

*Looking beyond the surface:*

*An in-depth review of* **parental benefits**

an atlantic  
canada  
project

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## final report

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**final  
report**



**equity issues - statistical and literature  
review**

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In January 2001, Human Resources Development Canada (HRDC) increased the maternity and parental benefits pay-out period to 50 weeks for eligible parents.

This global policy has two key, positive elements:

- Added flexibility for women to be at home for the first year of their child's life.
- A division of the benefits that encourage men to be more involved in parenting in the first year of their child's life.

However, knowing that not every mother is eligible for benefits under the *Employment Insurance Act*, Women's Network PEI began research and consultation with Atlantic Canadian parents. They wanted to examine whether the maternity and parental benefits policy currently employed by HRDC is equitable for all women.

Women's Network PEI has conducted its research with an awareness of :

- The current social context in Canada.
- Stated objectives of the Canadian government in various areas connected to family policy.

This is an opportune time to begin looking at is how ensuring equity in relation to maternity and parental benefits can further a number of identified national policy objectives.

Those policy objectives include:

- Women's Equality
- Healthy Child Development
- The Elimination of Child Poverty
- Ensuring a Strong Economy and Workforce
- Minimizing the Negative Effect of the Aging Population
- Ensuring Women's Health

During the first phase of the project, Women's Network PEI did two separate, yet connected, pieces of original research:

- A review of the federal parental benefits legislation.
- An Atlantic consultation.

In the second piece, each province hosted a number of focus groups to get representative opinion including a rural/urban mix, mothers and mothers-to-be, immigrants and Aboriginal women, Francophones, Anglophones, employees and employers.

**Executive Summary** (continued)

The intent of the December 31, 2000 enhancements to maternity and parental benefits under the *Employment Insurance Act* was to increase access to benefits. That would increase support to children and families and improve fairness. However, our research shows that the policy amendments are positive only for a portion of the population.

To begin, men are statistically more likely to be eligible for benefits under the *EI Act*. The women who are most likely to

be eligible for, and able to take full advantage of, the benefits are those women working full time for the federal government or other employers generous with regard to top-ups to the EI benefits.

Statistics show that the most vulnerable women in Canada and those working in non-standard work arrangements are those least likely to be eligible for the benefits. This accounts for a large percentage of Canadian women.

*While almost eighty percent of women between the ages of 25 and 44 are in paid workforce, only 49% of women who gave birth in 1998 received maternity benefits. Parental claims by women were even lower at 46% and even lower for younger women and claimants with lower earnings.* [Canadian Labour Congress]

**So who are the women excluded from receiving maternity and parental benefits under the *EI Act*?**

**Women who do temporary, contract or seasonal work and women who work part-time** are less likely to be eligible for maternity and parental benefits under the EI Act than women who work full-time and women who are self-employed, with the exception of self-employed fishers, are simply not eligible at all. This accounts for 41% of all

Canadian women who work.

*In 1999, 13 % of employed women were self-employed.* [Statistics Canada (2000) pg. 104]

*In 1999, one in five female part-time employees said they worked part-time*

*because of personal or family responsibilities: 16% said they did not work full-time because they were caring for children, while 5% reported other family or personal responsibilities. In sharp contrast, only 2% of male part-time workers cited these reasons.* [Statistics Canada (2000), pg.

103-4]

*Among those who are employed, women were more likely than men to have a non-standard work arrangement in 1999: 41% versus 29%.* [Statistics Canada (2000), pg. 103]

## Executive Summary (continued)

## executive summary

**The most vulnerable and marginalised women** are the least likely to be eligible for benefits under the Act.

*parent mothers had low incomes.* [Statistics Canada (2000), pg. 139, 259]

These women include:

*12% of female immigrants and 19% of recent female immigrants, aged 25-44, were unable to find employment in 1996, compared with just 9% of Canadian-born women aged 25-44.* [Statistics Canada (2000), pg. 199]

- teenaged new mothers
- women with little education
- low income women
- single mothers
- immigrant women
- visible minority women
- Aboriginal women
- Women with disabilities

*In 1997, 56% of all families headed by lone-*

**Women in prime child bearing years** are less likely than older women to be eligible for benefits under the Act

Maternity and parental benefits under the EI Act do not reflect the realities of the role of mothers within Canadian families and, as a result, **mothers are less likely** than others to qualify for EI benefits and therefore for maternity and parental benefits.

*Seventy-eight percent of first-time new mothers are eligible for benefits; 58 percent of new mothers with one other child are eligible; 43 percent of new mothers with two other children are eligible; only 11 percent of new mothers with three or more other children are eligible.”* [Phipps (2000), pg. 421]

Although statistics show that mothers are far more likely to take a leave from work to care for a new baby, and in general to take on the role of primary care giver to children, **men are more likely than women** to be eligible for parental leave.

*In 1999, 55% of all women aged 15 and over had jobs, compared to 67% of men. [Statistics Canada (2000), pg. 99 ]*

## executive summary

### Executive Summary (continued)

**Women in Atlantic Canada** are less likely than women in other parts of Canada to be eligible for benefits under the Act.

*In 1999, 15.5% of female labour force participants in NF were unemployed, while the figure was 13.9% in PEI, 9.4% in NB and 8.8% in NS. In contrast, less than 8% of female labour force participants in Ontario and each of the Western provinces were unemployed. [Statistics Canada (2000), pg. 109]*

The **low wage replacement** (55% of average weekly income to a maximum of \$413) means that it is difficult to take advantage of the full year for many women and families.

*In 1997, women working full time, full year had average earnings of just under \$31,000, or 73% what men employed full time, full year made that year. In terms of actual dollar earnings, women had, on average, \$11, 500 less in employment earnings in 1997 than did men. [Statistics Canada (2000), pg. 140-1]*

### Focus groups with Atlantic Canadians

Twenty-one focus groups were held across Atlantic Canada with 155 participants. The focus group participants were made up of 152 (98%) women and

3 (2%) men from both rural (49%) and urban (50%) communities.

The majority of participants (81%) were in a marriage or partnership and worked full-time (40%). 15% worked part-time, 6% had seasonal employment, 20% were

self-employed, 7% were contract workers and 9% were homemakers or unemployed.

## executive summary

### Executive Summary (continued)

#### Seven Key Messages emerged from the focus group responses

The extension of maternity and parental benefits to 50 weeks is a positive step for families in Atlantic Canada.

However, **many eligible parents cannot make full use of this valuable resource**, due to financial constraints or various pressures to return to work, and find it extremely difficult, if not impossible, to spend a full 50 weeks at home with their new babies.

