

Self-employment for women: Policy options that promote equality and economic opportunities ^[1]

Author: Rooney, Jennifer; Lero, Donna; Korabik, Karen and Whitehead, Denise L.

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AVAILABILITY

Available in print for order (see SOURCE) and online.

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Excerpts from paper:

The focus of this research is on policy options to improve the ability of self-employed women, especially among those with lower earnings, to save for maternity, sickness and other family-related leave, to purchase health and business insurance, and to access business financing. Recent changes in the Canadian labour force, along with other demographic and social trends, have altered the nature of work. Growth in the number of individuals involved in non-standard forms of work, including self-employment, has resulted in an increasing proportion of Canadians who fall outside of labour and social protection policies. In 2002, more than 2.3 million Canadians (15 percent of the labour force) were self-employed. While self-employment has declined slightly in the last two years, over the last quarter century, particularly in the last decade, self-employment grew more rapidly than total employment, especially among women. Self-employed women are more likely than their male counterparts to be in the service sector, to have home-based businesses, to be own-account and to work part time. The greater likelihood of reduced earnings as a result of these factors affects their ability to save for maternity, sickness and other family-related leave, to purchase health and business insurance, and to access business financing. These gender divisions within self-employment call for more gender-based policy analyses. To address this need, our research focussed on documenting challenges to self-employed women's financial security, particularly when their earnings are interrupted after childbirth/adoption or for personal or family health reasons, and identifying policy mechanisms that could promote greater economic security for self-employed women. Recommendation: - Enhance income protection for maternity, parental and short-term sickness and dependent care leave - Enhance access to long-term disability benefits - Create options to sustain businesses during economic slowdowns and business interruptions The results of this study provide useful information on which to base possible policy decisions. A mix of approaches is ultimately far more likely to promote income security and economic success, and afford important social protections to self-employed individuals and their families.

Region: Canada ^[4]

Tags: maternity and parental leave ^[5]

Source URL (modified on 27 Jan 2022): <https://childcarecanada.org/documents/research-policy-practice/04/02/self-employment-women-policy-options-promote-equality-and>

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