



# Royal Commission on Renewing and Strengthening Our Place in Canada

## The Changing Role of Women in Newfoundland and Labrador

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The views expressed herein are solely those of the author and do not necessarily reflect those of the Royal Commission on Renewing and Strengthening Our Place in Canada.

## **Abstract**

Women and men experience social, economic and political change differently. This is because women and men occupy different positions in society characterized in part by women's lower participation rates in the labour market, lower average incomes and higher responsibility for unpaid work. These factors have affected women's experiences of recent and ongoing change in Newfoundland and Labrador including the collapse of the fishery, the emergence of new industries and demographic change. By recognizing the ways in which women have been affected by these social, economic and political shifts over the past decade we can begin to develop a blueprint for the future of the province that incorporates the needs of women. In order to achieve the goals of prosperity and self-reliance, we need to broaden our vision and acknowledge that these goals will not be realized if half of the population is left behind. To that end, policies need to be developed that (1) facilitate the inclusion of women in decision-making, (2) improve women's access to training and education, (3) improve gender equity at work, (4) encourage women as entrepreneurs, and (5) support women as they age.

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# Introduction

The Royal Commission on Renewing and Strengthening Our Place in Canada provides a unique opportunity to reflect broadly on the challenges and changes that have shaped Newfoundland and Labrador over the past 50 years and to think about the long-term vision we have for the future as Newfoundlanders and Labradorians and as Canadians. Traditionally, policy development and planning exercises have resulted in programs that meet the needs of men. This has largely been due to two factors. First, men have been over-represented in decision-making processes. The second reason is that there has been no public recognition of the fact that women's lives are different from men's and, therefore, women and men are affected differently by social, economic and political change.

It is vital that we seize the opportunity presented by this exercise and use it to ensure that, as we lay out plans for the future, we prepare to move forward together. Instead of creating a future in which only men's needs continue to be recognized and met, we need to broaden our vision and recognize that the goals of prosperity and self-reliance will not be realized if half of the population is left behind.

It is not just a matter of principle that women's needs be incorporated into the blueprint for the future; it is a matter of necessity. In order to meet the challenges we face as a province it is essential that complimentary social and economic policies are developed to encourage women into the labour market to meet growing skill shortages, entice young families to the province to stem the tide of out-migration and to support women as they age to ensure the continued well-being of our communities. Meeting the needs of women means finding creative solutions to the challenges that Newfoundland and Labrador has faced over the past decade.

In order to move forward it is necessary first to understand how women and men are affected differently by social, economic and political change. Then we can examine the experiences of women with regard to recent and ongoing change in Newfoundland and Labrador; namely, the collapse of the fishery, the emergence of new industries and demographic change. These three topics were chosen as a means of setting boundaries for a project that could have developed in any number of directions. The goal of this report is to provide an assessment of recent and ongoing changes in Newfoundland and Labrador in order to inform the Commission which seeks to develop recommendations on how the province can best achieve prosperity and self-reliance. With that in mind, the collapse of the fishery, the emergence of new industries and demographic change were selected as the events of the recent past with the most widespread implications for the people of the province. Within the discussion of these three topics we can begin to develop recommendations for the ways in which women's needs can be met as we begin to design a blueprint for the future characterized by prosperity and self-reliance.

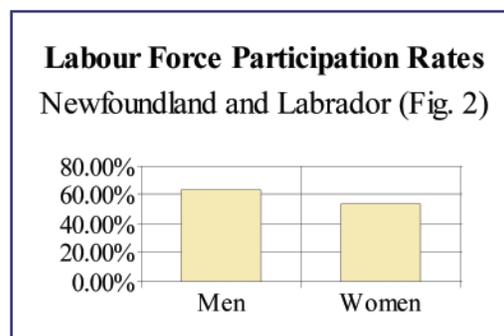
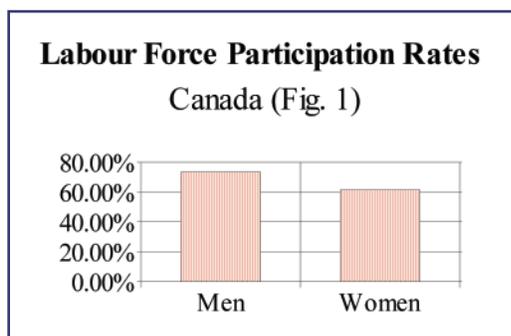
It is important to note that although women in Newfoundland and Labrador have made great progress in the past 50 years the purpose of this report is to explore the key challenges we now face. This is not meant to undermine or dismiss the significant achievements or the contributions made by women in the arts, in politics, in business, in their communities and in their families. It is necessary to create opportunities to celebrate our successes. However, it is vital that we seize this opportunity to identify the challenges that women still face.

## Understanding the Gender Gap

In order to understand why women experience the effects of social, economic and political change differently than men it is necessary to examine the differences in men's and women's positions in society. These differences are shaped by assumptions about the traditional roles of men and women and are evident in the picture painted by statistics related to labour force participation, income and unpaid work. This is not meant to be a comprehensive catalogue of the ways in which women's and men's experiences differ. Rather, it is a discussion of a number of key areas that demonstrate why women and men can be affected differently by change.

Throughout this discussion we will look at the position of women as a group. However, it is also necessary to recognize the diversity that exists among women in Canada as well as in Newfoundland and Labrador. Women are not a homogeneous group and the roles and challenges are different for each woman. Women in Newfoundland and Labrador are rural and urban, differing ages, lesbians, women with disabilities, different ethnicities, Aboriginal. Research has documented that these different groups of women occupy different positions in society. For example, "Aboriginal women receive less formal education than non-Aboriginal women...[and] experience a substantial wage gap between themselves and Aboriginal men, also compared to non-Aboriginal women" (The Federal/Provincial/Territorial Joint Working Group of Status of Women and Labour Market Officials on Education and Training 1). Therefore, although one can comment that women in Canada earn less than men it is also important to recognize that among women, Aboriginal women earn less than non-Aboriginal women. This means that while women as a group are more economically vulnerable to the adverse effects of social, economic and political change, some women are more vulnerable than others because their position in society is determined by factors other than being female. It is essential to acknowledge that throughout this discussion we are speaking in generalizations. This is not meant to suggest that all women are poor any more than all men are rich. However, in an exercise that seeks to chart the future direction for Newfoundland and Labrador (presumably making generalizations about the people of the province in the process) it is necessary to identify some characteristics of women as a group. This is not an attempt to downplay the diverse spectrum of women's experiences but an attempt to identify the common ground that to some degree has shaped the experiences of most if not all women.