There are many parents in Atlantic Canada who are **either not eligible** for these important benefits or who **find it particularly difficult to take advantage** of the opportunity to stay at home with their new babies for 50 weeks. Women who are particularly disadvantaged with regard to maternity and parental leave include self-employed women, women

*[As seasonal workers], we don't have long term job security - if they call and we don't go they'll just get somebody else. And then when your benefits run out you have no money. So really, even if you have a new baby you have to go back in or you won't have any money down the road. It's not like we have other options.*

who work on contract, seasonal workers, low income women, students, those whose children have special needs and those who adopt children or have children with surrogate mothers.

*There is absolutely no way in the world you can get 600 hours. I worked every minute I could last year and towards the end*



*someone else stayed home and let me get their hours but I still only had a little over 500. There were days I worked 17 and 18 hours and I was pregnant at the time. Sometimes you didn't have a day off for 2*

*weeks but you did it just to try to qualify.*

Access to adequately paid maternity and parental leave **plays a big part in decision-making** about whether Atlantic Canadians will have any children, how many children they will have, and when they will have children.

*weighing the pros and cons decided against it. Although in my situation, there were many other factors to consider, I have to say that having to live on just a little more than half of my regular income played a very big part in my decision.*

*I did think of having another child but after*

## executive summary

### Executive Summary (continued)

Access to adequately paid maternity and parental leave has **impacts on the health of women, children and families.**

*He was almost seven months and I had weaned him because I was too stressed out. How am I going to breastfeed and go to work? So I just stopped completely.*

Access to adequately paid maternity and parental leave **contributes to women's equality** in the workplace and in the home.

*My husband took a month off when the baby was three weeks old so he was there from three to seven weeks. That was an immense help. I was breast feeding so I couldn't sleep through the night . ...At first he wasn't comfortable with babies but in that four*

*weeks, he bonded with her so it was just an opportunity with the year off. ...Still today, she's "daddy's little girl" and he'll still change diapers and let me sleep in and that initial period where he did a lot of the caring*

*and the bonding, he's still much more hands-on. It made him become more comfortable with her.*

Parents need **more and better information** about the benefits that they are entitled to.

*I had to do a lot of research around these benefits also because the information I was receiving was just so scattered and inconsistent.*

There are **inequities** in the EI system which denies much needed support to many Atlantic Canadian children and families.

*when you look at the number of people who are excluded from any benefits at all that's wrong. Don't their kids deserve a head start too?*

*It's certainly better than what it was but*

## executive summary

### Executive Summary (continued)

#### Conclusions

Since such inequity exists in the current method of providing maternity and parental benefits to families with new children, we recommend the exploration of a new *universally accessible* system for maternity and parental benefits which adequately addresses the financial and other needs of families.

To effectively meet the needs of women, children and families in Atlantic Canada, this system must recognize the following guiding principles:

- Raising children is a critical and valuable contribution to Canadian society.
- The Canadian Government has a role to play in eliminating poverty of women, children, and families and ensuring that their basic needs are met.
- Policies around maternity and parental leave must recognize the traditional role that women have played, and continue to play, in

raising children while encouraging fathers to take on a more active role in parenting.

- Policies around maternity and parental leave must take into consideration the disadvantage that vulnerable groups of women face - including single mothers, low income women, immigrant women, Aboriginal women, women with disabilities, visible minority women and women with low education.
- Women must not be disadvantaged in the workplace and in society by the decision to have a child or by their intrinsic role in child bearing.
- Access to maternity and parental benefits must not discourage families from having children.

- Every newborn and newly adopted child has an equal right to the stable presence of a parent or other primary care giver in the early stages of life or transition to a new family.
- Policies around maternity and parental benefits must focus on healthy child development as well as on the health of mothers and other care givers.
- Access to maternity and parental leave is not an issue connected to paid work; but to supporting families.
- All parents must have access to easy-to-understand information about benefits and supports for parents and families.

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### Executive Summary (concluded)

### Next Steps

At this point in our process, we have gathered data from academic and statistical sources for the review and we have heard the experiences of some parents across Atlantic Canada.

As our process moves forward we will build on this information by:

- exploring options that would inform the public policy process regarding improvements to the

parental benefits legislation,

- further identify the connection between women's experiences with parental benefits and the inequity of the legislation, and
- research the effects that national trends of women in the workplace, especially non-standard work arrangements and the "contingent" workforce is having on women's

economic equality and autonomy. During the next phase of this project, we will continue to work with our Atlantic partners and create new partnerships with equality-seeking women's organizations, Provincial/Federal/Territorial working groups on women's access to employment and benefits, HRDC, Health Canada and the Justice Department, professional associations and other women entrepreneurs associations, and

social policy research institutes.

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This executive summary, along with the full report, can be downloaded from the project website at [www.wnpei.org/parentalbenefits](http://www.wnpei.org/parentalbenefits).

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### **Current Benefits Under the *Employment Insurance Act***

Maternity benefits are payable to eligible birth mothers (or surrogate mothers) for a maximum of 15 weeks. To receive maternity benefits the applicant is required to have worked for 600 hours in the previous 52 weeks or since her last claim.

The mother can start collecting maternity benefits either up to 8 weeks before she is expected to give birth or at the week she gives birth. Maternity benefits can be collected within 17 weeks of the actual or expected week of birth, whichever is later. If the baby is hospitalized, payments can be delayed until the child comes home.

Parental benefits are payable either to eligible biological or adoptive parents while they are caring for a new-born or an adopted child, up to a maximum of 35 weeks. To receive parental benefits the applicant is required to have worked for 600 hours in the previous 52 weeks or since his or her last claim.

Parental benefits can be claimed by one parent or shared between the two partners but cannot exceed a combined maximum of 35 weeks and must be taken within the 52 weeks following the child's birth, or for adoptive parents, within the 52 weeks from the date the child is placed with the parents, unless the child

is hospitalized.

The waiting period is the first 2 weeks of a claim, during which time the claimant is not paid. Since the changes to the Act came into effect on December 31, 2000, if parental benefits are being shared by the parents, only one waiting period needs to be served.

If the claimant works while on maternity benefits, her earnings will be deducted dollar for dollar from her benefits. On the other hand, if claimants work while on parental benefits they can earn \$50 or 25% of their weekly benefits, whichever is higher. Any monies earned above that amount are deducted dollar for dollar from the benefits.

The basic benefit rate is 55% of the claimants average insured earnings up to a maximum amount of \$413 per week, from which applicable taxes are deducted. Low-income families could receive a higher benefit rate in the form of the Family Supplement.

