



WOMEN OF INSPIRATION

Offering Support, Knowledge Transfer & Education
and Outreach to Women Injured at Work

July 18, 2017

Honourable Kevin Flynn
Minister of Labour
400 University Avenue
Toronto, ON M7A 1T7

Dear Minister:

Re: Workers' Compensation Universal Coverage

Women of Inspiration is a group of workers who have experienced an injury at their workplaces. We meet regularly to encourage and support each other as we struggle to cope with the effects of our work-related injuries on our lives and those of our families. We have been meeting for over a decade and we have a strong determination to work together for justice for injured workers; especially women injured at work.

Workers' Compensation should be more inclusive

Workers' compensation was set up as a security for workers in case they got injured or got sick on the job. However, about 29% of Ontario workers are not covered by workers' compensation, administered through the Workplace Safety and Insurance Board (WSIB). Furthermore, Ontario ranks lowest in Canada with regards to coverage by Workers' Compensation.

This letter requests our elected representatives to consider and make changes to make the current injured workers' compensation more inclusive.

What happens when a worker in a non-insured workplace gets injured?

The WSIB is funded collectively by employers, when a worker who is not covered by the WSIB gets injured; the cost of their injury is covered by the public money. Many who are not covered by the WSIB are forced to recuperate by seeking other social support systems such as ODSP, OW, CPP-D or EI.

c/o Injured Workers' Consultants
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Phone: (416) 461-2411 Fax: (416) 461-7138



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However, we know that a century ago, the Ontario's workers and employers made a historical compromise and established a compensation system that would support injured workers when they got injured at work; workers gave up their right to sue employers. This meant that injuries at the workplace would be covered by collective liability of employers.

Expansion of Coverage

The Workers' Compensation system has to be constantly updated as industries and the population of workers are changing in Ontario. Currently, the *Workplace Safety and Insurance Act* makes only those industries specifically listed participate in Ontario's workers' compensation system, by inclusion. Most other provinces cover all workers by default and write into their legislation only the exemptions. Employers in industries not specifically named in the legislation may provide "voluntary" WSIB coverage, choose private insurance, or save money by opting for no protection and letting their worker take the risks associated with a possible workplace injury.

Ontario's list has barely changed in over 50 years and has not kept up to the changing types of industry. This means an increasing number of employees are not covered by new industries such as information technologies and service industries.

Non- covered sectors are disproportionately women

At this time, we would like to point out that negative consequences of not being covered by Workers' Compensation are borne by women. The non-covered sectors disproportionately employ women.

Non – covered sectors such as

- healthcare and social assistance,
- finance and insurance
- health care and educational fields; technical occupations, nurse supervisors, home support workers
are largely made up of women workers

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Many face much economic and social constraints when they get injured, some of them arising from their position as women, care takers of families, mothers and other roles.

The workers' compensation system absorbs the inequalities found in the labour market. Women still face disparities in income and employment conditions; many in part time, non-union and temporary jobs that increase the possibility of women workers getting injured more often. Many of these industries are not mandated to be insured. This is directly translated into lower compensation payments and less coverage for women in precarious working conditions.

We ask that injured workers be treated fairly and covered universally under the compensation system. The Workplace Safety and Insurance Board (WSIB) was established to provide compensation to workers who have experienced workplace illness or injury and all workers should be covered if they got injured at work; no matter what race, gender or industry they worked in.

Yours Sincerely,
Women of Inspiration

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