

The Mobilization of Older Feminists

Women Elders in Action (WE*ACT) Campaign for Pension Reform

JOANNE BLAKE AND JAN WESTLUND

Les militantes qui vieillissent ne se retirent jamais, elles continuent à lutter dans leur milieu. Ceci est l'histoire d'un groupe de femmes âgées tenaces, politiquement avisées, compétentes, qui persistent dans leur quête d'égalité pour les femmes dans leurs vieux jours.

Old activists never retire; they just continue their battles closer to home. This is a case study of a persistent, politically conscious and skillful group of elder women seeking greater equality for women in their old age.

Mixed gray power groups and their agendas have gained notoriety for successfully pressuring political decision-makers into changing unpopular legislation. However, groups representing the specific economic interests of older women with a feminist agenda are not plentiful. While the Raging Grannies deride harmful policies with political satire and Ontario's Older Women's Network focuses on raising the voice of midlife women on a number of topics, especially housing, Women Elders in Action (WE*ACT) has a specific mandate to educate the public and garner support for pension reform. They work to solidify a provincial network of senior women who speak out on the need for protected and enhanced public pensions to underwrite ever-rising

housing, transportation, healthcare, and energy costs.

WE*ACT, a recent phenomenon on the BC political horizon, was founded in 1999 by a group of women who attended a provincial Seniors' Summit Conference in Vancouver. It was a response to their growing perception of poverty amongst female elders, especially those living alone, and the inability of public pensions to adequately address this situation.

Men and women during the Seniors' Summit broke into sessions that allowed exploration of the financial implications of old age. Mita Dixon, Ann Judge, Grace Owens and Alice West, in a working group on women's poverty, met each other and were mobilized into action by the knowledge that an unacceptable level of income inequality between senior men and women exists into retirement. They recognized this as a feminist issue that had haunted them all of their working lives, persisting unabated into their old age.

Unified in their understanding of some of the problems with the public pension system and their feminist analysis of inequality, these women joined forces under the name of Women Elders in Action (WE*ACT) and began to examine this country's pension and supporting policies in earnest.

The group's analysis has since

deepened to incorporate their understanding of a "new moral order" representing the "politics of restructuring" (Brodie 1994, 1996, 1998). That is, the imposition of a neoliberal agenda of structural reform and radical economic adjustment. The so-called neoliberals—sometimes labeled instructively, neoconservatives—have honed their message of inevitable economic and social change, using this to achieve specific political objectives. They have focused on diminishing the public sphere and the role of the state in the economy while enhancing the free market.

In the view of WE*ACT members, this political and economic revolution, also consisting in globalization of production and trade, and privatization of public services, has created harmful political, cultural, and social outcomes for women and societies generally.

Spotlight on Retirement Income

Current threats to the reliability of public pensions include: a nationwide movement to eradicate mandatory retirement; recent increases in qualifying age for pensions adopted in the United States, Britain, and other countries; and Canada's concern about our ability to maintain worker productivity if the baby boomers retire as scheduled. A call

by the Conference Board of Canada to disallow early access to Canada Pension Plan (6) is a hint of the changes ahead.

In 2030, the so-called baby-boomers will all be over 65 and will account for almost 25 per cent of the Canadian population (Statistics Canada qtd. in Bula A11). For some, this development will not herald the arrival of "golden years" because their ability to save for retirement has not kept pace with the estimated amount they will need.

The federal government advises that public pensions (Old Age Pension and, if no other income is available, Guaranteed Income Supplement) are just the rudiments of retirement income. They suggest that people will need 70 per cent of their pre-tax annual earnings to maintain their standard of living. This extra should consist of Canada Pension Plan and occupational pensions (based on earnings) and Registered Retirement Savings Plans (RRSP) based on one's lifetime ability to save.

Ellen Gee, Simon Fraser University specialist in aging in Canada, notes that, "At a minimum, a quarter of all boomers are expected to have serious financial problems when they retire" (Bula A11).

According to Statistics Canada's 2002 General Survey, a full 20 per cent of the population does not believe they will ever be able to retire (Townson 345). This does not bode well for women, who continue to earn less and provide almost double the unpaid care giving services as men (McDonald 156).

Recent Statistics Canada figures show that 60 per cent of women who work outside the home have no private pension plans (WE*ACT 2004); while a full one-third of Canadian families have no workplace pensions nor RRSP holdings on which to rely (National Advisory Council on Aging).

It is not hard to see that women, 40 per cent of whom hold non-standard jobs (Townson 348), which

tend to be poorly paid and offer no benefits, will be disadvantaged by a system that increasingly emphasizes the importance of private pension holdings to insure livable retirement incomes.

WE*ACT has deconstructed the mirage of cushy retirements for tanned, smiling baby boomers in its fact sheet entitled, *Myths of Canadian Women and Pensions* (2006).

