes that are closest to those of Ontario as a whole.
- Workers in resource-dependent communities and in suburb communities earn the highest total average income in Northern Ontario. Out of the top 25 communities that qualified as communities earning the most income, 17 are located in Northwestern Ontario.
- The District of Thunder Bay has the highest levels of incomes in Northern Ontario and the districts of Rainy River and Kenora together have the lowest reliance on government transfer payments as a proportion of income.

An extensive amount of research has not been done on women and employment in Northwestern Ontario and Northern Ontario. However, some conclusions can be made on the basis of research done for the Northern Ontario Local Training and Adjustment Boards. These conclusions are as follows.

- Women's current employment opportunities are still determined by the region's economic history; more specifically, the region's resource-based economies led to a particular kind of industrial structure and resulting occupational structure. These in turn resulted in a number of circumstances that proscribed women's employment. In effect,
 - the fact that resource-based employments were traditionally defined as male employments meant that there developed
 - a rigid sexual division of labour and
 - a gender imbalance in the labour force.
 - Women were systematically excluded from such employments.
 - The gender imbalance did decline progressively in Northern Ontario after 1941. In Northwestern Ontario especially the number of women in the labour force increased dramatically after 1961.

- This trend sped up during and after the 1970s, when the economic bases of these Northern economies expanded. Some women were allowed into resource-based industries, and women gained employment in other economic sectors. However, women stayed under-represented in traditional ‘blue collar’ industrial employments and in professional employments and over-represented in public sector, hospitality service, and sales and service employments.
- Currently, it remains true that the occupational structure for Northern Ontario women continues to be very different from that of men in Northern Ontario, in that women continue to be under-represented in resource-based industries and over-represented in the areas of health, social services, and hospitality.
- The participation rates of Northern Ontario women have certain characteristics.
 - They are different than those of Northern Ontario men, in that
 - they are lower, and
 - they are influenced by age and family structure.
 - The variance in the participation rates between men and women in Northern Ontario is declining, albeit slowly.
 - They are different than those of women in the province as a whole, in that
 - they are lower,
 - although, interestingly, the rates for Northern Ontario women aged 15-24 are only slightly lower than the rates of their counterparts.
 - The variance in the participation rates between women in Northern Ontario and women in Ontario as a whole is, however, narrowing.
 - There are differences in women’s participation rates among the twelve Northern districts. The districts with the highest participation rates all lie in Northwestern Ontario. These are, in order of the highest participation rates to the lowest, the District of Kenora, the District of Thunder Bay, and the District of Rainy River.
- The self-employment rates of women also have particular patterns, in that
 - they had increased considerably between 1986 and 2000,
 - they had not increased as much as they had among women in Ontario as a whole, although they corresponded favourably to the rates of women in Ontario as a whole,

- they had not increased as much as the self-employment rates of men, even though the self-employment rates of men in Northern Ontario were considerably lower than those of men in Ontario as a whole, and
- the variance between men and women in Northern Ontario in rates of self-employment did not increase.
- The percentage of women who are self-employed varies among districts.
 - The District of Thunder Bay, along with the District of Cochrane, has among the lowest percentages of self-employed women in Northern Ontario.
 - The District of Rainy River has a percentage of self-employed women above those of both Northern Ontario and Ontario as a whole.
 - The District of Kenora has a percentage of self-employed women above those of the District of Rainy River, Northern Ontario, and Ontario as a whole.
- There are also differences among districts in the variance between the self-employment rates of women and those of men.
 - The District of Kenora has the smallest variance, which is also far below the variances for Northern Ontario and Ontario as a whole.
 - The District of Thunder Bay has a variance that is just below the variances for Northern Ontario and Ontario as a whole.
 - The District of Rainy River has a variance slightly above that of Northern Ontario, but below that of Ontario as a whole.
- The current industrial structure of women in Northern Ontario has the following characteristics.
 - It continues to be considerably different from that of men in Northern Ontario.
 - The variances between the industrial structure of Northern women and that of Northern men are much larger than the variances between the industrial structures of women and men in Ontario as a whole.
 - Certain Northern Ontario employments continue to be more exclusively female than male. The most significant difference between the industrial structures of women and men is women's predominance in the fields of health and social services. Somewhat less striking, but still noteworthy, is women's greater predominance in the accommodation and food services industries. Less striking, but still noticeable, is women's predominance in educational services.