To be eligible for maternity and parental benefits under the EI Act, you must have paid into the EI account.

From *Employment Insurance: Maternity, parental and sickness benefits*, Human Resources Development Canada, IN-201-10-00, effective December 31, 2000 and

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## Equity Issues

Maternity and parental benefits under the Employment Insurance Act are not equitable for women. To begin, there exists an inequality between men and women with regard to qualifying for benefits. Men are more likely than women to receive regular EI benefits, accounting for 60% of regular EI recipients in 1998,<sup>1</sup> thus making them more likely to qualify for parental benefits than women.

Between groups of women there are further inequalities and certain groups of women are less likely than others to be eligible for the benefits.

While almost eighty percent of women between the ages of 25 and 44 are in paid workforce, only 49% of women who gave birth in 1998 received maternity benefits. Parental claims by women were even lower at 46% and even lower for younger women and claimants with lower earnings.<sup>2</sup>

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<sup>1</sup> Women in Canada 2000: A Gender-based Statistical Report, Statistics Canada, Ministry of Industry 2000, pg. 110

<sup>2</sup> Canadian Labour Congress, Analysis of UI Coverage for Women,

Who are the women who are less likely to receive maternity and parental benefits under the EI Act?

Statistically, those women are likely to be:

- women who work part-time, who are self employed or contracted, or who do temporary or seasonal work;
- women who are among the most vulnerable and marginalised in Canada including, teenaged new mothers, women with little education, low income women, single mothers, immigrant women, visible minority women, Aboriginal women and women with disabilities;
- new mothers who also have older children;
- women in prime child bearing years; and

- women who live in Atlantic Canada.

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**Equity Issues** (continued)

**41% of Canadian women who work are not as likely to be eligible for maternity or parental benefits as other women, or are simply not eligible, because they have non-standard work arrangements.**

**Canadian women who work are not as likely to be eligible** Many women because of their dual roles of primary care givers participate in the workforce as part-time, contract or self-employed workers, often leaving them ineligible for maternity and parental benefits under the EI Act.

Although most employed Canadian women work at one full-time permanent paid job, the number working in non-standard arrangements, including part-time workers, temporary employees, self-employed persons without paid help, and multiple job holders, has grown over the past decade. In 1999, 41% of employed women aged 15-64 had a non-standard employment arrangement, compared with 35% in 1989.<sup>3</sup>

*“Moreover, continued growth of non-standard employment (jobs with low weekly hours and/or short durations) could mean that fewer and fewer new parents will be able to satisfy the requirements necessary to receive benefits.”<sup>4</sup>*

<sup>3</sup> Statistics Canada (2000), pg. 103

<sup>4</sup> Phipps, Shelley A., Maternity and Parental Benefits in Canada: Are there Behavioural Implications?, Canadian Public Policy - Analyse de Politiques, Vol. XXVI, No. 2, 2000, pg. 416



## research findings - focus groups

### Legislation awareness & eligibility (continued)

Most of the focus group participants sought or received information about parental benefits from Human Resources Development Canada (HRDC), friends, co-workers, media campaigns, or the internet. A majority of them acknowledged that this information was inadequate, incomplete, and not easily understandable. Therefore, some of the participants chose not to bother with the parental benefits even though they were eligible. They reported that HRDC representatives were of minimal help.

Full-time employees with insurable jobs were eligible to receive parental benefits.

Gaining eligibility was an experience full of physical, emotional and mental stress for those working part-time and/or low-paid jobs. In order to accumulate enough hours of work to qualify for these benefits they forced themselves to keep working well into their pregnancies at a time when any kind of stress is considered detrimental for safe confinement.

Still, some were unable to accumulate sufficient hours. This was particularly difficult for single mothers earning minimum wages, most of whom eventually had to revert back to social assistance and food banks. Self-employed workers, students, new immigrants, and those working as non-standard workers were not eligible.

research findings - focus groups

research findings - focus groups

**Impact on decision to have children**

Focus group discussions revealed a range of factors influencing the decision to have the first child or more children in some of the eligible as well as non-eligible participants.

By and large the new legislation did not seem to have a significant impact on the decision to have the first child. For most of the participants it did influence their

decision to have more children. The majority of the participants, particularly the women working part-time, self-employed women, and contract workers were of the views that it did impact on the planning or postponing the pregnancy due to the inability to meet the eligibility criteria or not being able to pay into the employment insurance plan.

research findings - focus groups

research findings - focus  
groups

research findings - focus  
groups

### **Impact on parental bonding**

Time and time again, numerous studies conducted have proved positive short and long term effects of breast feeding and full-time care by the mother in the early years of a child's life.

Breastfeeding and the time at home with the children seem to affect mother/parent-child bonding in direct

proportions. This increased time allowed with the child at home, made it enjoyable, and encouraged both mental and behavioral development.

This, indeed, has been a very welcome change in better bonding of the child with mother/parent instead of being a 'visiting parent' living under the same roof but still not entirely free from other stresses.

### **research findings - focus groups**

### **Involvement of partners in parenting**

The change in legislation has been envisioned as a welcoming step to enable and help fathers to assume a more active role and build a stronger foundation for the relationship with the child in the early years.

For the dads/partners eligible to receive these benefits this was perceived as

unrealistic and impractical due to still very prevalent male-dominant, gender-discriminatory employment traditions and taboos in our society.

Others working seasonal jobs were forced to be away due to the nature and availability of their work.

### **research findings - focus groups**

## Financial impact

Although eligible individuals have been given an opportunity to avail of these benefits for 50 weeks, under the new legislation, the wide range of financial challenges that they have to face nullifies this advantage. They feel that it is like, “Taking out a problem from one box, giving it a new face and putting it into another. The problem is still there.”

The others who did not qualify were of the view that, if they could qualify, having a new baby would have been less financially stressful.