### Labour Force Participation Rates



According to Statistics Canada in 2002, 60.7 per cent of all women over age 15 in Canada were involved in the labour force compared to 73.3 per cent of men. In Newfoundland and Labrador, 53.4 per cent of women over age 15 were labour force participants compared to 64.1 per cent of men (Statistics Canada *d*) (see Figures 1 and 2).

Although the participation of women in the labour market has grown significantly in recent years, the rate of participation for women is still consistently lower than it is for men. Women's participation in paid employment also tends to be on different terms than that of their male counterparts.

For example, one factor that distinguishes women's participation in the labour market from men's is the number of women who work part-time.

In 2000, almost 2 million employed women, 27 per cent of all women in the paid workforce, worked less than 30 hours per week at their main job, compared with just 10 per cent of employed men. In fact, women have accounted for about seven in 10 of all part-time employees since the late 1970s.

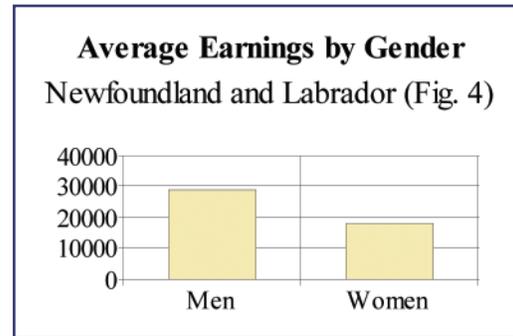
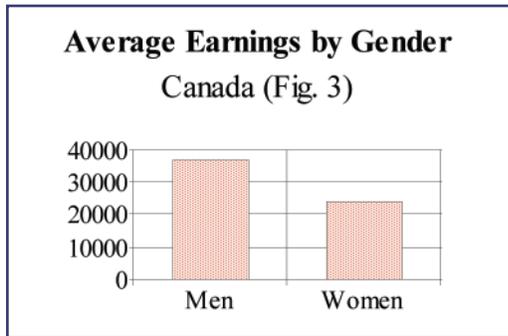
(Statistics Canada *c 6*)

This trend has implications for women's access to Employment Insurance, opportunities for advancement and pensions. For example, the 1996 change in the Employment Insurance regulations from a weeks-based to an hours-based system had a disproportionate impact on part-time workers, the vast majority of whom are women. As Payne explains, "Women average 30 hours of work a week, while men average 39 hours. In fact women make up about 80 per cent of the workers who get between 15 and 34 hours of work a week. As a result, women need more weeks of work than men to qualify for benefits." (Neis and Grzetic 34)

Although more women are now involved in the labour market, because their pattern of employment tends to be different from that of men, fewer women than men are able to avail of the full complement of benefits normally gained through employment. It is often argued that women choose part-time work because it allows them to achieve balance between work and family responsibilities, which would reflect the impact women's unpaid work has on their relationship with the labour market. However, while that is the case for some women, "[i]n 2000, 24 per cent of all female part-time employees indicated that they wanted full-time employment, but could only find part-time work" (Statistics Canada *c 7*). This speaks to an overall reduction in full-time, full-year employment opportunities in recent years but it also implies that the type of jobs women get may be influenced by the assumptions of employers about women's preferences for part-time work.

## **Income**

Related to labour market participation is women's income relative to men. Not only are women less likely than men to be employed, they are also more likely to be paid less. In 2000, the average income of women in Canada was \$23,796 compared to \$37,210 for men (Statistics Canada *d*). In Newfoundland and Labrador, women earned \$18,341 compared to \$29,267 for men (Newfoundland and Labrador Statistics Agency *b*) (see Figures 3 and 4).



Nationally, women's earnings are 64 per cent of men's while provincially, women earn 63 per cent of what men earn. This is because women tend to be employed primarily in lower paid jobs concentrated in lower paying sectors of the economy. The gender-segregated nature of the labour market is largely due to long-held assumptions about the type of work women can and cannot do. When women enter the labour market they tend to be employed doing the same type of caring work women traditionally do on an unpaid basis inside the home. For example:

In Newfoundland and Labrador women make up a large proportion of paid employees in the healthcare sector. Over the past decade 80 per cent of healthcare workers have been women, compared with 20 per cent of men. In some occupations such as nursing and in the home support sector, women make up an even larger proportion of paid employees compared with men.

(Botting 75)

Although the healthcare sector may be one of the higher paying female-dominated sectors, it is important to note that within the sector, women are concentrated in the lower paying areas such as nursing and home care. The highest paid positions including doctors and hospital administrators would be more likely to be occupied by men. This is why, on average, women earn significantly less than men; women earners tend to be concentrated at the lowest end of the pay scale while men are concentrated at the high end. Therefore, even when women do enter paid employment their economic security is not guaranteed. Women continue to be economically dependent and more vulnerable to the adverse affects of social, economic and political change despite growing levels of participation in the labour market.

## Unpaid Work

The unpaid work done within families and communities represents a significant, yet often unrecognised, social and economic contribution and has a tremendous impact on the relationship between women and the labour market. In Canada in 1992, "unpaid work represented the equivalent of 12.8 million full-time jobs. Women contributed two-thirds of unpaid work hours, or about 8.5 million full-time jobs" (Federal/Provincial/Territorial Ministers Responsible for the Status of Women 21). Unpaid work includes housecleaning, home maintenance, food preparation, caring for children and providing care for elderly relatives. In Newfoundland

and Labrador in 1996, 21 per cent of women over the age of 15 reported 30 or more hours of unpaid housework a week compared to nine per cent of men (Statistics Canada *a*). This level of involvement in unpaid work has traditionally been and continues to be a barrier to the full participation of women in the labour market. It constitutes one of the major differences between the lives of men and women and is sometimes referred to as women's 'second shift'. Statistics have indicated that even when women enter full-time paid employment, they maintain responsibility for the same number of hours of unpaid work. After the 'first shift' of paid employment, women come home to the 'second shift' of unpaid work in the home.