On Mother's Day, members initiated their own demonstration on the streets with the slogan, "Listen to Mother." They used ironing boards, clotheslines covered with informative, and aprons as props.

This research forms the basis of workshops designed to educate younger women to the pitfalls of both public and private pensions. WE*ACT articulates these concerns (and others of particular interest to senior women) through conference presentations and their monthly electronic bulletins distributed provincially to about 50 key senior activists. WE*ACT has links to many other senior and women's groups, a listserv for Canadian pension researchers, gives "kitchen table talks" held around the province, and hosts a monthly, hour-long program on CJSF fm 90.1 (Simon Fraser University radio) in Burnaby, BC.

Situating WE*ACT in the Women's Movement

The light streams in the Boardroom window and highlights a glint of gray hair and the weathered fea-

tures of 16 women sitting around a conference table at the 411 Seniors Centre in Vancouver. They are intent on strategizing their latest campaign.

The next agenda item for this biweekly meeting of WE*ACT features a brainstorming session. They discuss the best way to energize a loosely knit and growing network of about 100 urban and rural women activists. The group wants to lobby newly-elected MPs on the need for pension reform. Conversation slips inadvertently into cataloguing the ignorance of seniors' issues displayed by candidates during last winter's federal and provincial elections. Today's chairperson, Bernice, skillfully guides them back on topic.

WE*ACT women use their hundreds of collective years of experience in church, union, feminist, political, and peace activism to articulate the need for analysis of the impacts on elder women of a wide range of policy proposals. The group continues to develop new strategies to publicize the root causes of growing income disparities. They emphasize the change in state form exemplified by a neoliberal orthodoxy and its drive to privatize formerly public sector activities.

WE*ACT has a strong focus on the local, creating and nurturing a grassroots network. This strategy takes into account the huge diversities that exist amongst women throughout the province, allowing individual members to coalesce intermittently on a dominant issue. It provides those women with the freedom for involvement in a wide variety of organizations and actions in their own communities that at the same time both nurtures and broadcasts WE*ACT's concerns.

WE*ACT: Women of Action

WE*ACT enlisted economist Monica Townson, a well-known critic of the Canadian public pension system, as a keynote speaker at its first provincial conference in 2001. Her

analysis based on her experience in the federal bureaucracy clarified vague notions about public pensions for the audience. Many were astounded by the information presented about their entitlements. This conference was a watershed in building a movement to closely examine women's insecurity in old age.

Another significant challenge BC WE*ACT members took up as feminist activists was a response to the swift and austere budget measures introduced by a new liberal provincial government. These were labeled "Campbell's Cuts," in honour of the newly elected BC Premier, Gordon Campbell. This government's austerity budget wreaked havoc on social services and programs that provided meager support to the poor, the sick, unemployed, disabled, the elderly, and women.

By the spring of 2002, WE*ACT women participated in massive protests and demonstrations that were mounted to protest these changes. On Mother's Day, members initiated their own demonstration on the streets with the slogan, "Listen to Mother." They used ironing boards, clotheslines covered with informative, satirical posters, and aprons as props. Petitions, discussions, and handouts condemning the cuts and explaining the threat of "privatization" were shared with the rest of the community. They reached into their personal networks to mobilize other women around the province to demonstrate how their own government was exacerbating shortfalls in the public pension system.

The group was also involved in direct action supporting teachers and healthcare workers (principally women) in confrontations with the provincial government's unorthodox labour policies and contract "non-negotiation". Pensions and "precarious employment" were dominant union issues.

WE*ACT's principle tool for lobbying politicians and educating civil society was developed in the winter of 2004/05: a position paper called,

Pensions in Canada: Policy Reform Because Women Matter. It clearly illustrates that even at their most vulnerable, senior women are penalized economically for dutifully undertaking unwaged, caregiving roles, some for more than half a lifetime.

These unwaged contributions to their communities, families, and the country were never fully recognized by the Canada Pension Plan as pro-

They reached into their personal networks to mobilize women around the province to demonstrate how their own government was exacerbating shortfalls in the public pension system.

ductive, and hence "pensionable," contributions to society. This explains why in October 2005, women collected on average only \$334 a month from CPP; just 63 per cent of the \$527 received by men (Townson 378).

These women have watched governments ignore the extent of unwaged caregiving work, just as the political sphere has been unwilling to adopt legislation to demand fair and equal compensation for women's waged work. Both of these factors has significantly limited their economic progress, even up to the present.

Currently in the middle of a three-year contract with Status of Women Canada's Women's Program, WE*ACT members connect with other active senior women either through gatherings organized in Vancouver or by taking to the road. This year they have pushed into the

north and more isolated interior to listen to women in their own communities. They continually hear a litany of fears describing the inability of women to find affordable housing and necessary transportation to access regionalized healthcare centres and seniors' supportive living facilities. BC women definitely feel they have less and less to fall back on as they age. As one activist put it, for many retirement "in-come" is fighting a losing battle to keep up with retirement "out go."

