

# Unemployed & Underemployed:



Photo: Trish Johnson

## not to Mention Underpaid & Overworked

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*Pat Armstrong, du Collège Vanier à Montréal, examine les raisons du chômage et du sous-emploi des femmes et donne quelques statistiques alarmantes.*

*Depuis les années 50, bien que la main-d'oeuvre féminine ait doublé, le taux de chômage a triplé. Les femmes représentent actuellement 50.3% de la main-d'oeuvre au Canada et environ 30% de ces femmes sont célibataires. Si les mères de famille ne peuvent pas garder leurs emplois, il y aura une augmentation de 50% de familles indigentes.*

**W**OMEN, OF COURSE, have always worked but each year more of them want and need full-time paid employment. Each year a larger proportion finds only part-time work or no job at all. Moreover, given trends in job creation, it seems likely that the unemployment and underemployment of women will continue to increase.

According to Statistics Canada, the labour-force participation rate for Canadian women was 50.3 per cent in 1980. In other words, one out of every two women had a paid job or

was looking for one. However, one-quarter of the employed women found only part-time work and more than one in twelve failed to find a job at all, despite active searching. Less than half of those employed part-time said they did not want full-time work.

Furthermore, official labour-force statistics underestimate the actual number of women who would like to have paid employment, if there were changes in childcare arrangements, housework, pay, working conditions, health, spousal attitudes

and education.

Bob Stirling and Denise Kouri (article in Fry, *Economy, Class and Social Reality*, 1979) estimate that unemployment figures would increase by more than eighteen per cent over the official figures if these conditions were altered and that 87 per cent of these potential workers are women. Although women's labour-force participation rate has doubled since the early 1950s, their unemployment rate has tripled, even by the rosy estimates of Statistics Canada. And the proportion working only part-time has steadily increased.

Given the jobs and wages available to most women, given the double day taken on by the majority of working mothers and given the high cost and scarcity of childcare facilities, why are so many women entering the labour force? Why do so many fail to disappear back into the home when they cannot find employment? While there is usually a complex variety of reasons for any one woman to seek a paid job, it is clear that the primary motive for most women is financial necessity. They need the income.

Approximately 30 per cent of the female labour force is single. Almost all of the older single women (the majority of this group) are self-supporting. Most of the younger ones who live at home contribute to an increasingly strained family budget. Divorced, separated and widowed women, almost 10 per cent of the female labour force, are also mainly self-supporting. Monica Boyd's research (article in Marchak, *The Working Sexes*, 1976) indicates that employment is the major source of income for nearly three-quarters of divorced and one-half of separated women. According to the National Council of Welfare, a paid job is what separates non-poor from poor single-parent mothers.

**C**LEARLY women who do not have a man to support them need the wages, but what about the other 60 per cent who are listed as married? Some, of course, are married to unemployed men. Many are married to men whose wages no

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longer allow them to live in their accustomed style. The National Council of Welfare estimates that there would be a 50 per cent increase in the number of Canadian families below the poverty line if the wife had no earnings.

As we argued in *The Double Ghetto* (1978) and as MacLeod and Horner (article in ECC, *Reflections on Canadian Incomes*, 1980) have shown through computer calculations, the income of women is the primary way that low- and middle-income families have stabilized their living standards and prevented a relative decline. In 1978, 57.4 per cent of the families with two income earners had more than \$20,000 a year to live on. Less than half that proportion of the families with only one member working for pay had more than \$20,000 a year.

Moreover, as Claire Vickery (article in Smith, *The Subtle Revolution*, 1979) has pointed out in the United States, it is increasingly difficult for women to substitute their labour in the home for goods purchased in the market, given that it is the cost of fuel and housing rather than of food and clothing that is increasing the most. Without at least two pay cheques coming in, most families would be in a significantly worse financial position, and many would be poor.

Because women seek paid employment primarily for financial reasons, it is difficult for them simply to disappear back into the home

when they lose their job or fail to find work. Approximately 45 per cent of the women counted as unemployed are single, separated, widowed or divorced; that is, they are women who have no male supporter to go home to. As for the married women who continue to search for work, A. Nakamura (and others, *Employment and Earnings of Canadian Women*, 1979) have shown that their husbands earn less than those of either employed women or women who work only at home. They appear in the unemployment statistics because they so clearly need paid jobs.

