



Abortion Rights
Coalition of Canada

*Your
Voice for Choice*

Coalition pour le droit à
l'avortement au Canada

Canada's only national political pro-choice advocacy group

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Position Paper #27

Unwanted Pregnancy / Economics of Unintended Pregnancy

When a woman or transgender person determines they are unexpectedly pregnant, and the pregnancy is not something they wish to continue, they are often wracked with fear, guilt, and uncertainty. Fear, because they may have unanswered questions about the procedure and abortion is something they may not be comfortable discussing with friends or family, and they also may not have a family doctor. Guilt, because of the various anti-choice propaganda they have ingested over the years. Uncertainty, because even those who know they want to have an abortion are still allowed to express doubt. All emotional reactions are normal, including relief. In a society that has not normalized abortion and where early miscarriage¹ is seen as a tragedy, it makes sense that women would feel conflicted about it.

Why Would a Pregnancy be Unwanted?

It may seem like a facetious question, but it is a valid one when considering the large diversity of women. Women from all stages of life have abortions. The stereotypical teenager², the busy career woman, the mother who already has children, the person in an abusive relationship, a drug addict, a trans person transitioning to be male, a student etc. The list goes on because people from all stages of life, economic backgrounds, religious backgrounds, ethnicities, and gender identities have abortions.

The most “accepted” reasons are when the pregnancy is the result of rape or incest. This is often the fallback for those waffling regarding their opinions on abortion: many Canadians say they support abortion in these instances³. It hardly needs to be explained why someone would not want to carry to

¹ “Early miscarriage” occurs before 8 weeks of pregnancy when the placenta is not fully formed and the fetus is still a zygote or embryo. These miscarriages are common (at least one-third of pregnant women experience them, some without even knowing they were pregnant).

² Teenagers are often the assumed abortion-seeker (due to media), but in fact are the smallest group having abortions. Those under 17 were only 2.11% of the women having abortions in Canada in 2016.
<https://www.cihi.ca/sites/default/files/document/induced-abortion-can-2016-en-web.xlsx>

³ <https://globalnews.ca/news/3290006/support-for-abortion-rights-strong-in-canada-but-poll-shows-we-are-middle-of-the-pack-globally/> “...in Canada, just over half (53%) said the procedure should be permitted whenever a woman decides she wants it, while one in four (24%) favoured some limits. If a woman has been raped, for instance...”

term a product of violence, on top of the physical and economic issues discussed below. For one thing, the rapist or abuser may end up being a permanent part of the woman's and child's life.

Other women are not ready for the physical effects of pregnancy. While some people enjoy pregnancy, not all feel that way. Pregnancy is rife with painful and often dangerous issues.⁴ And while being pregnant can have many pleasant moments (especially if one has a partner to share it with), it is often a time of discomfort at best. Nine months of discomfort is followed by birth, which is universally known to be quite painful.

Some women simply are not ready or willing to raise a child. While most parents say raising children is rewarding, it is a difficult and taxing job. Even the "easiest" of babies (those who have no trouble feeding, sleeping, or have no medical issues) can be exhausting to care for. While some parents have a lot of support (either from family, friends or paid support such as a nanny), not everyone has people they can lean on. And not all women can afford to take maternity leave or afford daycare (see below), especially if they are single.

The Economics of Unintended Pregnancy

Even before a baby is born, there are costs associated. In Canada, being pregnant is a protected ground under the *Employment Standards Act* and *Canadian Human Rights Code*, but it's unrealistic to think that every company complies⁵. In truth, pregnancy discrimination is still an issue in Canada, before and after a woman has given birth. Fears about losing a job or promotion are still legitimate for women who are pregnant.

Likewise, as mentioned previously, pregnancy is not easy on the body. Some women must take time off to deal with the symptoms, and for those working an hourly wage, this can have an adverse effect on their economic stability.

Babies are also expensive. While it is possible to find used cribs, car seats, and other required items, sometimes this is not possible and even then, it can still be hundreds of dollars. There are also the costs of diapers, wipes, bottles and, if the baby cannot breastfeed, formula. An upper-middle class woman with a good job and benefits may have no issue affording these items, but for a lower-income single woman or a family that already has children and is struggling to make ends meet, an abortion is sometimes the only alternative⁶.