- Certain Northern Ontario employments continue to be more exclusively male than female. Men predominate in all traditional ‘blue-collar’, manufacturing, construction, mining, transportation and warehousing, and agriculture, forestry, fishing, and hunting industries.
- The industrial structure of Northern Ontario women is dissimilar to the industrial structure of women in Ontario as a whole.
 - The variance is not as great as the variance in industrial structures between Northern Ontario women and Northern Ontario men.
 - There are, however, considerable variances in industrial structure between women in Northern Ontario and women in Ontario as a whole.
 - In some areas women in Northern Ontario are under-represented, compared to women in Ontario as whole. These include:
 - manufacturing, construction, mining, and transportation industries, especially; and,
 - professional, scientific, and technical service industries.
 - In some areas women in Northern Ontario are over-represented. These include:
 - health and social service assistance services; and,
 - accommodations and food services.
- Whereas the industrial structures of women’s employments in all Northern Ontario display considerable similarities and differed in similar ways from the industrial structures of women’s employments in Ontario as a whole, there are still differences in women’s industrial structures among the various Northern Ontario districts.
 - The percentage of women’s employments comprising primary resource industries in the three Northwestern Ontario districts is higher than the percentage in Northern Ontario and in Ontario as a whole.
 - The District of Rainy River has the highest percentage, an equivalent of approximately twice that for Ontario as a whole and approximately one-third greater than that for Northern Ontario.
 - The District of Kenora has the second highest percentage, only slightly behind that of the District of Rainy River.

- The District of Thunder Bay has the third highest percentage, but it outdoes that of Ontario as a whole and Northern Ontario by a very small margin only.
- The percentage of women's employments comprising manufacturing industries in the three Northwestern Ontario districts is much lower than the percentage for Ontario as a whole, but either slightly higher or slightly lower than that for Ontario.
 - The District of Rainy River has a percentage that is approximately one-half of that for Ontario as a whole and approximately one-third higher than that for Northern Ontario.
 - The District of Thunder Bay had a percentage that is approximately one-third of that for Ontario as a whole and slightly lower than that for Northern Ontario.
 - The District of Kenora had a percentage that is approximately one-third of that for Ontario as a whole and lower than that for Northern Ontario.
- The percentage of women's employments comprising public service sector industries in the three Northwestern Ontario districts is much higher than that for Ontario as a whole and closer to, but higher than, that for Northern Ontario.
 - The District of Kenora has the highest percentage in Northern and the eleventh highest in Northwestern Ontario.
 - The District of Thunder Bay has the second highest percentage within Northwestern Ontario and the tenth highest in Northern Ontario.
 - The District of Rainy River has the third highest percentage within Northwestern Ontario and the sixth highest in Northern Ontario.
- The percentages of women's employments comprising professional service industries in the three Northwestern Ontario districts are considerably lower than that for Ontario as a whole and differed in relation to that for Northern Ontario.
 - The District of Thunder Bay, with a percentage that is slightly higher than that for Northern Ontario, has the highest percentage within Northwestern Ontario and the second highest within Northern Ontario.

- The District of Rainy River, with a percentage lower than that for Northern Ontario, has the second highest percentage within Northwestern Ontario and the eighth highest in Northern Ontario.
- The District of Kenora, with a percentage equivalent to two-thirds of that for Northern Ontario, has the lowest percentage within Northwestern Ontario and the second lowest in Northern Ontario.
- The current occupational structure of women in Northern Ontario is directly related to the industrial structure.
 - It is very different from that of men in Northern Ontario.
 - The divergence between women's and men's occupational structures in Northern Ontario is greater than the divergence of women's and men's occupational structures in Ontario as a whole.
 - The occupational structure of Northern Ontario offers women more employments than it does men in:
 - business, finance, and administration occupations,
 - sales and service occupations, and
 - health occupations.
 - The occupational structure of Northern Ontario offers women less employments than it does men in:
 - traditional 'blue-collar' occupations and
 - science
 - The occupational structure of women in Northern Ontario varies from that of women in Ontario as a whole in that
 - sales and service occupations comprise a greater number of employments for women in Northern Ontario,
 - manufacturing occupations comprise fewer employments for women in Northern Ontario, and
 - science occupations comprise fewer employments for women in Northern Ontario.

- Women in Northern Ontario, when compared to men in Northern Ontario, have less access to ‘blue-collar’ employments and more access to sales and service employments. Similarly, women in Northern Ontario, when compared to women in Ontario as a whole, have less access to ‘blue-collar’ employments and more access to sales and service employments.
- There are some differences in women’s occupational structure among Northern Ontario districts.
 - The District of Thunder Bay has the highest proportion of women’s professional service occupations and the second lowest proportion of women’s ‘blue-collar’ employments.
 - The District of Rainy River and the District of Kenora, taken together, have the second highest proportion of women’s management and business employments.