Women's unpaid work has traditionally been one of the reasons cited for women's lower participation rates in the labour market. However, changes in the social, economic and political climate over the past 20 years have increased the necessity for families to have two incomes. The result is that many women are pushed to the breaking point working the double shift of paid and unpaid labour. Therefore, the cost for women entering the labour market is higher than that for men while the economic returns are lower. This has an impact on the ways in which women and men are affected differently by social, economic and political change. One example is provided by recent cuts to healthcare:

The transfer of care work from institutions to the community has privatized the responsibility of caring for the infirm, and elderly to women who are carrying an increasing burden of responsibility on their shoulders to the detriment of their health and economic status.

(Botting 112)

The unpaid work women perform outside of the labour market means that any further downloading of responsibility as a result of government cutbacks can force women to cut their ties to paid employment, further entrenching their economic vulnerability. Because responsibilities for unpaid work are not taken into consideration in the organization of the workplace, women's entrance into the labour market is always on different terms than men's. Unfortunately, unpaid work has not been rewarded financially or through the accrual of social benefits. The result is that social, economic and political change will impact the lives of men and women differently.

In summary, women and men have traditionally occupied different positions in both Canadian and Newfoundland and Labrador society. Although these traditional roles have changed significantly over the past 50 years, women and men generally continue to have different experiences as demonstrated by their responsibilities for unpaid work and participation in the labour market. It is a common misconception that "[t]he economy and economics are deemed to be gender neutral" (Muzychka et al. 7). In fact, "men and women have different experiences. Women are at a disadvantage" (Muzychka et al. 7). Women are less likely than men to be involved in paid employment and when they do participate in the labour market their participation tends to be different than men's. Women are more likely to work part-time and more likely to be concentrated in lower paid, female-dominated sectors. This affects women's ability to attain economic security and access to social benefit programs. These differences are largely due to the fact that the entrance of women into the paid labour force is mediated by their level of responsibility for unpaid work. As a society we have not formally recognized the value of unpaid work either by providing financial rewards or providing access to social benefit

programs for unpaid workers. All of these factors result in women's experiences of social, economic and political change being different from those of men.

# Women's Experiences of Social, Economic and Political Change in Newfoundland and Labrador

## The Collapse of the Fishery

We may have been considered little people in the fishery, but when fishermen came with their catch we felt like giants. We were the heart and soul of the plant.

(Mildred quoted in Woodrow and Ennis 3)

Few events have had the social, economic and political impact on this province in recent years that the collapse of the fishery has had. Women's experience of the loss of economic security caused by the collapse was particularly acute because of their inequitable position in the labour market in general. The lack of participation of women in formal decision-making bodies made it difficult for women to influence the restructuring process, which meant that their particular needs were not taken into consideration. As a result, women experienced barriers to accessing the services that were made available. In particular, women's access to training and small business start-up funds were limited by gendered perceptions of skill and assumptions about women's roles in the labour market. The social impact of the collapse of the fishery was felt acutely in rural areas of the province as the survival of many communities was called into question.

Women in Newfoundland and Labrador have always played a significant role in the fishery; "census data for 1891, 1910, 1911 and 1921...indicated that women consisted of over 40 per cent of the fisheries labour force" (Wright 129). As the fishery evolved from family-based saltfish production to factory-based frozen fish production, women found work in the fish plants. In the processing sector, women's share of the work rose from 16 per cent in 1955 to 40 per cent in 1987 (Andy Rowe Consulting Economists 1). Before its closure in the early 1990s, women made up 46 per cent of the unionised workers at the Fisheries Products International (FPI) plant in Trepassey (Robinson 166). Despite this, "women workers are largely absent from the literature, the media reports and the policies addressing plant closures, adjustment and retraining in Canada...Media reports frequently describe the people affected by the fishery crisis as 'fishermen'" (Robinson 164).

In fact, women's vulnerability was arguably greater than that of their male counterparts. As early as 1991, researchers were predicting that women workers in the fishery were more vulnerable to the adverse impacts of the social, economic and political changes caused by the collapse of the fishery. A report distributed by the Women's Policy Office documented women's experiences:

...their incomes are lower, there are fewer alternative employment opportunities for women than men, and women with children cannot move easily to find work. These gender differences mean that women have

probably been harder hit by structural changes that have eroded fishery employment than male processing workers.

(Andy Rowe Consulting Economists 12)

This higher level of vulnerability to the immediate economic impact of the collapse of the fishery was compounded by the fact that the restructuring process initiated and carried out by various levels of government did not address women's needs. Again, this was predicted by the report compiled by Andy Rowe Consulting Economists in 1991. That report's assessment of the programs in place at the time found that there was no consideration given to the differences between men's and women's experiences of the collapse of the fishery. It also warned "[a] failure to design programs with women's needs in mind will directly affect their access to and ability to benefit from such programs" (Andy Rowe Consulting Economists 39). This was in fact the case with the restructuring programs introduced after 1991.

The two major government aid packages were the Northern Cod Adjustment and Recovery Program (NCARP), administered by the Department of Fisheries and Oceans, and The Atlantic Groundfish Strategy (TAGS), which was administered by the Department of Human Resource Development Canada (HRDC). The absence of women in formal leadership positions meant that the differing impact on women of the ongoing changes brought about by the collapse of the fishery was not considered and incorporated into the planning and implementation of the restructuring process. This was evident in that the type of training that was offered to women reinforced traditional ideas of a gender-segregated workforce. As Neis and Gzretic have argued,

[a]n analysis of TAGS and NCARP-funded training shows that women were considerably under-represented in career exploratory programs and retrained predominantly in traditionally female-dominated areas. Without active intervention and support, their training choices will likely continue to make them vulnerable during periods of downsizing and restructuring, and confine them to a narrow range of work opportunities.