**S**OME WOMEN do manage to collect unemployment insurance, but for many it is a struggle. Unemployed workers and unemployment insurance applicants constitute separate statistics. Many of those who want and need a job and who are counted as unemployed never apply for unemployment insurance. Furthermore, many of those who apply never receive benefits. A smaller proportion of women than men request unemployment insurance and an even smaller proportion have their claims deemed legitimate. Since they earn less than do men and because benefits are calculated as a percentage of pay, when women do manage to collect they receive less. There is little question that women who do collect unemployment benefits need the in-

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come. In 1973, more than three-quarters of the payments went to individuals earning \$6,000 a year or less. Well over half went to families whose combined yearly income was less than \$10,000. So women are on unemployment lists not because they want to stay home and cash unemployment-insurance cheques.

But women's rising labour-force participation is not only a matter of supply; it is also in part a response to demand. By calculating where the additional jobs have become available in the last five years, we have shown that new employment is concentrated in the female job ghettos and in part-time work. More than half the jobs created between 1975 and 1980 were in the trade and service industrial sectors, sectors where over 60 per cent of all women work. By contrast, there was little growth in the industries where men traditionally work, in farming, hunting, fishing, mining, construction, forestry, transportation, communications and other utilities. Most of the employment growth was in the white-collar and service occupations, again in women's work.

Women were hired for only a minority of the new jobs in the managerial, professional and technical categories, while they dominated the growth in the clerical, sales and service jobs. Well over a third of the new jobs were in these three occupations, and they accounted for over 60 per cent of the work created for women during this period.

**S**INCE 1975, one out of every four jobs created has been female part-time work. Three-quarters of this work has been in the trade and service industries in which three out of every five women work. In addition, over two-thirds of the new jobs in health and education (in which most of the good jobs for women are found) went to women working part-time. Over half the jobs in farming, almost half those in sales and over a third of those in clerical work went to part-time female workers. A distinct minority of the jobs were created for full-time male workers.

**J**UST OVER seventeen per cent of women say they work part-time because they have personal or family responsibilities, because of their other job at home. But many work short hours because these are the jobs that are offered. More of the jobs available are women's jobs, many of them are part-time and women take them because they need the income.

That more of the jobs are women's jobs not only means that there is an increased demand for women's labour. It also means that more of the jobs are low-paid, with little protection and few opportunities for advancement. The lack of protection is detrimental for women who become ill or pregnant, grow old or are

laid off. It is particularly important in terms of future employment, for many of the new jobs recently created are in occupations now threatened by the new office technology.

In her book *Women and the Chip*, Heather Menzies estimates that (in the best possible scenario) 200,000 female clerical workers will be unemployed in the year 1990; in the direst circumstances 750,000 will be looking for work. However, even her most pessimistic calculations may underestimate the problem. The highest estimate she used for the 1980 female participation rate was 49.8 per cent. The actual figure was 50.3 per cent. She also used a high estimate of 1,560,000 female clerical workers last year, but the actual number was 6,000 higher. For the one woman in three who does clerical work, the future may be grim indeed. The new technology is not yet fully in place, but when it is, women's unemployment rates will no longer rise slowly but soar.

During the past three decades, women have been flooding into the Canadian labour force, responding to the increased demand for female workers, a demand in many cases for low-paid, unprotected and part-time employees. Although most have another job at home and although most receive but little support in this domestic work, they seek paid employment because their families need the income.

**W**HILE MANY TAKE this low-paid, part-time and unprotected work, a large number fail to find any kind of paid job. They remain searching, however, unemployed because they have no choice. They cannot simply go back home. The pressure of high female unemployment rates affects all women, employed and unemployed, for the knowledge that many women are available helps to make all women less demanding, more willing to accept poor pay and conditions. Moreover this pressure is likely to increase as more women are put out of work by the new office technology.