In addition to the special challenges and needs that working women in Northwestern Ontario experience, due to the particular geographic and socio-economic contexts within which they live, these women also face considerable challenges that result from the fact they are women. Some of these challenges relate to traditional concepts about “women’s work” and women’s roles; other challenges relate to new circumstances that arise out of recent global socio-economic transformations.

The competition spawned by economic globalization has led, through downsizing, to the decline of full-time, full-benefit jobs and the concomitant expansion of non-standard work, in the form of part-time, temporary, and casual employments. Self-employment and multi-job employment have also increased considerably. At the same time, beginning in the late 1970s, the dramatic influx into the workforce of women, especially mothers aged 25 to 54, means that women rely increasingly on non-standard jobs for employment. In fact, even though contingent work and self-employment are now the primary sources of job creation in Canada, it is women, more than men, who depend on non-standard jobs. The problem with non-standard jobs is that they usually restrict access to adequate wages, income support programs, and sufficient pension income.

In addition, women continue to be responsible for most of the unpaid housework and care work. This practice is fuelled by the long-standing view that ‘caring work’ is ‘women’s work’. “Women’s work’ consists of unpaid work performed at home, including all family responsibilities, such as child care and elder care. The designation of care work as ‘women’s work’ has had far-reaching effects. It has determined that many of the paid jobs defined as acceptable for, and therefore available to, women historically have been and continue to be jobs that are in some way related to women’s traditional care giving roles. It has also caused women to earn lower wages than men, since ‘caring work’ is defined as the extension of women’s nurturing natures and, hence, as less skilled than men’s employments; these employment, defined as less skilled, are therefore also less valued. Finally, the designation of care work as women’s work has further proscribed women’s paid work choices, in that women, in order to fulfill their family responsibilities, tend to accept non-standard work.

The fact that women are still primarily responsible for unpaid care work at the same time that they are increasingly engaging in paid work means that the issue of balancing family life and paid employment has become an important one. The issue has been and continues to be a key topic at international conferences established to discuss recent socio-economic transformations. The issue is also the topic of recent government studies and of other work-related literature. Suggested solutions include acknowledgment of the fact that care work is important, skilled, and therefore valuable, recognition that the dominant model of male breadwinner is outmoded and should therefore be replaced, and insistence that governments should initiate social legislation to effect these changes.

The problem of balancing paid work with unpaid care work is especially difficult for single and poor women who have young children and who are on social assistance. These women spend up to eight hours a day doing housework, circumnavigating the social assistance delivery system, grappling with the challenges associated with low benefits, feeling physically and socially isolated, but they are still pressured to find paid work.

Women's burden of unpaid care work has been further increased in recent years by the downsizing that is the by-product of economic globalization. Women must often provide emotional support to husbands who have become unemployed. Women are also often forced to assume even more care work responsibilities as a result of cutbacks in public sector care giving services.

Women's care giving responsibilities are further increased by lack of adequate access to high-quality, reliable, and affordable state-funded and -regulated child care services in Canada. Government funding is woefully inadequate, and there is no comprehensive national child care strategy. Suggested improvements include: delivery of more comprehensive services that span the full range of childhood years; increases in fee subsidies for all families who need child care services; increases in the quality of already-available child care services; and, more access by increasing child care spaces and by extending equal priority to the very young, children with special needs, and children in rural and remote areas.

The challenges that affect child care services are even more magnified in rural and remote regions, such as Northwestern Ontario. In these areas, qualified and well-trained personnel are fewer because wages are lower, the lack of a career path means that training opportunities are fewer and less likely to be accessed, and vast distances discourage travel to major centres where training and career development opportunities are more readily available. In addition, child care services in rural and remote settings, where child care providers experience fluctuations in attendance, multi-age groupings, and transportation problems, require increased funding and more flexible programs.

At the same time, many studies show that Canadians want high quality, government-funded and -regulated child care services. Studies done in the workplace also demonstrate that better integration of paid work and unpaid care work is one of the most important quality of life issues for working Canadians in general and for working Canadian women in particular.

In fact, some changes are already being encouraged and actually occurring in the workplace, although many challenges remain. An American source stresses the need to promote a ‘shared work – valued care’ model, which includes the sharing of paid work, through measures such as flexible schedules and job sharing, and the valuing of care work, through flexible scheduling strategies. In Canada, a Status of Women study notes the advent of new ways of harmonizing work and family, including part-time work and ‘family-friendly work arrangements’, such as flextime, telework, and child care and elder care services. The study also, however, acknowledges that, although these arrangements are offered as options in some workplaces, they are not working satisfactorily for a number of reasons. Part-time work is low paid, lacks social security benefits, and lacks opportunities for promotions, supervisory duties, and career advancements. The family-friendly work arrangements of flextime, telework, and child care and elder care services are often not available to those women who need them the most because of employer preferences and organizational constraints. Flextime is a good example. . In general, there is no relation between access to flextime and the actual family demands of workers. In particular, men, more than women, benefit from flextime, and those who benefit the most are youths of both sexes, aged 15 to 24, rather than women with young children. In effect, these work arrangements depend more on the needs of the establishments that offer them than on the needs of the employees. Finally, still other studies point out that women who are self-employed also have problems balancing their paid work and family responsibilities and that these women need support through funding, availability of social protections in the form of a wide range of social assistance benefits, and access to dependent care leave.

