

SECURING OUR FUTURE

Summary Report

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A Project of the National Council of Women of Canada

with funding from Status of Women Canada

and the Social Development Partnerships Program of
Human Resources Development Canada

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I. PROJECT OVERVIEW

Securing Our Future, a project of the National Council of Women of Canada (NCWC), has completed a year of strategic actions funded by Status of Women Canada and Human Resources Development Canada in 2000-2001. The project was conducted with the guidance and support of a 9-person NCWC Advisory Committee (see list attached) and in collaboration with the NCWC Board of Directors and Staff, including the Project Coordinator and Local Councils of Women across Canada.

Securing Our Future was initiated in 1998 by NCWC members who were inspired by the British project *The Economics of Later Life*, which focused on the continuing problem of poverty among older women. In 1999, momentum grew as six local councils attended a Provincial Council of Women of Ontario-sponsored meeting on *Securing Our Future* and NCWC subsequently initiated thinktank discussion groups on women's economic security with all of its members. With government support, NCWC was able to continue identifying issues and broaden the discussion to include other national women's equality seeking organizations and younger women in the thinktank consultation. These issues helped form the agenda for roundtable meetings.

An important activity of *Securing Our Future* was the National Roundtable (NRT), held on Saturday, June 9, 2001 in Vancouver, B.C. at the University of British Columbia Conference Centre in conjunction with the 108th Annual General Meeting of NCWC. Over 100 women shared their experiences and expertise and helped to create an agenda for the community roundtables. Prior to the NRT, two Local Councils held *Securing Our Future* events. The first Windsor Women's Fair was a lively carousel of workshops and exhibits from a wide range of women engaged in advocacy, business, education, health and the law. London's "Independent Woman" roundtable provided an opportunity to pilot the roundtable format that was used at the NRT.

Securing Our Future produced a number of documents that were intended to mobilize communities and inspire discussions among women about their economic security. This summary of the Final Report and its accompanying Strategy Guide will continue the circulation of ideas and inspiration for women to promote economic security in their communities and is intended for national release at the 109th Annual General Meeting of NCWC, on June 1, 2002 in Halifax, Nova Scotia.

This project was administered collaboratively by NCWC members and staff, along with government and private sector partners. Volunteers initiated *Securing Our Future* in 1998 and developed a funding proposal with then Executive Director Hannah Service and other staff, including Administrator Catherine Tillsley. Once the proposal was approved by Status of Women Canada and later Human Resources Development Canada, funding was available to hire a full-time project coordinator, Wendy Atkin, to coordinate and support *Securing Our Future* activities

in conjunction with the Advisory Committee chaired by Margaret MacGee of London, Ontario.

II. PROJECT PUBLICATIONS

The ongoing community engagement focus of Securing Our Future required a steady supply of user-friendly materials. The image of a money tree became a recognizable symbol of the project's main goal. The tree unites the notion of planting seeds for future growth with the relationship between younger and older generations of women. The tree circulated to women attending the National Roundtable had a dollar symbol on each leaf. During the National Roundtable, participants wrote key issues and ideas for advocacy on 'leaves' that were attached during the final plenary session to a large tree taped onto the meeting room wall.

After the NRT, key issues became 'leaves' on the graphic image of the tree and a poster was circulated to all NCWC members, NRT participants, and Local Councils and Study Groups to promote the Community Roundtables. The tree bearing leaves such as "Affordable Housing", "Pay Equity", "Child Care", "Anti-racism", "Mentoring Young Women", "Education", "Financial Planning for Women", "Health Promotion for Women", "Career Planning", and "Reducing poverty for all women" was circulated across Canada to stimulate interest in the Community Roundtables. The poster presentation prepared at the end of this project provides deeper and more complex images of the key ingredients of a women's economic security agenda.

Other publications of this project include an advocacy workshop prepared for London's 'Independent Woman II'. This guide to advocacy was geared towards mentoring younger women to take on issues related to their economic security and develop advocacy skills. The NCWC newsletter was very useful for providing NCWC members and partners with regular updates on the project and Community Roundtable announcements. A national media release highlighting our national partners was distributed on the eve of the National Roundtable in June 2001. Finally, community members devised two exciting games, which are included with the poster presentation. From London came the "Money Game", a lively group shopping spree designed to show the long-term consequences of the decisions made on spending ten thousand dollars today. From Saskatoon we received "Is It In the Cards?", a game that inspires reflection on how women's lives are affected and will be affected by the cards dealt by life at any given stage, whether it be a scholarship to attend university or the sudden death of a supporting spouse. Both games reinforce the importance of women's ongoing financial education is to their well-being.