⁴ Some examples include (many pregnant women suffer multiple side effects): Morning sickness, fatigue, cramps, incontinence, back pain (including issues like sciatica, pressure on the lumbar), weight gain, gestational diabetes, inability to take certain medications, insomnia, hair loss, hot flashes, high blood pressure, placenta previa, gestational diabetes, obstructed fetus, episiotomy, caesarean section, hemorrhage, stillbirth, maternal death. <https://www.nichd.nih.gov/health/topics/pregnancy/conditioninfo/complications>

⁵ <http://www.lawnow.org/pregnancy-discrimination-remains-an-issue/>
And: <https://www.cbc.ca/news/canada/edmonton/pregnancy-discrimination-workforce-workplace-research-university-alberta-edmonton-1.3965377>

⁶ People may argue that adoption is also an alternative, but this does not consider the physical aspects of pregnancy. If the woman is a breadwinner and must go on bedrest it can drastically affect her (and her family's) income. Likewise, giving birth is not without its risks. Some women can give birth and walk the next day, but some require weeks of healing due to stitches or a C-section wound, and some suffer postpartum depression. Giving up a baby for adoption is also very difficult psychologically and very women actually do it. See our Position Paper # 41: <http://www.arcc-cdac.ca/postionpapers/41-Why-Few-Women-Choose-Adoption.pdf>

While missing work due to pregnancy symptoms or complications (such as those requiring bedrest) are also economically problematic, so too is maternity leave.

When a woman goes on maternity leave, she can file for employment insurance (“EI”⁷). In 2017, there was an update to the federal parents leave benefits program, which now allows a parent to take 18 months instead of 12. This is great for those who require it, such as parents who have babies with physical or mental disabilities (which can make it harder to find care). Or for a parent who lives in an area with limited daycare spots or where daycares require an infant to be 18 months old before they will be accepted. But maternity leave (extended or not) is not always as helpful as it would seem.

EI only pays 55% of the claimant’s average weekly insurable earnings up to a maximum amount (\$51,700)⁸. For someone making more than \$51,000 per year, EI would be quite the pay cut. And while it is optimistic to think someone making more than \$51,000 would be well able to save for maternity leave, in some areas of the country the standard of living is so high⁹, a woman would not be able to afford maternity leave and also pay for rent, food etc. For women with lower incomes, making 55% of their wage is not enough. For example, an annual income of \$30,000 means a drop by almost half during maternity leave, which could be an economic catastrophe if they are single or the main breadwinner. Some companies do provide a top-up to maternity leave, but most do not.

Similarly, there is a projected loss of income if a woman or transgender person decides to drop out of school due to pregnancy. While they are likely doing so to afford the baby at the time, their future economic opportunities would have increased had they remained in school.

Finally, there’s the cost of daycare. This varies wildly across Canada, and also depends on whether the child is placed in a centre, a licensed home care, or an unlicensed home care. Quebec is the only province with subsidized daycare, and families still pay about \$240 a month as a base rate – more if their income exceeds \$51,000 a year. Everywhere else, it’s far more expensive – in Toronto, childcare is \$1,758 per month (over \$20,000 a year).¹⁰ This does not even guarantee a maximum price – some parents are stuck paying more than expected because there are no spots available at cheaper locations.

Conclusion

There are many reasons why a pregnancy can be unwanted – and all are valid. A prime consideration is the financial aspects of raising a child. While people may not wish to make a decision based on their bank account, sometimes they must. If anti-choice groups really wanted to prevent abortion, they would look at these impediments to the cost of raising a child and strive to increase the rights of women and transgender people in the workplace, prevent pregnancy discrimination, advocate for a living wage, and fight for universal daycare. But even if carrying a pregnancy to term carried no financial repercussions, a woman’s choice to have an abortion would still be valid.

⁷ Quebec has a different system under the Quebec Parental Insurance Plan.

⁸ <https://www.canada.ca/en/services/benefits/ei/ei-maternity-parental.html>

⁹ <https://careers.workopolis.com/advice/comparing-the-cost-of-living-between-canadian-cities/>

¹⁰ <https://www.cbc.ca/news/business/child-care-costs-1.4443290>