Besides the challenges posed by geographic and socio-economic contexts and the challenges posed by all women’s responsibilities for unpaid work, women in Northwestern Ontario face unique challenges in relation to education and training. This is significant in that education and/or training can determine the kinds of work available to women, the levels of women’s wages, and women’s access to information technologies.

The educational and/or training opportunities available to women in Northwestern Ontario are dependent to a considerable extent on the educational/training context of Northwestern Ontario. One challenge to education/training in Northwestern Ontario involves the region’s history and economic profile, which correspond to the characteristics of Northern Ontario in general. Historically, the prevalence of resource-based economies and the resulting blue-collar industries determined that workers did not originally require higher education. In addition, resource-based economies and blue-collar jobs offered few employment opportunities for women, who were therefore also not encouraged to pursue higher education.

This trend has continued. The 2001 Census shows that:

- more people in Northern Ontario than in Ontario as a whole have not attained a grade 9 education;
- more people in Northern Ontario than in Ontario as a whole have not attained a high school diploma;
- more people in Northern Ontario than in Ontario as a whole possess trades certificates as their highest educational credentials;

- fewer people in Northern Ontario than in Ontario as a whole have a university degree;
- the educational levels between Northern Ontario and Ontario as a whole are continuing to diverge, to the disadvantage of Northern Ontario;
- that divergence increased between 1996 and 2001;
- and, the same pattern of divergence exists between the percentage of population who have university degrees in Northern Ontario and Ontario as a whole.

Although all Northern Ontario districts show the same patterns in relation to Ontario as a whole, there are differences among Northern Ontario districts. Results for Northwestern Ontario show that, within Northern Ontario,:

- the District of Thunder Bay has the highest levels of education in Northern Ontario, with the highest proportion of university-educated population and the lowest proportion of population with less than a high school education as the highest level of education;
- the District of Rainy River and the District of Kenora together has the lowest proportion of population with a trades certificate as the highest level of education and the highest proportion of population with less than a high school diploma as the highest level of education;
- the District of Kenora has the most people who have less than a high school degree;
- and, the District of Rainy River has the highest proportion of population with trades certification as the highest level of education and the second lowest proportion of population with university degrees.

Other evidence that education/training in Northwestern Ontario demands attention is provided by the environmental scan summaries of the North Superior Training Board #24 and the Northwestern Training Adjustment Board #25, which together cover the districts of Thunder Bay, Kenora, and Rainy River. Their reports note the continued barriers to education/training, due to the problems of servicing countless small communities in remote areas over vast distances, the lack of training funds and subsidies, the need to improve apprenticeship training, the desirability of enhancing entrepreneurial and small business skills in an economy increasingly dependent on self-employment, the need to continue promoting and funding literacy skills, life skills, and adult literacy programs, the need to improve access to information technologies training, and the need to better service Aboriginal communities. The North Superior Training Board further highlights, as one of the most important new issues of 2002, the need to promote skills development and skills opportunities for women.

Similar concerns were voiced and acted upon by PARO in three reports completed between 2001 and 2003.

- *The Final Report: Women's Community Training Loan Fund – A Feasibility Study to Investigate and Analyze Skills Development for Women in Northwestern Ontario* recommends a 5-year pilot project that would assess women's skills, provide programs and services in soft-skills development, skills development in all fields in which women are and could be employed, skills upgrading, apprenticeship training, and self-employment skills. The same study notes the need to provide women with post-training services and access to financial resources.
- *Proposal for Northern Opportunities for Women: An Innovative skills Development Program* recognizes the need to provide skills development in a multi-faceted, holistic program that would be accessible to women of all cultural backgrounds, ages, disabilities, and geographic locations.
- *The Current Status of Information Technologies and Computer Skills Development for Women Entrepreneurs in Northwestern Ontario* addresses the need for increased access to training in information technologies (IT) for women entrepreneurs in Northwestern Ontario. The study notes that at the same time that globalization fuelled economic competitiveness, the development of information technologies provided new tools whereby individuals, businesses, and nations could capitalize on that competitiveness. The skills needed to use IT, however, are distributed unevenly among members of different social groups and between men and women. This digital divide now compounds the historical disparities between men and women in relation to access to scientific and technological information and education. Many women are further disadvantaged by their concomitant fear of and anxiety about the new technologies, for which they often lack the requisite skills. Physical barriers also apply; women's lower wages make it more difficult to afford the computers, software, and tuition for training courses, all of which are necessary in order to become skilled in using IT. Women in general are also disadvantaged by the fact that women approach and use IT in different ways and for different purposes. The study points out that women's lack of interest in and awareness of IT is a direct reflection of their lack of training in IT. In conclusion, the Report recommends that self-employed women receive assistance to access affordable training courses in IT, that training courses should take into account women's particular ways of knowing and using IT, and that such courses be offered in supportive, 'women-friendly' environments.