Impositional Politics and the New Cultural Context

WE*ACT's recognizes that the current forces at work to erode public pensions are well-grounded in the politics of the recent past. Political science professor Janine Brodie identified a "radical redrawing of the boundaries among the public sphere, the market, and the home" (1994: 7). Her analyses emphasize the outcomes of the radical political and economic changes occurring in western countries since the early 1980s and how this has affected both the nature of, and the need for, feminist activism. She claims a historical transition in state function has been moving towards the so-called autonomous market, and away from the Keynesian notion of public oriented societies. Neo-liberal reforms are pushing markets outside the management of the state, focusing on a new "cultural understanding" (1998) of both the autonomy of the individual and the family within society. Brodie points out that:

The central metaphor underlying the new cultural understanding is that of the survival-of-the-fittest: globalization takes no prisoners. There is simply no escaping "adjustment" which is a code word for reducing fiscal and regulatory burdens on industry and lowering expectations about the

role of state in terms of either protecting domestic industries from global pressures or providing a comprehensive social welfare system" (1994: 11).

The deterioration of the Keynesian Welfare State throughout the industrialized world illustrates the effects of this economic transformation. It is typified by the restructuring of social programs, the globalization of production, and what Brodie calls, "a new governing orthodoxy" (1994: 8) known as neo-liberalism. These changes have meant a drawing back by governments from the public sphere of policy-making and expansion of the private or market-oriented sphere.

As the juggernaut of "neoliberal reform" proceeded through the 1980s and the decades beyond, successive governments withdrew from the Keynesian order of state management to the incremental implementation of policies designed to favour private solutions to social needs. This meant, if not elimination of public programs, then the freezing or diminishment of services at inadequate levels, i.e., pensions, unemployment insurance, education. It also involved the refusal to implement national daycare and drug programs, and included the incremental withdrawal of funds from public healthcare, downloading increasing financial responsibility to cash-strapped provinces. This ultimately led to deeper cuts by the provinces to social welfare programs.

By 2006, the federal Conservatives are ideologically situated to aggressively continue the demise of public programs, even from their minority government position.

Ever critical of policy changes, WE*ACT identifies problems with the way the Conservatives have recently utilized taxes as the tool of choice to improve the lot of seniors. This is geared for those with higher incomes based on private pension holdings or types of registered savings.

Last spring, the newly-elected federal government doubled tax credit for income resulting from workplace pension and some other private sources. The recent widely welcomed move to allow income splitting for couples is meaningful only if one spouse has a sizeable income from private sources. Neither of these moves is designed to assist women living alone, as most will do at some point in their lives. The majority of these women do not possess workplace pensions or substantial RRSP holdings.

An increase in age exemption given for all seniors in the fall of 2006 will give these women about \$12 a month. That coupled with the Liberal government's monthly increase of \$32 channeled to very poor seniors through Guaranteed Income Supplement and implemented over 2006 and 2007, does not come close to filling a gap identified by the past Liberal Minister of State Responsible for Seniors, Tony Ianno. He discovered that unattached women living alone, either in their owned or rented homes in large urban centers, were short thousands of dollars each year for basic living expenses if they had only public pensions as income (49).

WE*ACT is outspoken on the global trend to privatize pensions that make individuals responsible for most of their retirement savings. They share the view put forward in *Too Many Grannies: Private Pensions, Corporate Welfare and Growing Insecurity*.

Overall, the privatization of pensions has led neither to better pensions for more people, nor to greater economic growth. The theory persists only because financial, commercial, political and labour interests backed by the work of academics, support it for their own opportunistic reasons—to expand stock markets, liberalize financial markets or change the role of the state. Pension privatization is not re-

ally about pensions at all, but about furthering these goals. (Minns and Sexton 1)

Now that 30 percent of stock markets both in the United Kingdom and in the United States are fuelled by pension funds (see Minns and Sexton 5), WE*ACT does not hesitate to sound an alarm anticipating financial upheaval for seniors when their investments suffer the inevitable but unpredictable and, possibly catastrophic, market adjustment.

Confusion About Poverty

Many agree that an accurate measurement of poverty in Canada simply does not exist. One of the most revealing areas of WE*ACT's research has been the way the federal government attempts to describe poverty, adopting new measurements every few years in a vain effort to be more "realistic." Many poverty activists and experts believe these switches only serve to obfuscate the actual numbers. As an example, in 2000 the poverty rate for unattached senior women in Ontario varied from 10 per cent to 38 per cent depending on the measurement used (Shillington, Mitchell and Mohamoud 2).