III. THINKTANK CONSULTATION

A thinktank questionnaire for individual women was initiated by NCWC in 1999 and circulated to Local Councils of Women across Canada. Thinktank groups were held in 10 communities in 2000: Halifax, London, Montreal, Regina, St. Catharines, Saskatoon, Vancouver, Victoria, Winnipeg, and Montreal.

In preparation for the National Roundtable, thinktank questionnaires were sent to all National Partners and younger women invited to attend the NRT. What follows is a summary of the key issues tabled by over 300 women who participated in the thinktank consultation as of May 2001:

PRIORITY ISSUES AND CONCERNS

These are listed in descending order by highest response rate:

1. ALL RESPONDENTS

- Very concerned about reduced standard of living for women in retirement;
- Believe that women need the tools to take financial responsibility for their economic security in the future;
- Have had to stop saving money for reasons including having children, losing their jobs, and other financial commitments such as a mortgage;
- Women find financial information through financial advisors, friends/family, banks/cooperatives, newspapers/magazines, human resources departments at work, and the Internet.

2. WOMEN WHO ARE PRE-RETIREMENT AGE

- Expect to compromise and limit non-essential purchases in retirement;
- Expect that they will likely have just enough money to sustain themselves in retirement;
- Very concerned about what they will live on after retirement;
- Find it hard to actively plan for retirement years.

3. WOMEN WHO ARE POST-RETIREMENT AGE

- Are able to afford only the necessities of life during retirement;
- Have to make compromises in their standard of living;
- Have enough money to choose how they live during retirement;
- Most women have Old Age Security pensions and Canada/Quebec pensions (including survivors benefits);
- Some women receive the Guaranteed Income Supplement (federal);
- A few women receive a personal pension;
- Very few women depend on their husband or partner's pension;
- Some women worked (for pay) full or part time for more than 10 years;
- Most women did not work (for pay) for more than 10 years.

4. TOP 7 LESSONS FOR YOUNGER WOMEN (FROM WOMEN WHO ARE POST-RETIREMENT AGE)

- Start saving money as soon as possible;
- Initiate retirement planning for yourself at an early age;
- Educate yourself on financial matters;
- Complete your education;
- Ensure that your employer has a good pension plan;
- Continue to demand partial support from the government;
- Do not expect society or the government to secure your economic future.

IV. NATIONAL ROUNDTABLE

The National Roundtable on *Securing Our Future* (NRT) was held in Vancouver, B.C. in conjunction with NCWC's 108th Annual General Meeting. One hundred and fourteen (114) women from NCWC Councils and Study Groups, national women's equality seeking organizations, and younger women attended a series of roundtable workshops and plenary sessions at the University of British Columbia Conference Centre. Participants enjoyed a spirited opening address by Vancouver-based children's advocate and Early Childhood Education Professor Gyda Chud, welcoming ceremonies by Aboriginal women in B.C., and a series of roundtable discussions culminating in a final strategy-setting plenary meeting. In the evening, NCWC's annual dinner banquet featured Gail Kennedy, an internationally recognized financial planning expert with 25 years experience in the finance industry, who also contributed copies of her book *You're Worth It! Investment Strategies for Women* (Raintree Communications, 1994) to each woman present.

The NRT was organized around several main themes:

• **Engaging Younger Women**

- ⇒ younger women will face similar and distinct economic challenges throughout the life cycle to those experienced by older women; outreach to younger women through local councils of women yielded a group of 18;
- ⇒ a welcoming dinner meeting for the younger women was held on Friday, June 8, 2001 and they were invited to table their concerns and hopes for the NRT, subsequently meeting on their own to develop a statement that was delivered by their chosen representative (Chantal Thorn of Windsor, Ontario) at the opening plenary session;
- ⇒ feedback from the younger women indicates both an enthusiasm for continuing the work of education and advocacy around women's economic security as well as a frustration with needing to be heard and finding avenues for actions;