Irrespective of the level of their pre-benefits status, whether they were eligible and received benefits, were eligible but could not access benefits, or were not eligible; most found it very hard to manage and cope with the multifaceted financial stress.

research findings - focus groups

## Financial impact (continued)

*I still have the job there for me. Being on parental benefits is a big reduction in income. So need to watch the funds. I still have to pay into my pension and health care plans. Managing all this with half the income making the net income even less than half. I see the stress definitely. I have a husband earning. If I had not, it would be much more stressful. It does cause a lot of worry.*

*Financially hard but wouldn't trade my year with the child.*

*Received benefits for 6 months of one year allowable. Benefit rate of 55% is an obstacle to taking full year.*

*When I worked 45+ hours a week, my EI benefits were \$125/wk. Now my hours are cut to 35/wk and 55% of that? It will be difficult.*

*To survive, my husband and I had to move in with my parents. I will have to return back to my job before 6 months.*

*We have student loans and all other family expenses. It took me a full year to catch up after my first child.*

*Was not eligible to receive benefits. To survive I had to return to work early. Doctor was very kind. Gave the clearance. Just after 1 week of return to work, I was laid off. I was frustrated, worried and stressed out. I went to school, so it will extend my EI benefits.*

*I had to take education leave to have extra time with my child. I had a sleepless baby and couldn't study, as I had to catch up on my sleep as well. It was so stressful. With reduced income, I had to renegotiate my mortgage.*

*Everything falls behind. Your needs are increased and your income is decreased.*

*When I took parental leave, health coverage was continued but had to pay a portion of it but could not afford to pay into my share and also could not continue to pay into my pension benefits. So I shall have to work extra year to cover that.*

research findings - focus  
groups

### **Financial impact (continued)**

*I will be able to collect benefits only for three months because I have to take sick benefits before my baby is born. If I am not able to return to job, I will have to go on social assistance. I don't want to be on social assistance. I love my job. I'll adjust my work hours and shifts. So I will return to work for an extra year to cover that.*

*When I gave birth to my twin boys I went back to work when they were 6 weeks old. My reason of going back to work was because at that time my unemployment has ended and I needed to provide for the children. In 1999 when I had my third child, I was doing contract work and did not qualify for parental benefits; I did not take anytime off work.*

*I had to exhaust all the credits. My income was the only one coming in. I put myself into debt. I wonder what those people do who have no access to credit.*

*Had to sell off the house to survive.*

*I feel I worked for nothing. I was 2 hours short to receive paternity benefits. So I was getting \$260 every two weeks. This month I had to go on social assistance.*

*Cost of living has gone up so much now that extended families are not playing much of a role.*

*When my child was 7 months old, only \$900 was coming into the household. I went to school for 17 weeks. That kept us going.*

*Lived on scholarship fund.*

*We are three friends and all of us got pregnant together. If we didn't have each other, we couldn't survive.*

*Not receiving benefits and having the added expense of a child put me under a great deal of pressure to concentrate on work when I should have been concentrating on the new baby. I wanted to spend more time with my new baby but at the same time knew I needed to work in order to provide the necessities of life for the baby.*

*Financially draining. Not able to maintain standard of living on 55% of wages. The time that we should give to the baby goes in worrying about the bills, premiums, conflicts, mortgages and loan pay back worries.*

**research findings - focus  
groups**

## **Financial impact (continued)**

*Can't afford baby sitters. Can't avail day care till the baby is potty trained. I work very early*

*shifts and have to leave early. So I couldn't breast feed the baby.*

*I am more frustrated and irritable because of all the worry. Children grow so fast; clothes etc has to be purchased so frequently. So you end up buying lesser quality. I find it so stressful. Family benefits are what saved me. Sick benefits were delayed. I have three other children and I had to go to the food bank.*

*I don't eat well. I need to give most of my budget for the baby.*

*No health benefits, half the salary, baby was sick, had to purchase the medications. Very hard.*

*I have a lot of family support, I work full time in a high paid job, still having a baby and being their for her and maintaining living was so stressful for me. I can't imagine, what it would be like for women with no supports available, or single mothers or the women in low paid jobs.*

*With introduction of a new life in the family I don't think standard of living should change so that I have to live on cut wages and more expenses.*

research findings - focus  
groups



## Impact on maternal, child, and family health

One year full-time with the new baby is a definite incentive with many health benefits. Research shows that breast-feeding protects women from breast cancer, helps in contraception to some extent, and also contributes towards good mental and emotional health.

Similarly it is believed that breast-feeding and the presence of mother/parent in the early years of a child's life both help in the all-round development of the child with usually good long-term outcomes in all fields of life.

The levels of stress a woman faces

during her pregnancy are known to lead to unfavorable complications and outcomes of pregnancy. Thus, it would be ideal if women were able to access the full parental benefits without various stresses. This would have a positive impact on the health of the mother which, in turn, is deemed to affect positively the health of the child, the family as a unit, and the nation as a whole.

This would be feasible only if the stress factors associated with the legislation are completely eliminated. Health Canada also recognizes an important link between income and health because family income is one of their major determinants of health.

All the focus group participants, regardless of their eligibility, acknowledged different stresses they had to face:

*Healthwise one year is better.*

*Health wise I was extremely tired and emotionally drained because I felt guilt about working. I wanted to spend mre time with my new baby but at the same time I knew I needed to work to provide the necessities of like for the baby.*

*Emotionally stressful. As well it causes conflicts in the family due to financial stress.*

*I work very early shifts and have to leave early. So I couldn't breast feed the baby.*

*My baby was born with a heart murmur. Had to make trips to specialists and laboratories. I would have liked to stay home with my baby while it was unknown whether he would need surgery or not. So much emotional stress and worries for the baby and me.*

**research findings - focus  
groups**

## Impact on maternal, child, and family health (continued)

*I had to take education leave to have extra time with my child. I had a sleepless baby and couldn't study because I had to catch up on my sleep.*

*I had an emergency caesarian section. While coming out of anesthesia, instead of enjoying the birth of my child, my first thought was, I have to fill out the forms to receive the benefits.*

*First child, I thought that it was an incentive, but this time I am concerned. Not the same excitement now. I worry about all the stress and it's impacts.*

*Even though we both were home with the baby, we had a big financial stress, as well as the stress of looking for work. So we were all the time arguing.*

*My job is there but the stress of going back, and the stress of getting a baby sitter. It really affects health.*

*My job is on contract basis. My baby is only a few weeks old. My job contract has to be renewed in September, what if it's not? Women take all the stress and I am sure the child is affected too.*

*I have toxemia. It is so hard. My employer wants me back in two months.*

*I was still breast-feeding when I went back to work. My son had to get used to the bottle quickly. It was hard for me at lunch to go home. Little time passed and my job was not there, I needed to look for work. I don't know if that was harder on the baby or me. But definite stress on myself.*

*Returning to work after my first children were born I felt pressure to provide for them, I missed them every minute I was away and my mind was not on my work. I only worked long enough to qualify for unemployment benefits. I eventually had to look for work outside of my home and get my stamps. I felt that was too long. For my second pregnancy I knew I would be working but I would be working in the home. I actually thought it was going to be easy and I was content with my decision. I soon found out that it wasn't, I was exhausted. My day would be spent with the children and when they would be sleeping I would be working.*

*If you return to work early, you can meet the physical needs but not the emotional needs.*

research findings - focus  
groups

## **Job security and employers' reactions**

Despite the good intentions of the government, employers being sensitive to the needs of the employee, and the employee being sensitive to employers' needs, there were many facts that surfaced during the focus group discussions.