Women in Northwestern Ontario also face considerable barriers in accessing funds; this is especially true for self-employed women who need credit and other financial support for the purposes of establishing and maintaining their businesses. Women who are single, who lack an established credit history, and who have no collateral face even more barriers. One major reason is that traditional lending institutions are reluctant to fund the kinds of small, home-based, service-sector businesses that women are establishing and that are becoming more prevalent in the new socio-economic environment. Another reason is that the smaller loans that self-employed women seek do not result in as profitable remuneration as do the larger loans sought by self-employed men and the heads of larger businesses and organizations. Women's

organizations are recommending that lending institutions re-assess their lending criteria and make changes that would reduce these barriers to funding self-employed women. They also recommend that governments champion such changes and provide financial supports to groups whose members find it difficult to access adequate funding.

Another promising source of funding for self-employed women who are establishing and maintaining microbusinesses is microfinance/microcredit. A source of funding that was once associated with encouragement of economic enterprise in developing countries, microfinance now offers one solution for the increasing proliferation of microbusinesses, which are a result of the impact of globalization, multinational corporations, and information technologies in the developed world. A prime example is the success of the peer-lending model provided by PARO: A Northwestern Ontario Women's Community Loan Fund (PARO), whose microloans have provided a total of \$174,500 in small loans to 35 peer-lending groups in Northwestern Ontario since 1995.

5. RECOMMENDATIONS

1. Commitment should continue in regard to the federal government's promise, adopted at the Fourth Conference on Women, held in China in 1995, "to advance women's equality".
2. The vast distances that divide communities in Northwestern Ontario should be acknowledged through the provision of funds to women who have to travel to a major centre in order to access employment programs and/or training courses. Similarly, funds should be provided to self-employed women who must travel to a major centre to access training, meet with clients, and/or expand their businesses.
3. Services that provide employment information, process applications, aid with resumes and other employment-related tasks that would encourage women to seek employment by simplifying and expediting the process should be established in smaller, remote communities. This would also co-opt the need to travel to a major centre in order to access the same services.
4. Funds should be provided for child care and/or elder care to women who must travel to a major centre for the purposes of accessing employment and doing business.
5. In order to increase labour force participation in Northwestern Ontario and to increase self-employment rates, a wide range of services should be provided to Northwestern Ontario women. These measures would aid those who are discouraged from self-employment by lack of information, support, and funds. Such services should include funding for education/training in business-related programs and information technologies; they should also include funds for expenses, such as computers, office equipment and supplies, and other start-up costs.
6. In order to increase equity between the occupational structures of men and women, inducements should be created for women to enter the fields of natural and applied science and related employments.
7. Studies that educate the public on the impact of globalization on women and women's work should continue to be commissioned and funded.
8. Women whose occupations are among those that are affected by downsizing should be assisted through support, access to education/training, and funding.
9. The insecurities associated with non-standard or contingent work should be mitigated by the enactment of legislation to provide good wages and full benefits.
10. The importance of women's unpaid work should be acknowledged by allowing single mothers with pre-school children to stay at home with their children, with adequate financial remuneration rather than cutbacks in social assistance services.
11. Equality between men and women should be promoted in the areas of housework, child care, elder care, and other home care issues through advertising and through adequate financial support of those women who are staying home to rear their children.