(111)

The anecdotal evidence recorded in Woodrow and Ennis' interviews with women in the fishery supports this phenomenon. One woman commented, "You can't train 100 women as secretaries in Bonavista and expect them to all get work" (73). Another woman elaborated:

It seems like there's more jobs for men that retrain than women. How many hairdressers can a community have? Women are getting retraining in low-paying jobs like homecare workers. Women are being ignored, and their concerns are not being addressed properly.

(5)

Instead of improving the situation of women the retraining programs implemented after the collapse of the fishery served to further entrench women in traditionally female-dominated sectors of the economy where low pay and few opportunities are the standard. This situation could have been avoided if training programs had acknowledged the knowledge and skill

women already possessed from their work, not only in the fishery, but also in their families and communities.

This under-valuation of women's skill and ability was also present when women attempted to secure support to start their own businesses. One government official expressed the opinion that,

women plant workers had no skills other than plant work, which he considered unskilled. The extensive organizational and leadership experience many of them had in community organizations and in unions was meaningless. Unless people had worked in an office, or in management, he said, (and he seemed to be referring to the local fish plant office and management), they were not skilled to start up a small business.

(Robinson 169)

This narrow conception of skill prevented many women from accessing the resources and opportunities they desperately needed to improve their lives after the collapse of the fishery. This was compounded by the fact that such programs also ignored the barriers women face when trying to access training and enter the labour market. For example,

[n]early half the women who participated in Women's Committee of the Fishery, Food and Allied Workers' Union consultations identified family responsibilities and considerations as a barrier to retraining, and several reported how their NCARP counsellors told them childcare assistance was not available for those who wanted to enter retraining programs...

(Muzychka 10)

This lack of understanding of the ways in which women's lives differ from men's prevented programs like NCARP and TAGS from addressing the needs women had after being displaced from the fishery.

Women in the fishery started from a position of relative inequity; they were concentrated in lower paying positions with less seniority. Because of this, women felt the economic impact of the collapse of the fishery more acutely. The subsequent restructuring process did not meet the needs of women largely because women were not involved in the formal decision-making process. The result was that women were unable to access the services and resources they needed to achieve social or economic security.

Those women who were not directly employed in the fishery were not spared from the impact of the collapse. The loss of the main industry in many rural areas of the province resulted in a loss of services and a decline in population. These social changes are explored further within the discussion of demographic change.

## **The Emergence of New Industries and the Age of the Mega-Project**

In the years following the collapse of the fishery, Newfoundland and Labrador has seen the emergence of new industries including tourism, oil and gas and the development of mega-projects like Hibernia and Voisey's Bay. The potential social and economic benefits of these projects are substantial, however, women have not yet seen their fair share of the rewards. With regards to the oil and gas industry and mega-project development, general barriers to employment are multiplied when women try to enter non-traditional occupations. Women's employment in traditionally female dominated service sectors associated with the tourism industry has also not resulted in economic security as such employment tends to be seasonal and many women lack access to the resources needed to start their own business. Overall, women's participation in regional and local economic development initiatives has been limited by perceptions of gender roles which in turn has limited the degree to which such initiatives have met the specific needs of women.

Women's under-representation in the traditionally male fields of trades and technology is not a new phenomenon. Despite the existence of an affirmative action program at the IOCC mine in Labrador City, women made up only seven per cent of the total labour force in 1990 (Parsons 215). Participation rates were similar during the construction of the Hibernia platform; "about 200 women worked on the Hibernia construction site, mainly in clerk and camp attendant positions. Forty women worked in trades, technology and engineering positions. As of May 1996, women represented four per cent of the total workforce" (Gzretic 11). Since the project entered the production phase, women represent four per cent of those working in technical jobs offshore and 12 per cent of those in technical jobs onshore (Gzretic 11). In order to provide an indication of the number of women employed by the oil and gas industry in engineering, professional or technical trades, it is important to note that most companies report that women make up about 1.5 per cent of their workforce in this area (Women in Resource Development Committee 3). The reasons for women's under-representation in these fields include:

...inappropriate training, discrimination in hiring, inappropriate work practices and environments, sexual harassment and/or the perception of a culture of harassment, and family responsibility problems. These factors may be countered, or reinforced, by the attitudes, approaches and actions of employers, educators, managers, supervisors, labour representatives, co-workers, family and friends.

(Gzretic 3)

Women's under-representation in male-dominated fields like trades and technology is related to gender-biased perceptions of ability. As previously discussed, women in the labour market tend to be employed in areas related to the unpaid work women do within their homes and communities. Women are assumed to be more suited to these types of caring professions than men. These assumptions are based on the roles traditionally played by women and men and have little basis in reality. However, these perceptions of ability held by society in general result in many women not considering careers in non-traditional occupations as an option. For example, when a group of Inuit women met to discuss the implications of the development

of the Voisey's Bay nickel mine they "were surprised to recognize that when they thought about jobs at the mine, they imagined them going to their husbands and sons rather than to themselves and their daughters" (Archibald and Crnkovich 32).

Even when they are able to overcome the perception that women aren't suited for trades, women continue to face barriers to accessing the training they need in order to become qualified for higher paying jobs in trades and technology. Because women have traditionally been in the minority, if not entirely absent, from training programs in trades and technology the programs tend not to be structured to meet women's training needs. Women need training that is flexible, respectful of their skills and experiences, takes into consideration their particular requirements for financial support and acknowledges their commitment to unpaid work, including childcare and eldercare. Women in rural areas face additional barriers to accessing training opportunities including the need to commute long distances or relocate. When policies to address these needs are not in place, women are prevented from accessing the training they need in order to benefit from the economic opportunities presented by the development of the oil and gas industry and mega-projects like Voisey's Bay.

Those women who are able to complete their training face additional barriers as they attempt to enter the workforce. In fact,

...possession of a trades certificate or diploma does not reduce the risk of unemployment for women. This conclusion is derived by comparing the unemployment rates of women whose highest educational level is a high school certificate with those who have a trades certificate or diploma. In each age group, the unemployment rate of women who have a trades certificate or diploma is actually *higher* than that found in the comparable age group among women who simply have a high school certificate.