Many compromises were involved in choosing between accessing full benefits and various scenarios: risking the loss of a job, losing necessary skills to return to the job, returning to the job earlier, diverting the attention and having time and energy away from the baby to find new job.

Although most of the employers were supportive, some with gender discriminatory attitudes are still found.

Most of the employers acknowledged their own limitations, despite their willingness to be fully supportive. Similarly, employees had a good understanding about the employers' limitations. The self-employed and the small business owners had concerns about being able to maintain their businesses if they took time away to have a child.

In short, the intent of legislation is good, but many barriers prevent its full accessibility:

*I could access benefits but could not get the same contract job that I left.*

*It meant breast feeding longer but not more than 6 months, as I had to return to the job.*

*Unfortunately my employer is not able to provide any wage incentives for my parental leave. I work for a non profit organization and it is not financially possible for them to assist with a wage top up.*

*My employer is supportive over all. There are pressures on them to keep the flow. The stresses are overflowing in their conversations with me. I did not receive any top ups.*

*My employer is supportive but I do feel a little insecure here. They will hire another person to replace me.*

*My employer was very supportive. Gave me the time off.*

*My employer was excellent, could give me a lay off to help me.*

### **Job security and employers' reactions (continued)**

*My employer was the most supportive. Even advised me on what I ate and drank. Very relaxed and good place to be pregnant.*

*No, my employer has been very supportive and I don't feel my job in jeopardy.*

*Had to go back early. Need to stagger shifts to maintain living and keep the job.*

*My employer wanted to know if I was going to care for the baby. Maybe if my answer were 'yes' I would be cut off.*

*I lost my position, as I was part time.*

*Applied for a job while on maternity leave. To get the position I needed to return to work early. I will have the job but won't be in the same position.*

*My job is on contract basis. My baby is only a few weeks old. My job contract had to be renewed in September. What is it is not? Women take all the stress and I am sure the child is affected too.*

*Yes. Parental leave is supported by the organization but job advancement is jeopardized by not being in the system at the time of competition. There was no pressure to return early. Although my replacement was only doing part of my job which left additional work for co-workers.*

*Even though my job was secure, I was not sure if they could rename my position.*

*I worked on contract. It was to be renewed in September. So I had to return to work early.*

*When you are given the chance to take the contract job, you have to take it or your long-term job prospects may be jeopardized.*

*I work as a waitress. My employer is good but wanted me to return for work in June, July and August (even though I had delivered my baby in March) and take my time off later. I had to give up breast-feeding to work for 13hrs or more per day.*

*Had a lot of pressure from the employer. My baby was born on June 28 and I had to go back to work on August 1. Manager did not like pregnant women. He monitored their bathroom trips. She got 3 calls to return.*

research findings - focus  
groups

### **Job security and employers' reactions (continued)**

*My job will be there when I return, but I found that there are changes at work and lots of questions. Are you coming back? The change would be difficult and different.*

*Women employed by small businesses are under tremendous pressure to return. The employer has to retrain the returning employee. This adds on to the stress factor for both the employer and the employee. Some people are keeping the employee updated but not all are as comfortable. Employer sees losing a good employee as added stress. One year is a long time to be away. My skills will be less and I lose my clients.*

*In small businesses, that are just surviving, it is hard to hold a job for the employee for a year.*

*I'll not be able to take a full year off because I feel like I will lose my skills. You need to practice. Will need a refresher. I feel responsible for the employer.*

*Doing contract work I was not able to take time off because you never know when your next contract will be.*

*If they have a good employee and the clients like that employee, the business loses good clients.*

*It is hard to let you take a year off and hold your place for that time.*

## research findings - focus groups

### Fairness of the current legislation

All of the focus group participants equivocally agreed that the current legislation is better than before, but not fair and equitable to all women.

While the women who qualified and exercised their right to access the benefits experienced many barriers, the participants who were not eligible to access the benefits thought it to be totally unfair and discriminatory. They say that this is having far-reaching and detrimental effects on society and economy.

This group of participants included part-time workers, seasonal and contract workers, stay-at-home mothers, women in low-paid and non-standard work arrangements, students, new immigrant

women, women trying to come out of abusive relationships and single mothers. They were of the opinion that this legislation widens the divide that already exists between genders, within the same gender, rich and poor, and between the 'haves' and the 'have nots'. It increases women's poverty in a society where women are already poorer in comparison to their male counterparts.

Even the participants in high-paid jobs showed their discontent about the fact that instead of encouraging the improvement in the standard of living of Canadians, this change brings about the deterioration in their lifestyle and standard of living.

It is better than the past, but many new mothers' express concern with the stress of new baby and little or no money:

*I think it is crazy to have worked and paid in to get such a small amount to have a child.*

*Focus should be on the new baby and not on all the stress. But the system makes us more worried about the stress than paying attention to the baby.*

*Whatever money I will make after I return, I'll be paying the babysitter to stay working.*

*It is meeting my needs to an extent. At least we will be able to get 55% of my income. However, I do think that the families that are not eligible to receive parental benefits are at a significant disadvantage. If we were not able to receive parental benefits, we would not have any children. We would just not be able to do it for financial reasons.*

*It is helping time wise if you fall perfectly within their parameters.*

**research findings - focus  
groups**

### **Fairness of the current legislation (continued)**

*Promoting healthy bonding for those who can do so.*

*An illusion.*

*Not a well thought out policy.*

*Equity wise women are being punished. They are the only ones who can have a baby and nurse it. They are being penalized.*

*EI has a base amount for new business owners, they can get one full year, why can't a new mother.*

*This policy is discouraging for women. This is not social development. It is economic development for the government.*

*Government is putting so much money in early year programs, but taking away the most important thing in a child's life, 'the mother'.*

*Sounds wonderful in theory but where is the value if women can't stay home?*

*Employer has to only hold the job for 6 months. Legislation not there to protect the employee.*

*Why are we being penalized by "the waiting period"? No logic to the legislation.*

*Commitment of having a child with less money.*

*Penalty for being married.*

*Why is it attached to EI? We are not unemployed. We have jobs as mothers.*

*Individuals who do not qualify are forced to go on social assistance if they chose to have a baby.*

*I took 7 weeks off because I could not live on a reduced income. So what is one year for me?*