However, WE*ACT continues to call attention to the vulnerability of women using statistics from this province for 2002. In its 2004 publication, *The Profile of Seniors in British Columbia*, The British Columbia Health Ministry reports that almost half of the senior women living in B.C. had incomes of less than \$15,000 (41). At least half of these lived alone (17).

This information attracts others who share WE*ACT's interest in investigating the subtleties of pension policy in Canada. After seven years in existence, these activists never find themselves short of relevant issues to analyze with a feminist perspective and continue to successfully recruit new, concerned members on a regular basis.

Conclusion

WE*ACT members have no doubt we are going through a dramatic and very dangerous cultural revision. Jane Jacobs asserts that ideas are “stabilizing forces” that she further categorizes into five pillars:

- community and family (...so tightly connected they cannot be considered separately);
- higher education;
- the effective practice of science and science-based technology (also tightly connected);
- taxes and governmental powers directly in touch with needs and possibilities;
- self-policing by the learned professions. (24)

Jacob sees these stabilizing forces as seriously jeopardized by a “cultural amnesia” developing in today’s overly “economized” and market-oriented societies where the public sector is ever diminishing while the private sphere expands apace. The “new order” is now a day-to-day reality and the norm for those born in the 1980s. WE*ACT desires to help them understand the historic losses and current threats to social programs, citizens’ rights, and women’s equality.

WE*ACT believes as more people mistakenly view public programs as unaffordable, their demise will be inevitable and go unnoticed by those fortunate enough not to depend on them.

These senior feminists are speaking out to preserve and push for social and economic advances. They are motivated by the concern that many Canadians now accept the rhetoric and orthodoxy of neoliberalism to the detriment of post World War II social progress.

Joanne Blake has been an educator since the early 1960s, graduating from Carleton University with a BA in Political Science in 1971. She worked with the Swedish Interna-

tional Development Agency in Africa and with Canada World Youth in the 1980s. She did graduate studies in the faculty of Anthropology and Sociology at Simon Fraser University in the 1990s, focusing on social movements and development theory.

Jan Westlund practiced marketing communication techniques in the environmental movement during the 1980s and 1990s as Community Relations Coordinator for Ridge Meadows Recycling Society (the oldest continuously operated non-profit recycling organization in Canada), as Coordinator of Manitoba Eco-Network and as Director and Chair of Resource Conservation Manitoba. Today, as Coordinator of Women Elders in Action, she contributes social marketing, communication and grassroots organizing skills to further their goals.

References

- British Columbia Ministry of Health Services. Children’s, Women’s and Seniors’ Health Population Health and Wellness. *A Profile of Seniors in British Columbia*. Victoria, BC: Government of British Columbia, 2004.
- Brodie, Janine. *Politics on the Boundaries: Restructuring and the Canadian Women’s Movement*. Toronto: York University, 1994.
- Brodie, Janine. *Politics on the Margins: Restructuring and the Canadian Women’s Movement*. Halifax: Fernwood Publishing, 1996.
- Brodie, Janine. “Restructuring and the Politics of Marginalization.” *Women and Political Representation in Canada*. Eds. Manon Tremblay and Caroline Andrew. Ottawa: University of Ottawa Press, 1998.
- Bula, Frances. “Baby boomers: Haves and have nots!” *Vancouver Sun* April 26, 2000: A10-A11.
- Conference Board of Canada. *Executive Report: Canada’s Demographic Revolution Adjusting to an Aging Population*. Ottawa:

- Author, 2006.
- Ianno, Tony. *Creating a National Seniors Agenda: Report of the Prime Minister’s Task Force on Active Living and Dignity for Seniors*. Ottawa: Government of Canada, 2004.
- Jacobs, Jane. *Dark Age Ahead*. Toronto: Vintage Canada, 2004.
- National Advisory Council on Aging. *Seniors on the Margins: Aging in Poverty in Canada* (H88-5/3-2005). Ottawa: Government of Canada, 2005.
- McDonald, Lynn. *New Frontiers of Research on Retirement*. Ottawa: Statistics Canada, 2006.
- Minns, Richard and Sarah Sexton. *The Corner House Briefing 35: Too Many Grannies? Private Pensions, Corporate Welfare and Growing Insecurity*. Dorset, UK. The Corner House, 2006.
- Shillington, Richard, Andrew Mitchell and Hindia Mohamoud. *A New Measure of Poverty*. 2003. Online: www.shillington.ca.
- Statistics Canada. “Registered Retirement Savings Plan Contributions.” *The Daily* October 26, 2005.
- Townson, Monica. *New Frontiers of Research on Retirement*. Ottawa: Statistics Canada, 2006.
- Women Elders in Action (WE*ACT). *Pensions in Canada: Policy Reform Because Women Matter*. Vancouver: Author, 2004.
- Women Elders in Action (WE*ACT). *Myths of Canadian Women and Pensions*. Vancouver: Author, 2006.