(Thiessen and Nickerson 42)

In the absence of meaningful employment equity and family friendly policies, women will continue to be excluded from the benefits of developments in traditionally male-dominated sectors. In one woman's experience, "even when a written policy was in place to accommodate married couples working shift work, the company and union did not work together to enforce it" (Gzretic 20). A commitment needs to be made to develop policies and foster an atmosphere in the workplace that appreciates the need for women and men to be able to balance work and family responsibilities. Women also need to be guaranteed that they will receive equal pay for the same or similar work. It will not be possible to encourage women to enter traditionally male-dominated fields if they will not earn wages equal to their male counterparts.

Unless women are encouraged to train and seek employment in non-traditional occupations, Newfoundland and Labrador will continue to experience skill shortages that hamper the growth of new industries like oil and gas. In conjunction with this, shaping these new industries as family-friendly will help reverse out-migration as policies are put in place that recognize the needs of dual income families. Providing ample opportunities for both women and men is the only way to ensure continued growth in these emerging industries.

Although this discussion has focused on opportunities for women to gain the skills needed in order to take advantage of growth in the oil and gas industry, it is also important that women be encouraged to pursue higher education in general. In recent years the number of women in

university has increased and nationally women now make up the majority of those enrolled in undergraduate programs.<sup>1</sup> In Newfoundland and Labrador, women also make up 53 per cent of those who have some university education (Newfoundland Statistics Agency *a*). However, women are still underrepresented in certain fields of study including engineering, applied sciences, mathematics and physical sciences (Thiessen and Nickerson 29). Women may not be entering these traditionally male-dominated areas of study for the same reasons that they have not entered non-traditional occupations; women do not think of these areas of study as options for themselves and may face barriers to completing their education and finding employment in their chosen field. In addition to measures put in place to support women's entrance into growth industries like oil and gas, steps must be taken to improve women's access to training and education at all levels to ensure that women are able to take advantage of the full range of opportunities within Newfoundland and Labrador.

The expansion of the tourism industry in Newfoundland and Labrador is another area where the potential for prosperity has presented itself. However, it has been the experience of many women that the industry has created low-paying, seasonal employment in the traditionally female-dominated service sector which has not served to greatly enhance women's social or economic position in the province. A needs assessment conducted by the Discovery Women's Network in Economic Zone 15 found that:

The downside of tourism from women's point of view is that the sector at the present time offers short-term employment. Women would like to understand ways in which the season might be extended in order to provide longer-term jobs...Tourism facilities are often operated by women and whereas most believe there is great tourism potential, they are unclear how to go about accessing opportunities. Some stated that more resources and support systems are needed to help trained people develop their ventures, which would benefit the area. Some felt that government programs are not adapted to the needs of small rural business – women are expected to meet what they perceive as unrealistic program criteria or forego help.

(Management by Design 13)

Providing opportunities for women to start their own small businesses is one area that could improve the situation. In fact, “[s]mall firms generated a significant percentage of the gross employment in the region [Atlantic Canada] and were responsible for much of the job creation in recent years” (Neis and Gzretic 129). However, many women are not able to access the resources they need in order to start their own business; “[t]he major source of startup capital for women in small businesses is from personal sources, particularly savings. They are less able than male owners and joint male-female owners to leverage financing from banks and government sources” (Neis and Gzretic 129). In fact, the loan rejection rate for businesses owned by women is 23 per cent, compared to 14 per cent for those owned by men (Federal/Provincial/Territorial Ministers Responsible for the Status of Women 15). As previously discussed, this is most likely due to gender-biased conceptions of skill and the lack of value attributed to the work traditionally done by women.

The emergence of new industries in Newfoundland and Labrador has created opportunities for economic growth. However, women's experiences of these opportunities have been

different from men's as women face barriers to training and employment. Many of the opportunities offered to women have reaffirmed women's segregated position in the labour market.

## **Demographic Change**

Out-migration, population decline and an aging population have characterized demographic change over the past decade in Newfoundland and Labrador.

Beginning in 1993-94, following a decade of little or no change in total population, Newfoundland and Labrador entered a period of continuous population decline precipitated by record high levels of net out-migration and continually declining births. The population has aged rapidly over the past decade or two and significant shifts in the regional distribution of population have occurred... Looking forward, it appears highly probable that total population and births will continue to decline, deaths will continue to increase, the population will continue to age (younger age groups decline in number while older age groups increase) and regional shifts towards urban centres will continue. In addition, less young people entering the labour force combined with large groups of baby boomers retiring point to potential shrinking of labour supply.

(Department of Finance 2)

Many of these changes are related to the collapse of the fishery. With the loss of the economic base in rural areas many young people chose to move to urban areas in Newfoundland and Labrador and cities outside of the province. The loss of young families has guaranteed that rural populations will continue to shrink and be disproportionately made up of seniors. All of these factors will have a particular impact on the lives of women in Newfoundland and Labrador. This is because women make up a larger proportion of the elderly population and are more likely than men to be responsible for the work, both paid and unpaid, associated with caring for an aging population. In fact, women's unpaid work in families and communities has largely been expected to compensate for the loss of government services in rural areas as a result of population decline. Because of women's inequitable economic status throughout their lives, there is significant concern about the economic security of the aging female population and the impact of that insecurity on the women who are expected to care for them.

According to the Department of Finance, "[t]he median age range in the province is expected to increase from 37.9 years of age in 2001 to roughly 46 in 2016" (8). The elderly population in this province is likely to be made up disproportionately of women, which has particular consequences for service provision and social policy.

Women in Newfoundland and Labrador outlive men by an average of eight years... However, this does not mean that their health is superior to men. On the contrary women are more likely than men to experience chronic illness and disability because they live longer. Women tend to suffer higher rates

of chronic illness and morbidity whereas men have higher rates of early death. Women are more prone to suffer from degenerative diseases such as arthritis or osteoporosis. The risk for degenerative diseases is increased if a woman lives in poverty, as many older widowed or single women, aboriginal women, and disabled women do...