12. Policy initiatives and legislation that encourage employers to adopt policies that make it easier for women to balance their paid work with their unpaid family responsibilities should be established. That includes providing inducements for employers to offer women employees family-friendly work arrangements, such as flextime, telework, and child care and elder care services. It also means inducing employers to offer those services to employees most in need of such services, that is, single, working women with young children.
13. Commitments should be made to create policies that seek to replace the traditional model of male breadwinners with the model of shared work-valued care.
14. Those women with children who want to enter the workforce should be assisted with funds for transportation to and from employment agencies and interviews and with funds for home care services while they are seeking work.
15. The value of care work should be acknowledged by mandating good wages and comprehensive benefits for those who do it, thereby also setting a price on unpaid work and acknowledging that care giving is work. In addition, social programs and employment policies should be created to acknowledge that unpaid care work contributes to economic progress and community well-being.
16. The provision of high-quality, reliable, affordable, state-funded and -regulated child care and early childhood education programs for all children who require them should become a commitment.
17. Special attention and more funds should be given to remote communities, where needs are greater and training potential is limited.
18. A national child care strategy that would guarantee similar standards in all provinces should be established and funded.
19. That part-time work is one method of integrating paid work and unpaid care work should be acknowledged by mandating good wages, comprehensive health and pension benefits, other social service security measures, and opportunities for career advancement.
20. Comprehensive health and pension benefits and access to employment insurance benefits for self-employed women should be mandated.
21. Micro-loans should be made available to self-employed women, so that they are able to access the education/training they need and to acquire the supplies they need to establish, maintain, and expand their businesses.
22. Micro-loans should be made available to unemployed women to aid them in accessing education/training and to employed women to aid them in upgrading or improving their skills or transitioning to other occupations.

Works Cited

- A Few Definitions of Northern Ontario....* Available at <http://142.51.17.253/jrp/notes/define.htm>. Accessed January 30, 2004.
- Applebaum, Eileen, Thomas Bailey, Peter Berg, and Arne L. Kalleberg. 2002. *Shared Work – Valued Care: New Norms for Organizing Market Work and Unpaid Care Work*. Available at <http://www.epinet.org/sharedcare.pdf>. Accessed January 25, 2005.
- Applebaum, Eileen. Winter/Spring 2004. *Letter From the Director*. Center for Women and Work 10th Anniversary Edition. Rutgers, The State University of New Jersey. Winter/Spring 2004. Issue 5.
- Canada. Statistics Canada. The Daily. September 11, 2003. *Working Hours in Canada and the United States 1979 to 2000*. Available at http://www.statcan.ca/Daily English/030911/d030911_b.htm. Accessed January 7, 2004.
- Canada. Status of Women. 2003. *Women in Non-Standard Jobs. The Public Policy Challenge. 3. Documenting Non-Standard Work in Canada*. Available at http://www.swc-cfc.gc.ca/pubs/0662334809/200303_0662334809_12_e.html. Accessed January 12, 2004.
- Canada. Status of Women. 2003. *Women in Non-Standard Jobs. The Public Policy Challenge. 4. The Policy Challenge of Contingent Work*. Available at http://www.swc-cfc.gc.ca/pubs/0662334809/200303_0662334809_13_e.html. Accessed January 12, 2004.
- Canada. Status of Women. 2003. *Women in Non-Standard Jobs. The Public Policy Challenge. 1. Women and Non-Standard Work*. Available at http://www.swc-cfc.gc.ca/pubs/0662334809/200303_0662334809_10_e.html. Accessed January 12, 2004.
- Canadian Council on Social Development. February 18, 2003. *Communique. A Historic Day for Child Care*. Available at <http://www.ccsd.ca/pr/2003/postbudget>. Accessed February 20, 2004.
- Canadian Policy Research Networks (CPRN). 2004. *It's More than the Money – What Canadians Want in a Job*. Available at http://www.jobquality.ca/indicator_e/rew001.stm. Accessed February 10, 2004.
- Canadian Policy Research Networks (CPRN). 2004. *More than a Paycheque: Men and Women Express Some Different Desires*. Available at http://www.jobquality.ca/indicator_e/enlarge/rew001bb.htm. Accessed February 10, 2004.
- Canadian Policy Research Networks (CPRN). 2004. *Welcome to the Canadian Policy Research Networks!* Available at <http://www.cprn.org/en/>. Accessed February 10, 2004.

Canadian Coalition for Better Child Care, Canadian Union of Public Employees (CUPE) Ontario, and the Ontario Federation of Labour. April 27, 2004. *Report on the Status of Regulated Child Care: 2004 Municipal Budgets*. Policy Studies – Canadian. Available at <http://www.childcareontario.org/library/citybudgetcuts04.pdf>. Accessed May 14, 2004.

Centre for Women and Work. 2003. *Transformation of Work and Employment Relations in the U.S.* Available at <http://www.rci.rutgers.edu/~cww/dataPages/Berlin.htm>. Accessed January 18, 2004.

Comfort, Derrick, Karen Johnson, David Wallace. 2003. *Part-Time Work and Family-Friendly Practices in Canadian Workplaces*. The Evolving Workplace Series. Statistics Canada. Human Resources Development Canada. Available at <http://www11.sdc.gc.ca/en/cs/sp/arb/publications/research/2003-000183/71584N06E.pdf>. Accessed January 6, 2004.