- ⇒ the NCWC Advisory Committee is seeking ways to continue to listen to the voices of younger women and include them in the planning and development of community roundtable meetings.
- **Developing Common Advocacy Strategies for Women’s Economic Security**
 - ⇒ a joint media statement issued on June 8, 2001 from the national partners involved in the NRT stated “The National Roundtable will draw upon the experiences of Aboriginal women, women from visible minority communities, domestic workers, lesbian spouses, stay-at-home mothers, child care providers and mothers with children in child care, street-involved girls, and women with much volunteer and professional experience, to name just a few.”;
 - ⇒ all NRT participants received a summary of the issues tabled in the thinktanks and requests to identify their own issues in order to discuss women’s economic security more deeply, table new issues, and strategize together for common advocacy on issues affecting women in Canada of all ages and stages;
 - ⇒ the final plenary session yielded numerous ideas for actions that were tabled in the small groups; these will be carried forward to NCWC and disseminated in a popular format for all NRT and community roundtable participants.
- **Networking with Diverse Partners**
 - ⇒ a call went out to a broad spectrum of women’s equality seeking organizations seeking representatives to join NCWC in planning the NRT;
 - ⇒ while some organizations could only participate in program development, a total of 17 partners engaged in the project, including some organizations that were new to NCWC (for example, EGALE – Equality for Gays and Lesbians Everywhere) and others who sent younger women representatives (for example, CAEFS – Canadian Association of Elizabeth Fry Societies and the Vancouver-based Justice For Girls);
 - ⇒ it was disappointing the no national Aboriginal women’s group was able to attend and it seemed that the greatest barrier was human resources; fortunately, three Aboriginal women from B.C. (Kukdookaa Terri Brown, Florence Hackett, and Sarah Good) welcomed participants with ceremonial music and song, and participated in the day’s roundtable events;
 - ⇒ the first roundtable session featured an exercise in cultural competence, using a model developed in the community-based HIV/AIDS movement in Canada, to encourage participants towards self awareness and developing the capacity to work across differences.

- **Acquiring Tools for Building Women's Economic Security**

- ⇒ several corporate sponsors provided resources for NRT participants (including books by Patricia Lovett-Reid of TD Bank's Women in the Know program, Youth Workbooks from the Canadian Economic Education Foundation, and books on financial planning for women by our guest speaker Gail Kennedy).

- **Sowing Seeds for Future Individual and Collective Growth**

- ⇒ Gail Kennedy's lively speech at the dinner banquet highlighted a number of ways for women to plan and secure their individual futures;

- ⇒ the NRT format was designed to provide avenues for uptake on the issues raised in the thinktank consultation, to open paths for new ideas and voices, and to carry the strategy forward into community roundtable meetings in order to advance women's collective concerns for their economic security.

V. COMMUNITY ROUNDTABLES

All National Roundtable participants and NCWC members were notified that the work of Securing Our Future would continue at the community level in fall 2001. On July 5, 2001, a notice and planning kit was sent to all Local Councils and Study Groups of NCWC inviting them to organize and host a community roundtable with the support of the Project Coordinator. At the end of August 2001, all NRT participants received a package reminding them of the plans for community roundtables and providing them with a summary of the key issues tabled at the NRT. The communities that were able to host roundtables presented a variety of interesting and well-attended events.

Windsor Women's Fair: Windsor, Ontario April 22, 2001

The inaugural Windsor Women's Fair hosted by the Local Council of Women of Windsor, was attended by 500 women. A total of 36 presentations in the four disciplines of health, education, law and finance were offered on topics ranging from 'protecting yourself in the world of finance' to 'relaxation and stress relief'. Sponsors made it possible for women to enjoy free admission and day care and visit 34 exhibits. Organizers are planning to make the fair an annual event.

Independent Woman I: London, Ontario, May 3, 2001

London's organizers planned a creative, interactive roundtable at Brescia College, which opened with an inspirational talk by Professor Heather Dawn Dryden of York University's Centre for Race and Ethnic Relations. The spending spree group exercise saw the many young women in attendance racing to spend their allotment of ten thousand dollars at the booths set up by volunteers from the London & Area Council of Women. After lunch, Dr. Rosalin Callard analyzed the group spending patterns from a psychologist's perspective and the roundtable

work continued until each table had an opportunity to report back on their individual visions of an independent woman to the plenary.

Pictou County Community Roundtable: Pictou County, NS, October 29, 2001

The Pictou County Women's Centre's Lee Bezanson and Bernadette Macdonald planned a stimulating day of discussions and presentations by Betty Johnson (CPP/Income Security), Sandy Spencer (Department of Community Services), Vicki Mercer (Human Resources Development Canada), and Barbara Downie (Financial Planner). Facilitator Peggy Mahon guided participants through roundtable discussions focused on identifying areas for future advocacy.

Prince Albert Community Roundtable: Prince Albert, SK, November 14, 2001

The Prince Albert Council of Women in conjunction with the YWCA, Girl Guides of Canada, Victoria Order of Nurses, PA Multicultural Centre, Aboriginal Women's Council of Saskatchewan, and the Prince Albert and Area Teachers' Association, organized a very successful roundtable using the thinktank questionnaire as a tool for stimulating discussion. A younger woman (Ysanne Halliwell) who had attended the SOF National Roundtable reported to the project team on the issues and ideas tabled by the diverse group of women in attendance.