(The Working Group on Women's Health 4)

It is women, often family members, who step in to provide care for the older members of the population. According to the 1996 Census, 19 per cent of women over the age of 15 in Newfoundland and Labrador reported providing some hours of unpaid care to seniors (Statistics Canada *a*)<sup>2</sup>. The extent of this phenomenon is also made clear by a survey conducted by the Newfoundland and Labrador Provincial Advisory Council on the Status of Women at a conference in 2000. Of 329 women, 47 per cent said that the state of healthcare in our province and the large number of women caring for family members who are discharged too early from hospitals was a major concern in their community. Thirty-seven per cent cited the low wages, long hours and insecurity of women providing home care services (Hancock 43). These concerns seem to have been exacerbated by the recent restructuring of the healthcare delivery system in Newfoundland and Labrador. Botting explains,

...that although healthcare reform and privatisation have had dramatic effects on both men and women, some aspects of restructuring have affected women more than men, and differently than them and some groups of women appear to be more vulnerable to negative effects than others. While somewhat preliminary, the findings suggest that since women are more likely than men to be poor and elderly and, in their poverty, to have dependents to care for; since responsibility for unpaid caring work is more likely to fall on their shoulders than those of men; and since they make up a majority of healthcare workers who have, in most cases, lost employment, wages and job security as a consequence of privatisation; women in general, and poor, rural, nonprofessional and elderly women in particular may have suffered disproportionately from the negative impacts of privatisation.

(3)

The trend has been increasing reliance on home care as a means to provide the necessary services to the aging population. Frequently, home care is provided on an unpaid basis and even when it is provided on a fee-for-service basis, wages are extremely low for the women employed in this growing industry. This is an important concern for two reasons. The first is that the cost of home care needs to be kept within the means of the elderly people who require it. In the past this has been accomplished by way of government subsidies. However,

[t]he demand for home support services is expected to increase exponentially over the next decade or so. For example, the CRIAW study determined that in the St. John's region in 1996 there were 17,075 men and women over the age of 65. If the proportion of women is the same as it is province-wide (57 per cent of the population over age 65) then the gender breakdown of seniors in the St. John's region would be 9,733 women and 7,342 men. In

1998 only 1.2 per cent (or 203) of these seniors qualified for subsidized care. The number of seniors receiving subsidized care dropped from 800 in 1994 to 203 in 1998.

(Botting 96)

As the number of seniors requiring home care continues to rise, the government will either have to increase the amount of funding available for subsidies or the elderly will have to find a way to pay for home care out of their own pockets. Overall, the incomes of people over 65 in Canada have improved in recent years. Only 19 per cent of seniors were considered low income in 1994 compared to 34 per cent in 1980 (Statistics Canada *b*). However, there is still a significant gap between the incomes of men and women after retirement. The median income of men over age 65 in Canada is 82 per cent of the income of the working age population while the median income of women is 70 per cent (Casey and Yamada 38)<sup>3</sup>. This is particularly significant because women make up a large percentage of the total senior population; 58 per cent of all people over 65 and 70 per cent of those over 85 (Statistics Canada *b*). These trends of the persistent income gap between men and women and women's longer life expectancy result in women being more likely than men to face periods of low income later in life. Therefore, if home care is largely provided by for-profit companies and government subsidies continue to decline, elderly women will be disproportionately affected.

The second concern is that home care has to be made economically viable enough that the women who make up the majority of workers in the industry are able to achieve economic security for themselves, which will undoubtedly have an impact on their ability to provide for themselves in old age. In light of this reality the Canadian government has developed some measures to attempt to relieve the financial burden of informal caregivers. However, these benefits are provided indirectly (through the tax system) and have limited impact on the financial situation of the caregiver. For example, the caregiver tax credit allows caregivers with net incomes of less than \$13,853.00 to receive a tax credit up to a maximum of \$400.00 per year if they are residing with and providing home care for an infirm dependent relative over 65. Obviously, this benefit is only available to a fraction of the informal caregivers in the country. Those who care for individuals under the age of 65 and those who do not live with the individual to whom they provide care are excluded from the benefit, as are those caring for non-relatives. Also, the tax credit does not ensure that caregivers have access to any benefits like personal healthcare or pensions. The result is that, "unless they have other means to access pension regimes, they are likely to find themselves receiving the bare minimum of retirement pensions. That is, they are likely to be close to poverty levels when they themselves are retired" (Jenson and Jacobzone 30).

Providing unpaid care to elderly relatives is not the only barrier preventing women from accessing adequate pension benefits. As previously discussed, women's entrance into the labour market is on different terms than men. Pension regimes, like the Canada Pension Plan (CPP), assume a male pattern of full-time, long-term employment as the norm. Because women are more likely to work part-time and to take time away from the labour market to provide unpaid care for children or elderly relatives, their ability to qualify for CPP benefits is reduced. Even when they receive benefits they will likely be lower than men's as a result of the fewer number of total hours spent in employment. This is compounded by the consistent gap in earnings between women and men. Women earn less than men when they are employed and

therefore receive less when they retire. Women's economic insecurity throughout their lives also prevents them from making significant contributions to private pension funds.

The effects of out-migration and population decline have been felt most acutely in rural areas of Newfoundland and Labrador. Government offices and businesses have relocated to larger service centres as those who remain in the province increasingly choose to live in urban areas. Many of the residents of rural communities, particularly elderly women, find their access to these services very limited. This highlights the need for service providers to find a balance between cost effectiveness and adequate levels of service provision.

As previously discussed, when government services are withdrawn there is typically a downloading of responsibility onto women. However, because of out-migration and the decline in population in rural areas there are fewer people to take on the unpaid activities that sustain communities. According to the Community Accounts of the Strategic Social Plan there are fewer people volunteering but those individuals that are find themselves contributing more hours of unpaid work. The average number of volunteer hours per person went from 135 hours in 1997 to 205 in 2000 (Community Accounts). The number of hours contributed by women doubled over the same time period (ibid). This level of commitment from a shrinking pool of volunteers is unsustainable. Another factor that diminishes the ability for communities to compensate for the loss of government and business services is the thinning of family support networks. Out-migration has degraded the support systems provided by extended families. This is particularly true in terms of the provision of care for children and the elderly in rural areas. In the past, rural communities were able to fill the gaps left in the absence of government and business services but out-migration and population decline have diminished their ability to do so.