Coyle, Mary. 2001. *A Personal Perspective on the Evolution of Microcredit in the Late Twentieth Century*. Conference Presentations. Available at http://www.stfx.ca/institutes/coady/text/About_publications_presentations_personalperspective.html. Accessed January 23, 2004.

Coyle, Mary. October 23, 2001. *Microenterprise and Microfinance: Presenting a Global Perspective*. Presented at the Symposium Furthering Social and Economic Development in Jamaica A Case for Microenterprise Activities. Available at http://www.stfx.ca/institutes/coady/text/About_publications_presentations_Jamaica.html. Accessed January 23, 2004.

Economic Development Bibliography for Northern Ontario. Available at <http://inord.laurentian.ca/Development%20Bibliography/Bibliography%20-%20word%20files/INORD%20ED%20Bib%201.htm>. Accessed January 4, 2004.

Friendly, Martha. March 12, 2004. *Policy Options. Strengthening Canada's Social and Economic Foundations: Next Steps for Early Childhood Education and Child Care*. Institute for Research on Public Policy. Available at <http://www.irpp.org/po/archive/mar04/friendly.pdf>. Accessed March 30, 2004.

Hanson, Cindy, Lori Hanson, and Barbara Adams. June 2001. *Other On-Line Resources > Who Benefits: Women, Unpaid Work and Social Policy*. Canadian Research Institute for the Advancement of Women. Available at <http://www.criaw-icref.ca/factSheets/hanson.htm>. Accessed January 11, 2004.

Kaltenbach, Evelyn. June 2002. *Final Report: Women's Community Training Loan Fund: A Feasibility Study to Investigate and analyze Skills Development*. PARO: A Northwestern Ontario Women's Community Loan Fund, in partnership with North Superior Training Board.

Livingstone, Ann Marie, Lucie Chagnon, et al. March 2004. *Women and Community Economic Development (CED) in Canada: A Research Report*. Conducted on behalf of Canadian Women's Foundation and the Canadian Women's Community Economic Development Council.

McGregor, Loretta, Marina Robinson, and Rosalind Lockyer. February 2004. *The Current Status of Information Technologies and Skill Development for Women Entrepreneurs in Northwestern Ontario*.

Morris, Marika. May 29, 2000. *Other On-Line Resources > Women, Poverty and Canadian Public Policy in an Era of Globalization*. Canadian Research Institute for the Advancement of Women. Presentation to the International Colloquium: Globalization, Societies, Cultures. Congress of the Social Sciences and Humanities. Available at http://www.criaw/icref.ca/factSheets/Poverty_and_globalization.htm. Accessed January 6, 2004.

Nixon, Wendy. 2004. *Profile of a Working Woman: Carrying the Tradition of the Women's Bureau Forward*. Center for Women and Work 10th Anniversary Issue. Rutgers, The State University of New Jersey. Winter/Spring 2004. Issue 5.

Ontario Coalition for Better Child Care (OCBCC). February 2, 2004. *Making the Right Choice: Investing in High Quality Early Learning and Child Care in Ontario*. A Submission to the Standing Committee on Finance and Economic Affairs, Government of Ontario. Available at <http://www.childcareontario.org/library/Onprebudget04.pdf>. Accessed February 2004.

Ontario Coalition for Better Child Care (OCBCC). January 8, 2004. *News releases. Child care community welcomes new funding – first of its kind for years!* Available at http://action.web.ca/home/ocbcc/alerts.shtml?sh_itm=7118d1ffb8172c601ccb397d998b2d49. Accessed January 13, 2004.

Ontario Coalition for Better Child Care (OCBCC), the Canadian Union of Public Employees (CUPE) Ontario, and the Ontario Federation of Labour (OFL). April 27, 2004. *Report on the Status of Regulated Child Care: 2004 Municipal Budgets*. Childcare Resource and Research Unit (CRRU) Policy Studies - Canadian. Available at <http://www.childcareontario.org/library/citybudgetcuts04.pdf>. Accessed May 14, 2004.

OntarioGenWeb. 2004. *Focus on Ontario's Population*. Available at <http://www.rootsweb.com/~canon/focuson-population.html>. Accessed January 30, 2004.

Ontario. Smart Growth. 2004. *Northwestern Ontario Smart Growth Zone*. Available at http://www.noac.com/smart_growth_zones.asp. Accessed January 21, 2004.

Ontario. Smart Growth. May 2003. *Shape the Future Northwestern Ontario Smart Growth Panel Final Report*. Available at http://www.smartgrowth.gov.on.ca/userfiles/page_attachments/Library/2/1137375_1183335_NW... Accessed January 21, 2004.