Winnipeg Community Roundtable: Winnipeg, MB, November 2001

The occasion of the annual meeting of the Provincial Council of Women of Manitoba afforded an opportunity for the Winnipeg and provincial councils to present a roundtable held at Balmoral College. Chaired by Dr. Susan Prentice (Sociology, University of Manitoba), financial planner Bonnie Siemens, Executive Director Rita Chahal of Employment Projects of Winnipeg, Inc., Claude Bellefeuille of New Road Map Foundation, and Diane Cooley, Coordinator of Curriculum Development for Manitoba Education, presented and facilitated small groups. Manitoba Minister Responsible for the Status of Women Diane McGifford also gave an address to the women present.

Becoming An Independent Woman: St. Catharines, ON, November 29, 2001

The St. Catharines and District Council of Women with partners the YWCA, Ontario Secondary School Teachers' Federation Status of Women Committee, and the Niagara Regional Home Economics Association planned a roundtable around the goal of 'giving young women a voice'. Motivational speaker Betty Ann Baker gave an inspirational speech on how to address life's inevitable challenges, while financial consultant Mary Lou Emmett showed practical ways to budget and plan for the future.

Breaking the Barriers: Independent Woman II: London, Ontario, December 1, 2001

Building on the success of Independent Woman I, this workshop was geared at helping younger women turn the concern for economic security into practical plans for their own financial futures and advocacy strategies for working with other women. Facilitators Catharine Goodwin and Kathryn-Jane Hazel helped the small groups apply the critical lessons presented by financial planning experts Mary Gillick and Joan Read. The advocacy kit produced for this community roundtable is available from NCWC's national office.

Halifax Community Roundtable: Halifax, NS: December 7, 2001

Held at the downtown YWCA, the Halifax Community Roundtable opened with an inspiring talk by Janet Guildford of Mount Saint Vincent University on 'Opportunities for Younger Women: a kaleidoscope of possibilities.' Women of all ages and stages enjoyed the event, which also featured speakers on pensions (Solange Mombourquette of Human Resources Development Canada) and financial planning (Barbara Downie of Freedom 55 Financial). Women worked in small roundtable groups to identify barriers and develop strategies for improving women's economic security.

Edmonton Community Roundtable: Edmonton, AB, February 13, 2002

The Edmonton Local Council of Women concentrated its efforts on attracting younger women aged 16 to 30 to its roundtable. Three excellent speakers were featured: Dr. Phyllis Ellis (professor) on how the law affects women's financial status, Darren Dansereau (financial planner) on the principles of financial planning, and Diane Kenney (life skills coach) on planning for non-financial needs. Held at Grant MacEwan Community College, the roundtable received support from a number of corporations that contributed information materials and door prizes. Follow up includes advocacy to include life planning in secondary school curricula and possibly developing a video.

VI. NEXT STEPS: STRATEGY GUIDE AND BEYOND

NCWC is dedicated to bringing the lessons learned in Securing Our Future forward at different levels of public advocacy and education. By sharing the Strategy Guide with as many members and partners as possible, NCWC hopes to keep the wheel in motion so that women's economic security issues remain on the public agenda. In February 2002, members of NCWC's Project Advisory Committee and staff met with Facilitator Mary Ann Mulvihill in Ottawa to discuss lessons learned and next steps for the project. These are highlighted below:

- NCWC is committed to bringing the lessons learned in Securing Our Future forward in public advocacy and education;
- NCWC's relationship with national partners needs to be nurtured and developed further, bearing in mind the heavy agendas of most national women's organizations;
- Keeping young women involved and reaching out to more young women is a priority for future work;
- Building on the working relationships and partnerships developed through Securing Our Future is the preferred starting point and identifying ways for groups and individuals to enter into the Securing Our Future process through the issues or concerns they are currently working on will enhance their own initiatives and the Securing Our Future work;
- Proposed future activities include implementing effective distribution of the strategy guide and using the poster presentation wherever possible, promoting the use of these tools produced by the project by groups and individuals in their educational and policy advocacy work, and producing a Securing Our Future video.

VI. LIST OF MEMBERS, PROJECT ADVISORY COMMITTEE MEMBERS

Margaret MacGee,
Chairperson
London, ON

Elizabeth Hutchinson,
Past President, NCWC
Harrington, QC

Gracia Janes,
Vice President Community Services, NCWC
St. Catharines, ON

Catharine Laidlaw-Sly
President, NCWC
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Thelma McGillivray
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