As demographic change continues to have a significant impact on Newfoundland and Labrador, creative solutions need to be found to address the needs of the increasingly elder, female, rural population. If steps are not taken to ensure that women have the means to provide for their economic security as they age and if younger families are not encouraged to return to the province to provide the services older people need, then demographic change will continue to have devastating social and economic impacts preventing us from achieving the goals of prosperity and self-reliance.

## Conclusions and Recommendations

One of this province's strengths is the history of women's significant contribution to their communities. Our weakness is that women's contribution has not been fully recognized, acknowledged or supported in government policies and programs. If, as a province, we are going to see growth in the economy, the development of new sectors and the return of young families, policies have to be developed that facilitate the balance of work and family, that reward individuals for the caring work they do and provide for the physical, social and economic security of the aging population. In order for Newfoundland and Labrador to achieve prosperity and self-reliance, women's specific needs have to be considered and incorporated into the blueprint for the province's future. The long-term cost of ignoring the social, economic and political challenges currently facing Newfoundland and Labrador far exceeds the costs associated with implementing policies to facilitate change. The following are the specific policy directions that need to be included in such a blueprint.

### Inclusion of Women in Decision-Making

#### Encourage women's participation in decision-making by:

- **Continuing to uphold commitments to the principle of gender equity.**
- **Addressing the conditions that have prevented women's involvement in decision-making including, but not limited to, the lack of accessible and affordable childcare and discriminatory attitudes such as the perception that women are not interested in economic development.**
- **Recognizing the skill and knowledge women possess, both formal (i.e. gained through education and paid work experience) and informal (i.e. gained through personal experiences and unpaid work) in criteria used to appoint members of government boards and in competitions for paid positions.**
- **Incorporating the realities of women's lives into our understanding of the issues (i.e. the relationship between unpaid work and economic development).**

If plans for the future of Newfoundland and Labrador are to meet the needs of women, the women of the province need to be included at all levels of decision-making. A concerted effort is needed to encourage women from various backgrounds to participate on boards and commissions and in government at the municipal, provincial and federal levels. At present, "[t]he support that is there for men to be involved is not there for women. Childcare is an issue; attitudes of the community are an issue; support from the family is an issue. All of these things play a role in keeping a woman out of economic development and out of leadership roles" (Pond 18). Although governments have made a commitment to the principle of gender equity, little has been done to change the conditions that have prevented women from participating in decision-making in the past. These barriers to women's involvement in decision-making must be removed. For example, the responsibilities for unpaid care that many women have

should be taken into consideration with regard to meeting times and the provision of financial compensation for the cost of finding alternative childcare or eldercare.

The removal of barriers to women's participation in decision-making also requires a shift in values to recognize the knowledge and skill women possess. The experiences of women, whether gained in a professional context or through unpaid work within their homes and communities, are relevant to social, economic and political decision-making. If women's needs are to be met the particular realities of women need to be incorporated into our understanding of the issues. For example:

A definition of community economic development which assumes women matter includes the following: redefining productivity (to reflect women's unpaid work in the community); multiple bottom lines (looking at successes in terms other than just financial, for example from health, safety, personal development perspectives); developing collective resources (highlighting co-operative links between businesses and communities); and inclusivity (developing frameworks and strategies which include women and ensure their participation in CED planning and implementation).

(Muzychka 7)

By redefining our understanding of the issues to include women's concerns and removing additional barriers to women's participation in decision-making we can ensure that our vision of prosperity of self-reliance does not exclude half of the population.

### **Improving Women's Access to Training and Education**

**Increase women's access to training and education by:**

- **Removing barriers preventing women from accessing existing programs by, for example, ensuring adequate levels of financial assistance are available and that eligibility criterion do not exclude women.**
- **Supporting the development of opportunities such as distance education and part-time studies that allow women to balance training or education alongside other priorities and responsibilities.**
- **Designing programs that recognize women's educational needs and build on existing knowledge and skills.**
- **Supporting programs that create a greater awareness among young women of the training and educational opportunities available with a particular focus on non-traditional occupations and fields of study.**

At present, one of the barriers preventing Newfoundland and Labrador from attaining prosperity is a shortage of skilled workers to meet the growing needs of new industries such as oil and gas. Women represent an untapped resource that should be developed. In order to do so, barriers preventing women from accessing existing training programs should be

removed and the delivery of training should be evaluated to ensure that it meets women's needs. Similar strategies need to be employed with regard to higher education in general. Women need to be encouraged to pursue a full range of training and education options so that whatever opportunities present themselves in Newfoundland and Labrador, women will be able to participate fully.

As previously discussed, women's unpaid caring responsibilities need to be considered when designing class schedules and determining levels of financial assistance required. Increasing the availability of distance education and part-time studies is one way of facilitating women's involvement in training and education. The relevance of women's existing skills should be acknowledged and built upon in the learning environment. As the Federal/Provincial/Territorial Working Group on the Status of Women and Labour Market Officials on Education and Training suggests:

Analysis, recommendations, and principles must not work simply at 'fixing' women or adding to or subtracting from training programs. The objective should be to encourage us to rethink training and arrive at a place where training fits women, meets their needs, supports achievement and success in the labour market and empowers women to participate in future economic decision-making and activities.

(9)

However, improving women's access to training and education will only produce results if it is accompanied by measures to help improve women's ability to participate fully in the labour market.

### **Improving Gender Equity at Work**

#### **Improve women's position in the labour market by:**

- **Removing current barriers to women's participation by, for example, instituting accessible, standardized childcare and eldercare options.**
- **Rewarding employers who implement realistic flexible working arrangements and make them available to all employees. These could include but are not limited to job sharing, a shorter work week and teleworking.**
- **Ensuring that women receive equal pay for the same or similar work by moving from a complaint driven model to proactive enforcement of the legislation.**
- **Providing a provincial top-up to maternity and parental leave benefits and reducing the number of hours in employment needed to qualify.**

In a survey of 757 women in Newfoundland and Labrador completed by the Women's Policy Office in 1997, 66 per cent said that the government had a role to play in addressing their concerns related to work.