*Tense atmosphere at home.*

*Legislation too hard to read. Almost misleads.*

research findings - focus  
groups

### **Fairness of the current legislation (continued)**

*Won't have kids for someone else to raise.*

*Time off on maternity is not considered pensionable. So have to work longer for full pension benefits.*

*System stratified only for the elite.*

*Information not in easy readable format. There are gray areas and loops, which give you a shock if you fall into one of these.*

*I believe that extending the time off to one year is wonderful, but I don't believe that the percentage of income is sufficient. I believe that a lot of women are not having children because they can't afford to live on just 55% of their regular income. I would now be eligible for parental benefits and have been for the last couple of years. I did think of having another child but after other factors to consider, I have to say that having to live on just a little more than half of my regular income played a very big part in my decision. Weighing the pros and cons, I decided against it. Although in my situation, there were many other factors to consider, I have to say that having to live on just a little more than half of my regular income played a very big part in my decision.*

*Only those who have federal government jobs can take the year off. In federal jobs you get 93% of the benefits. Why shouldn't all women be entitled to it?*

*It is nice that they give one year, but it is impossible to take it.*



*There is some fairness; there is work to be done.*

*Financially devastating.*

*My partner and I both want to have time off with the baby. It is too difficult with 50% of income. So this is where the legislation breaks down 6 months at 100% rather than 12 months at 50%. System expects the person to break down before that time.”*

*If government is so concerned about the children, all new mothers should get benefits.*

## research findings - focus groups

### Suggestions for improvements

At present, the population of Canada is undergoing significant changes. The average life expectancy of a Canadian has increased significantly, leading to a proportionately higher aging population. Simultaneously, the birth rate has touched critically low levels. The parental benefits legislation does not seem to help much in alleviating this crisis.

Issues like women and children living in poverty and gender discrimination should have become non-existent in this 21<sup>st</sup> century of space and technological revolution. However, these issues are still with us.

Women are constantly making visible and invisible contributions to the nation's economy, but are deprived of their much-deserved share of benefits. Their

innumerable invisible hours of unpaid traditional work as caregivers, homemakers and stay-at-home mothers go unnoticed and unrewarded. Instead, many sink deeper and deeper into the clutches of poverty and, in contrast, their male counterparts keep rising up the ladder of financial success.

The legislation should be more user-friendly, more baby-friendly, nondiscriminatory, nationally uniform and equitable to all women.

All focus group participants suggested that parental benefits should not be connected to the *Employment Insurance Act* at all and some suggested that the period of parental benefits should be extended to two years, preferably five.

Participants also suggested that the amount of benefits should be more than

55%, preferably 100% of the work earnings with ensured job security.

All mothers should be able to access the benefits. The system should be easily approachable, and the legislation should be easily readable with all gray areas eliminated.

Last but not least, the HRDC workers dealing with benefit recipients should be capable of providing complete, adequate, and correct information through effective and friendly communication.

## research findings - focus groups

### Suggestions for improvements (continued)

Suggestions by focus group participants in their own words:

*Parental benefit payments should be in the same capacity as their work earnings. If a person has a net income of \$500.00 per week, or \$150.00 per week, that should be the parental benefit payout. The federal government needs to address the reasons as to why women and men are hesitant on having a family. Family demographics have changes, more women are working outside of the home and some can't afford to take time off to have a child. One way to address this issue would be to give the same money as if the parent was working. The financial stress wouldn't be as high and the needs of new baby and parents would be more enjoyable for all. The cutoff point to be eligible for this benefit should be a combined amount of income in the area of \$150,000.00.*

*Provincial and federal governments should separate it from the EI.*

*Should not be on the employer.*

*There should be some legislation for the people on seasonal work as it is for the fishery people.*

*Why can't it be the same as for those starting a business?*

*I think all families should be able to avail of parental benefit regardless of their EI eligibility.*

*Eliminate the waiting period.*

*I think all families should be able to receive more than 55% of their wages.*

*I think parental leave should be increased from the current number of eligible weeks to allow for more bonding time with the children.*

*High rates for everyone to maintain and support the standard of living.*

*Amount of hours to qualify should be lower or the same, as you need for other benefits. At present you need 425 hours to qualify for other benefits but 600 hours to qualify for maternity/parental benefits.*

*One year is good, but five years are needed.*

research findings - focus  
groups

### **Suggestions for improvements (continued)**

*100% benefits.*

*Minimum two years needed.*

*Secure job on return.*

*It should not be attached to EI. All women should be eligible to a base amount.*

*Separate from EI.*

*Benefits on an even keel with federal employees.*

*“Every mother to have benefits.*

*Automatic base amount for every woman.*

*Make it more easily readable.*

*Parental benefit payments should be the same as work earnings. The financial stress won't be as high.*

*Need a system set up when a woman is pregnant, does not have to go through a complex system. More automatic for filing.”*

*Clarity regarding extended benefits and every one has a right to know what is there for them.*

*There shouldn't be any gray areas. Workers with hold the information if not asked. Complete knowledge and information about all the rights concerning these benefits should be provided to the client.*

## interview findings - equality-seeking organizations

Eight representatives from women's equality-seeking organizations were interviewed in person, by telephone, or through electronic communication. Most of them acknowledged that they were aware of the new legislation and its impacts on women and had a basic understanding of the policies around it.

This legislation is connected to the *Employment Insurance Act* and the women who are able to pay into the employment insurance. Eligible women constitute only a small portion in comparison to women facing other major

barriers so, for these organizations, this issue could not gain priority.

Also, these women are less inclined to seek any service from the women's organizations. The ones that do contact them regarding maternity/parental issues are mostly directed to Human Resources and Development Canada and the Newfoundland and Labrador Federation of Labor due to the overload of crisis issues they are dealing with as well as for their fear of giving inadequate information.

These organizations showed resentment over the fact that this legislation does not include all women such as those not connected to the workforce, those working part-time, or contract jobs. This legislation does not clarify who decides on sharing benefits.

All the organizations recognize this issue concerns all women and were keen to learn more about the legislation as well as its impacts on women and their families. More knowledge will help them to advocate for their mission of equality

and justice for all women and also better prepared to help their clients.

In an attempt to bridge the gaps in gender equality, more and more women are becoming career-oriented and deciding against having children. Legislation should be able to help them pursue their careers and motherhood side by side, and not put them in the tight spot of having to choose one over the other. Expensive education, mounting loan debts, and insecurities about getting and retaining jobs also complicate the picture.

## interview findings - equality-seeking organizations

### **Awareness of maternity/parental benefits legislation**

Most of the organizations were well aware of the current legislation and see it as inequitable and not inclusive of all women. The depth of understanding about the policies around it varied from basic to very good.