Ontario. Smart Growth. December 15, 2003. *Zones*. Available at http://www.smartgrowth.gov.on.ca/iserfiles/HTML/nts_2_5154_1.html. Accessed January 21, 2004.

Proposal for Northern Opportunities For Women: An Innovative Skills Development Program. PARO: A Northwestern Ontario Women's Community Loan Fund, in partnership with the North Superior Training Board.

Rooney, Jennifer, Donna Lero, Karen Korabik, and Denise L. Whitehead. November 2003. *Self-Employment for Women: Policy Options that Promote Equality and Economic Opportunities*. Funded by the Government of Canada, Status of Women. Available at http://www.swc-cfc.gc.ca/pubs/0662354303/200311_0662354303_1_e.html Accessed February 18, 2004.

Rural Voices. November 1, 2003. *Help or Hindrance: A Policy Review of Early Childhood Education and Care in Rural Manitoba and Saskatchewan*. Available at http://ruralvoices.cimnet.ca/dbf/policy%20paper%203.doc?im_id=4249&si_id=86. Accessed November 30, 2003.

Second France/ILO Symposium: The Future of Work, Employment and Social Protection: The Dynamics of Change and the Protection of Workers. January 2002. Available at <http://www.ilo.org/public/english/bureau/inst/papers/confrnce/lyon2002/index.htm>. Accessed January 24, 2004.

Southcott, Christopher. October 31, 2002. *An Aging Population in Northern Ontario. 2001 Census Research Paper Series: Report #3*. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/AgingCensusReport.pdf>. Accessed November 23, 2003.

Southcott, Christopher. May 30, 2003. *Income Levels in Northern Ontario. 2001 Census Research Paper Series: Report #10*. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/10%20Income%20Report%20Census%20Report.pdf>. Accessed October 12, 2003.

Southcott, Christopher. 2003. *The Industrial Structure of Northern Ontario. 2001 Census Research Paper Series: #6*. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/Industry%20Report%-20Census%20Report6.pdf>. Accessed October 21, 2003.

Southcott, Christopher. March 7, 2003. *Labour Force Participation in Northern Ontario. 2001 Census Research Paper Series: #5*. Prepared for the Training Boards of Northern Ontario. Available at http://www.nstb.on.ca/projects/Census_ReportsClass_WorkerLabour1.pdf. Accessed October 5, 2003.

Southcott, Christopher. February 10, 2003. *Mobility and Migration in Northern Ontario*. 2001 Census Research Paper Series: #4. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/project/Census%20ReportsMigration.pdf>. Accessed October 18, 2004.

Southcott, Christopher. March 28, 2003. *Occupational Structure of Northern Ontario*. 2001 Census Research Paper Series: #7. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/Occupation%20Report%20Census%20Report7.pdf>. Accessed October 20, 2003.

Southcott, Christopher. March 12, 2002. *Population Change in Northwestern Ontario: An Analysis of the 2001 Census Data*. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/PopulationCHangeFinalRpts12Mar02.pdf>. Accessed October 29, 2003.

Southcott, Christopher. April 3, 2003. *Women in the Workforce in Northern Ontario*. 2001 Census Research Paper Series: Report #8. Prepared for the Training Boards of Northern Ontario. Available at http://www.nstb.on.ca/projects/Women_Workforce_Census_Report8.pdf. Accessed October 28, 2003.

Southcott, Christopher. October 31, 2002. *Youth Out-migration in Northern Ontario*. 2001 Census Research Paper Series: Report #2. Prepared for the Training Boards of Northern Ontario. Available at <http://www.nstb.on.ca/projects/OutmigrationreportFinal2.pdf>. Accessed October 30, 2003.

Stienstra, Deborah. Spring 1999. *Canadian Women in the Global Economy*. Canadian Research Institute for the Advancement of Women Publications Fact Sheet. Available at http://www.criaw-icref.ca/fact_Sheets/glob_fact_sheet_e.htm. Accessed January 12, 2004.

Trigg, Mary K. 2004. *Women Shouldering the Burden: Center Holds Summit on Work-Family*. Center for Women and Work 10th Anniversary Issue. Rutgers, The State University of New Jersey. Winter/Spring 2004. Issue 5.

United Nations Platform for Action Committee (UNPAC). 2003. *Who We Are*. Available at <http://www.unpac.ca/economy/who.html>. Accessed January 8, 2004.

United Nations Platform for Action Committee (UNPAC). 2003. *Women & The Economy – Caring for Children*. Available at <http://unpac.ca/economy/caring.html>. Accessed January 8, 2004.

United Nations Platform for Action Committee (UNPAC). 2003. *Women & The Economy – Globalization & Women's Work*. Available at http://unpac.ca/economy/g_womenswork.html. Accessed January 8, 2004.