When asked what government should do, the most frequent response was that they should establish more child care centres (98). Seventy-seven respondents indicated that government should take a role in better work opportunities for women including more full-time work and increasing minimum wage, and 62 suggested government should improve working conditions such as increasing awareness in the workplace, providing educational opportunities, and helping to balance work and family responsibilities.

(Lacey 11)

By removing barriers to women's labour force participation we can address the shortage of skilled workers. Perhaps the most significant barrier is women's responsibility for unpaid caregiving. With thinning family networks resulting from widespread outmigration, more women in Newfoundland and Labrador are facing the challenges of balancing unpaid care responsibilities and employment. Both government and employers will have to address this concern because, as Luxton argues:

If women are forced to leave the labour market to provide caregiving, the current shape of the labour market will be disrupted and the size and shape of the Canadian economy would have to change substantially. As previous experiences have shown, if women are out of the labour force for significant periods of time to provide caregiving for children and others, then those women are permanently disadvantaged, at risk of living in poverty for extended periods, and in need of a variety of protections, training and re-entry assistance when they rejoin the labour force. Policy initiatives that facilitate women's labour force participation and their work in social reproduction, such as a national, high-quality, comprehensive child care system, will in the long run be less disruptive and less costly.

(65)

For a province that needs an influx of skilled workers in order to see sustainable economic growth, quality of life incentives, including a range of family-friendly policies, could encourage young families to choose Newfoundland and Labrador as a place to live and work.

More families than ever before are dual-income. This means that it is no longer enough for employers to try to entice the single, male worker with purely financial incentives. Government and corporate policies need to reflect the reality that both men and women are workers as well as husbands, wives and parents. Young families will only be enticed to Newfoundland and Labrador when there is gainful employment for both partners as well as access to programs and opportunities for their children, including affordable, standardized childcare. The immigration of young families is essential to the development of a skilled and diverse labour force, a sustainable and vibrant economy and a prosperous and self-reliant province.

## Encourage Women as Entrepreneurs

### Encourage women to be entrepreneurs by:

- **Ensuring that women have access to start-up funds, which requires that lending criteria be developed to recognize the knowledge and skill women possess both from paid employment and education as well as personal experiences and unpaid work.**
- **Developing training opportunities that meet the specific needs of women in business.**
- **Reducing barriers preventing women from becoming self-employed including their current exclusion from maternity and parental leave benefits.**

The growth of the economy in rural areas of Newfoundland and Labrador is dependent on small businesses. Appropriate supports are needed to allow more women to become small business owners. Women need to be able to access capital, which requires that lenders begin to recognize the skill and knowledge women possess. Lending criteria need to reflect an understanding that relevant experience can be gained by informal means outside of the business community.

The barriers women face when entering the labour market in general are intensified when women go into business for themselves. Women entrepreneurs find themselves without access to adequate training and with conflicts between their paid work and family responsibilities. These barriers could be reduced by implementing training programs that meet the particular needs of women in business, providing accessible and affordable childcare options and extending maternity/parental leave benefits to self-employed women.

## Supporting Women as They Age

### Ensure that women are supported as they age by:

- **Rethinking programs like the Canada Pension Plan to include the social and economic value of unpaid work.**
- **Restoring access to services in rural areas by, for example, establishing mobile offices to serve rural communities on a rotating basis, using technology (i.e.: video conferencing and on-line access to services) to make services accessible and providing support for those who need to travel to local service centres.**
- **Developing homecare as an industry with two main goals; (1) to ensure that quality care is both affordable and accessible for women in all areas of the province and (2) that women employed as homecare workers are fully supported and adequately compensated.**

With the growing number of elderly women in Newfoundland and Labrador it is vital that measures are put in place to ensure that the aging population has the means to support themselves and access necessary care. One method of doing so is to revamp the Canada Pension Plan to recognize the contribution of unpaid work. There are a number of examples from other countries of ways in which informal caregivers might access pension plans. Finland, Austria, Germany and France all allow caregivers to attain employment status and accumulate pension credits. This type of recognition for individuals who do caring work is extended in Sweden to include time spent in childbearing. A shift such as this to allow individuals to continue to accumulate credit towards social benefit programs when they are undertaking unpaid caring work may help to eliminate some of the disadvantages women face under the current organization of pension credits.

The Canadian government has implemented a Child Rearing Drop-Out Provision under the Canada Pension Plan. Under this provision, months of low to zero earnings spent caring for a child under the age of seven may be excluded from the calculation of your pension. This ensures that reduced earnings during the first seven years of your child's life will not result in lower future pension benefits. However, this provision does not go far enough to greatly improve women's economic situation as they age. As fewer individuals are covered by workplace pension plans, the Canada Pension Plan will have to go further to ensure that women as they age are not living in poverty. This requires an acknowledgement of the differences in the lives of men and women and recognition of the social and economic value of unpaid work.

As many elderly women in Newfoundland and Labrador live in rural areas it is important that, despite declining populations, these areas continue to have access to services. This requires the development of cost-effective means of providing services to small, isolated populations. Related to this is the development of homecare as an industry to meet the needs left by thinning family networks and to provide women with options that alleviate the need for them to take on more responsibility for unpaid caregiving. Workers employed within the homecare industry should also be able to benefit from working conditions and compensation on par with other healthcare professionals.

## Endnotes

- <sup>1</sup> In 1992-93 women made up 53 per cent of those enrolled in a full-time undergraduate program (Thiessen and Nickerson 27).
- <sup>2</sup> The same is true at the national level with 19 per cent of women over the age of 15 in Canada reporting some hours of unpaid care to seniors (Statistics Canada *a*).
- <sup>3</sup> The median income of women over age 65 in Canada falls in the mid-range when compared to other OECD countries. For example, women in Italy and Sweden earn 81 per cent of the income of the working age population while women in the United Kingdom earn only 59 per cent.

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