They think that although the benefits have been extended to one year, this legislation fails to meet the needs of women.

It does help children in terms of attachment and bonding, but subject's women to financial stress, not allowing them to avail of the maximum benefits.

Some of the excerpts from the interviews:

*Yes, we are aware of the new parental benefits legislation, and do see the gaps and problems. We see it as a problem especially with low-waged workers. However, we would be interested in learning more about the legislation and it's impact on women.*

*Yes, as an organization we have knowledge of the parental benefits legislation and how it impacts on women and families, we also think from the women meeting with us, not only in St. John's but from all over the province and also whenever I travel to other provinces, that this legislation-though it is giving one year of maternity leave-it is not really meeting the needs of women. This is still not equitable to women. Women working in 'Mc jobs' (jobs like working in Mc Donald's, Wal-Mart, Tim Hortons etc) I call them 'Mc jobs', this legislation is not equitable for those women. There are women who work contract jobs, who are seasonally employed, even women in fisheries. It definitely affects those women and their families.*

*Yes, sure. We have a good understanding. We have a 'fair' understanding.*

**interview findings -  
equality-seeking  
organizations**

### **Awareness of maternity/parental benefits legislation (continued)**

*We think that there are many benefits for both the parents and child/children involved. For example, children benefit in terms of attachment and bonding, while parents who take parental leave for 6 months or more may be more likely to have a child to sleep through the night before they have to go back to work. Also, if women decided that she would not like to be a stay at home parent, she can choose to go back to work as soon as she feels ready. However, due to financial stress, this choice is not available to all women. It seems as though, only those working with the federal government will get maternity leave wages equal to pre-leave wages. The rest of women have to sacrifice 45% of their wages and live on employment insurance benefits for*

*the time they are off with their child. This is not only next to impossible for the single parent, but for the majority of women. Even women making a reasonable salary in a dual income family, are undoubtedly facing hardship with such a reduction in family income. Then we have the entrepreneurs who cannot pay into employment insurance and therefore, are not eligible for any sort of parental benefits. These parents may have to hire someone else to replace themselves within their business, adding to the expenses. We also have the seasonal workers who have to ensure that they are in a good position to work during the four to six months so that they have the opportunity. Let's take a greenhouse worker as an example, when planning a family, a women greenhouse worker must plan her pregnancy around her April to July schedule. If her pregnancy does not coincide with these times, she is most likely to lose out on her employment insurance for the following year. Beyond finances, other examples include those parents working on a term basis, with aspirations for permanent status. These parents are unlikely to take full advantage of their parental benefits, seeing themselves as more likely to miss out on term extensions, or permanent positions.*

*Our organization has a basic understanding of the current parental benefits legislation. While the parental benefits are an improvement to the maternity leave system they do not ameliorate the inequities for women in terms of eligibility. Many women in Newfoundland and Labrador are working part time and seasonally and can't take advantage of EI benefits since changes were made in the hours needed to qualify for EI, back in 1996. These employment inequities, because many women in the Atlantic Provinces are living them, particularly affect new entrants to the labor force. The trade union movement in Canada has documented these inequities extensively. However, I think the women's movement needs to develop more expertise in the issue.*

**interview findings -  
equality-seeking  
organizations**

## **Thoughts about the legislation**

*There is room for improvement. A lot needs to be done. You, at Bay St. George, I am very happy you are a part of this project. You are doing such good work towards the equality of women. All the Atlantic Canadian Provinces, Newfoundland and Labrador, PEI, Nova Scotia*

*and New Brunswick-women here are still not at level with federal legislation. We do need to work here for the equality of women. This legislation does allow one year but women don't have a choice to stay home. They have to return to their work in order to make money to live. This is the time they should be giving to the care of the child. This legislation still keeps women poverty as an issue and poor women can not even have these benefits.*

*The benefit rate literally cuts a women's income in half therefore causing great difficulty in meeting financial obligations, in addition to the added expense of a baby.*

*No inclusion of women not connected to workforce. Women mostly work part time, so they may not have enough hours to qualify for EI benefits. In abusive relationships, who decides on sharing benefits?*

*Women comprise the majority of those working for minimum wage. 55% of minimum wage is ridiculous.*

*As an equality seeking organization we would be very interested in learning more about the legislation and it's impacts on women. The more educated we are as an organization, the more awareness we will be able to promote.*

**interview findings -  
equality-seeking  
organizations**



## Involvement in focused work on the legislation

Most of the organizations consider parental benefits legislation as a definite issue and, from time to time, have had a general informal discussion on its individual aspects.

This is because they do not come across clients with this issue as often as issues

of poverty, domestic violence, legal aid, and justice. However, this project, initiated by Women's Network PEI has generated much more interest.

None of the organizations interviewed is currently directly working on this issue except the Provincial Advisory Council of The Status of Women who acknowledged this as one of the major issues involving women and gender equality.

In their own words:

*We don't get women coming to us from St. John's only, we get women from all over the province coming to us with all sorts of concerns about all sorts of issues like legal aid. We are finding that legal aid is a big issue for the women seeking justice and similarly, parental benefits, this is also not equitable to all women. All sorts of issues, all sorts of stories that you come across, like women working on contract basis, part time working women, seasonally employed. Their jobs are not secure; they face issues like losing the job if they stay away from work, then looking for new jobs. Even the ones who can take these benefits and have to live on 50% of the income. Unless both the partners are working, but still women making the choice to stay home because they are making less income than their men. Not only here in Atlantic Canada, but all over Canada. Where is the equality? Just last year we had a big conference about this new legislation. Even though some positive aspects were discussed, inequality issues and their impacts were brought up.*

*Some self employed workers like hair dressers and also the seasonal female workers and for that matter, even the women working in stores etc, are finding it very hard to plan their families due to financial hardships.*

*Dealing with issues of women on a daily basis and realizing that more women are career orientated we are seeing women decide not to have children. Some women feel they can't take time off of work to have a child because of financial obligations such as high student loan debt.*

**interview findings -  
equality-seeking  
organizations**

## **Involvement in focused work on the legislation (continued)**

*Yes, a number of women have contacted us with concerns around the current benefits legislation. Beyond general questions about parental benefits, the issues are similar to the concerns mentioned in the previous question.*

*We have had very few inquiries regarding the current parental benefits legislation.*

*No, we have not had women with concerns about the new legislation, as of this date. But it would be beneficial to learn more about it, as it is possible that any women could come to us, at any time, looking for help and information. We want to be prepared.*

*There has been general discussion about meeting financial obligations while receiving benefits.*

