

Calling on government, employers to update inequitable benefits for working parents

As I write this, I've been back at my desk for three weeks following my second maternity leave.

This time around, I took nearly eight months, which gave me a lot of time to think about Canada's archaic employment insurance system and its impact on new parents.

For many working parents in Canada, eight months seems like a relatively short leave, but it's actually quite a long time for me. As many of our readers know, I'm a very proud single mother by choice to two amazing kiddos — Angus is three years old and just started kindergarten, while Ada is now 10 months old and thriving at a home daycare. My kids are donor-conceived and I've never had a single moment of regret about how I built my family. But we live in a society that's designed for couples and, as a result — with one salary, no top-up from my employer and a very outdated EI system — I was unable to take a full year of leave with either one of my children.

When my son was born, I only took off five months. At the time, it was the right decision both financially and mentally for me but, in retrospect, I really regret going back to work so early. With that in mind, I extended my second mat leave — at a great financial cost — to eight months.

Why do I keep referring to the financial impacts? The federal EI benefits (in every province except Quebec) are 55 per cent of pay, capped at \$55,000, which works out to about \$600 a week and doesn't even cover my mortgage and monthly bills. Throw in a cost-of-living crisis and you can imagine how challenging it is to be a single parent and take time off with a new baby.

Broadly, the EI system hasn't been updated in six decades. Several years ago, the federal government launched consultations into reforming the system and extended the consultations in 2021, but it has been quiet on that front ever since. The only development was in 2019 with

the introduction of the use-it-or-lose-it benefit — a five-week incentive only for eligible two-parent families. At the time, I'm sure the feds thought they were being modern and progressive, but incentivizing a second parent to take paid time off actually leaves single parents behind with a lesser benefit.

Now more than ever, there are so many different ways to create a family, so I think it's important that any reforms to the EI system factor in the reality of taking parental leave as a solo parent.

When I posted about this on LinkedIn during my mat leave, Melanie Crutchley, a marketing consultant, raised an interesting point. She said, in some ways, parental leave is treated like an extended absence for illness — government benefits are the same for maternity and sickness, for example. Except that, for illness or injury, many employers provide short- and long-term disability. But with new parents, people are stuck, she noted, because most aren't provided with an employer top-up and are unable to purchase their own top-up.

This is an important point that moves the lens from the government to employers. As a journalist, I've covered employee benefits for 15 years, so I'm very familiar

with which Canadian companies are going above and beyond when it comes to supporting working parents. But in my case, I didn't receive any employer top-up to the government-provided benefits, had to pay my employer to keep my benefits plan and wasn't able to contribute to my workplace pension plan.

Yes, I made the choice to be a single parent and to stick with my employer while I have children, but I encourage all employers — particularly as many tout their increased focus on diversity, equity and inclusion — to remember their employees' families may not fit the traditional mold. They have complete freedom in designing their programs and policies for new parents, including setting the top-up amount and number of weeks offered, so it really is part of a robust recruitment and retention policy to consider all types of workers.

Both the government and employers must update their policies and programs to ensure they're supporting all Canadians equally, regardless of the path they take to become parents.

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