*When we have inquiries we sometimes refer women to the Newfoundland and Labrador Federation of Labor.*

*Mainly about the reduced income and how hard it is for them to make a living with practically half the income and anticipating the arrival of a new baby.*

*We get them to contact the HRDC office and also try to get information for them from various resources.*

**interview findings -  
equality-seeking  
organizations**

## Discussion within the organization

*Yes, between board members and staff.*

*Just on a staff level.*

*No.*

*There has been informal discussions but little formal discussion on parental benefits legislation as an organization.*

*Parental benefits project has generated much discussion within our organization. It has also alerted many staff members to raise questions to other women in conversations inside and outside of the organization.*

*Our organization has not recently discussed the issue of parental benefits.*

*As of this date, not a whole lot. Probably since we haven't had to deal with the issue. We have been focusing on custody, access, and legal issues, as these have been some major issues we have seen at our center. However, we would be willing to learn and participate in any part of your research.*

interview findings -  
equality-seeking  
organizations

## **Current involvement**

*No.*

*No.*

*Not right now but it is a very good thing that your organization at Bay St. George is doing this work in our province, and it is very good that the Status of Women Canada funds this project for you. We work with the Status of Women Canada being the Provincial Advisory Council for Status of Women Canada. We are very happy that you are doing this work towards equality for women through this project.*

*Not directly, only through discussions with other Women's Centers.*

*Not formally.*

*Our organization is not currently involved in any work focusing on women's access to parental benefits or issues around the legislation.*

*No, we have not focused on this issue. We are willing to learn more.*

**Thoughts about making it equitable for all:**

*We are always thinking about the ways to make the legislation equitable to all women form all walks of life. As I said we are the Provincial Advisory Council for Status of Women Canada and we all thought that this legislation needs to be improved.*

*No.*

*Not really. I've thought that if all women, regardless of the attachment to the workforce were given a break, society would benefit in having mother and child bond for this 53 week period.*

*We talked about having a minimum rate especially for low wage earners. As well, if you are currently receiving EI benefits, you should be entitled to parental benefits regardless whether you had the minimal number of hours to qualify.*

*We have discussed the issue however we haven't identified a way to make the current legislation equitable for all.*

interview findings -  
equality-seeking  
organizations

**Future involvement and support**

Although all of the organizations, especially the Provincial Advisory Council of Status of Women, were strongly supportive of this project and assured maximum possible support through their communication networks, some were indecisive about their further involvement because of organizational limitations.

They all showed interest in learning more about the ongoing project and its Phase II and also in attending any conference for this purpose.

None had any ideas for Phase II except the Provincial Advisory Council of Status of Women who suggested that Phase II should have an awareness campaign as one of its objectives.

Comments from respondents:

*Yes, we would be. We've checked out (DAME).*

*Sure! Very much.*

*Yes, we would be interested in learning more about the work being done through the parental benefits project.*

*Yes, we would be very interested in learning more about the work being done through the Atlantic-wide parental benefits project. Anything new we can learn will definitely benefit our clients.*

*Absolutely. Sure, we do need a change.*

*Yes, we would.*

*Yes, we would be interested in attending a conference to review the research and formulate recommendation, and advocate for change.*

*Yes, we would be very interested in participation in the conference. In the meantime, we would further our knowledge of this very important issue so as to be better prepared.*

### **Future involvement and support (continued)**

*Oh absolutely. As I said we are supporting this project through the Status of Women Canada and we shall definitely support the Phase II of this project. The women's equality seeking organizations can become involved by putting the information to the masses through their newsletters, information ads, work in their areas by talking to women about this issue, informing the media of what is being done, and by gathering maximum support towards the equality of women, all over Canada but specifically in Atlantic Canada as we are far behind in various issues in this area. We do feel that all women, even professional women, if they are out of workforce for some time, are forced to live in poverty. They can't find their way back into the workforce. Something needs to be done around this. Nowadays career women also have student loans and other financial obligations, and forcing them to live on 50% of their income. When is this justified? Even all the women! They are forced into poverty. You are in this Phase and you can look into the strategy for Phase II, I wish you the best of luck.*

*Yes, this organization would be interested in supporting and being involved in Phase II of this project. It should be noted that we are a non profit organization with limited staff and money and our commitment can only be decided upon how much work it would generate for us. Our organization would be able to promote the awareness of this project by distributing brochures, talking to women and possibly placing an information ad in the paper. We are also open to any other ideas you may have. At the present time I can't think of any other activities for Phase II.*

*We would need more information on Phase II of the parental benefits project.*

*We would like more information on the projects, Phase I and Phase II before deciding on our level of involvement.*

*We would most definitely be interested in being involved in Phase II of this project. We are interested in supporting and being a part of any project that's purpose will address women's issues and enhance the lives of women.*

The research conducted in Newfoundland and Labrador through the focus groups and interviews indicates that, despite the good intent of the government in implementing the new legislation, the changes in parental benefits are unrealistic, impractical, and fail to meet the very purpose of their implementation. If steps to improve this legislation are not

taken in due course of time, this will have far-reaching detrimental effects on our society. We already have stepped into the 21 century, but have not been able to eliminate the various levels of discrimination that are still prevalent in our society.

The legislation is being perceived in general as:

*A welcome change with good intentions and good initial steps in the right direction. But, with many inadequacies that must be rectified before they become irreparable.*

Parental benefits are delivered under the auspices of the *Employment Insurance Act*. Therefore, only those who can pay into the insurance plan can access these benefits.

The eligible women find availing of these benefits is associated with a lot of compromise, stress, worries, and anxieties.

Even high-income women, who are in the minority, struggle to survive on their almost halved incomes and, unwillingly, have to make a premature return to work.

One problem can lead to another - domestic violence, family disintegration, women and children living in poverty, the never-ending struggle to achieve equity, mounting student loans to further career, childbearing becoming the lowest priority, and critically receding birth rates, all impact on the economy and create a vicious cycle.

Women working in low-paid, part-time, non-standard, contract, and seasonal jobs either go into debt or have to resort to going on welfare.



general suggestions from  
focus groups and interviews

Parental benefits and the *Employment Insurance Act* should be separated.

All women should be able to access the benefits to maximum permissible level irrespective of the employment status.

Benefit rate should be at 100% of the work income or a standard rate.

There should be a uniform policy throughout Canada with no discrimination between federal government and provincial government employees.

Ensure job security.

Human Resources Development Canada should have client friendly, easily approachable resource of clear, correct and adequate information.

Extend benefit period to 2 years (preferably 5 years).

Relax the eligibility criteria

Legislation should be easily readable with no 'catch'



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