

**Submission  
to  
THE RIGHT HONOURABLE STEPHEN HARPER  
PRIME MINISTER OF CANADA**

**By**



**The Canadian Federation of Business and Professional Women  
*La Fédération canadienne des femmes de carrières commerciales et  
professionnelles***

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**Working towards improving economic, political, social and  
employment conditions for women in Canada**

***“Women working for working women.”***

**September 2012**

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## **INTRODUCTION**

In 1930, BPW Canada was a founding member of the International Federation of Business and Professional Women's Clubs, which has grown to include clubs in more than 100 countries around the world. BPW International, the recognized voice of gainfully employed women in all professions and occupations, promotes equal opportunities and status for women. As a non-governmental organization (NGO), BPW International has Category I Consultative Status at the United Nations.

The Canadian Federation of Business and Professional Women (BPW Canada) is an equality-seeking group working towards improving economic, political, social and employment conditions for women. We are "**Women working for Working Women**". Our membership includes women from a variety of professions and occupations, including women entrepreneurs, in clubs across Canada. BPW Canada develops the professional and leadership potential of women through education, awareness, advocacy and mentoring within a supportive network.

For 82 years, we have been advocating for just and equal status of women in all levels of society and have played a significant role in achieving advancement for women. For more information on our achievements, please visit our website at [www.bpwcanada.com](http://www.bpwcanada.com).

Currently, local BPW Clubs across Canada offer a range of opportunities and activities for members based on the four pillars of our Membership Model: Awareness, Advocacy and Action on women's issues; Leadership skills and career advancement; Supportive networking; and Personal development.

The Biennial Convention was held in London, Ontario at the Hilton Hotel on June 23 and 24, 2012. Our Conventions and Annual General Meetings are where our policy is decided. Resolutions contained in this document were initiated at the club level, researched and formulated, and brought to the Convention where they were discussed and debated. Once accepted, resolutions become part of the official policy of BPW Canada.

The issues raised by BPW Canada are issues of concern to our society as a whole. We look forward to the opportunity to meet with our federal government representatives to present our resolutions and our concerns in more detail.



Doris Hall, President, BPW Canada



Sheila Crook, Secretary, BPW Canada



Vi Andersen, Resolutions Chair, BPW Canada

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# RESOLUTION #1

## ***Enhanced Canadian Pension Plan***

**THEREFORE BE IT RESOLVED THAT** BPW Canada urges the Government of Canada, Minister of State (Seniors) and Minister of Finance, to legislate increased Canadian Pension Plan contributions for both the employee and employer.

## **RATIONALE**

There has been a growing awareness that a demographic shift is occurring in Canadian society where the ratio of workers to retirees is changing from a 6:1 ratio in 1970 to a 2:1 ratio by 2030 due to people living longer and the large baby boom cohort which started to reach retirement age in 2010. This challenge has caused many organizations in the private sector to reduce their risk of unfunded pension liabilities by shifting to a defined contribution pension strategy, thereby reducing pension payouts. Many employees of small businesses and self-employed persons have no workplace pension plan so that this provides an even less stable retirement future.

While the government of Canada has set up two self-administered retirement vehicles, the Registered Retired Savings Plan and Tax Free Savings Account, polls show that over 70 percent of Canadians do not make contributions to either of these plans. The government of Canada is proposing legislation to establish a Pooled Registered Pension Plan to provide a saving vehicle for the self-employed and employees of small businesses. As the Pooled Registered Pension Plans would be voluntary, and will not require employers to contribute, it will likely not provide retirement security.

Expanding the Canadian Pension Plan by increasing contributions by both employees and employers, would provide a more guaranteed pension payout and would cost less money to manage and set up. This would allow a more stable retirement income for future retirees.

## **REFERENCES**

“Mixed reaction to the pooled pension plan”, Canadian Press, November 18, 2011“Provinces call for enhanced CPP [www.news.ontario.ca](http://www.news.ontario.ca)

“Is an enhanced CPP good for private pensions?” [www.benefitscanada.com](http://www.benefitscanada.com)

“Enhance public pensions CPP/QPP is best way to protect us” [www.canadianlabour.ca](http://www.canadianlabour.ca)

## RESOLUTION #2

### **Addressing the Issue of Senior Poverty**

**THEREFORE BE IT RESOLVED THAT** BPW Canada urges the Government of Canada, Minister of Finance, to ensure that Old Age Security (OAS) is minimally maintained at current levels, plus increases with the cost of living.

**FURTHER BE IT RESOLVED THAT** BPW Canada urges the Government of Canada, Minister of Finance, review the calculation and formula for the Guaranteed Income Supplement to include:

- 1) The basic expenses for single applicants and couples applying to be calculated to include rent or property taxes plus heat, electricity, telephone, transportation, groceries, medical and dental.
- 2) To increase the amount received by a single recipient to equal 78 percent of that received by a couple, thus covering expenses more equitably.

### **RATIONALE**

According to Statistics Canada, there were 1,649,180 people over 65 in Ontario in 2006, 56.5 percent of them women. Because pension allowance has been linked to employment history, poverty rates among the elderly tend to be highest among women, particularly widows over the age of 75. In 2005 Statistics Canada reported 6 in 10 families held RRSP's with a median value of \$25,000; for ages 55 to 64 the median value was \$55,000 and in the bottom fifth of net worth less than 20% of families had RRSPs

There has been an indication that the age for retirement will be raised from 65 to 67 in the 2012 budget. There is also fear that all payments will be limited.

### **Summary of Maximum Monthly Benefits in Ontario**

Benefit Programs	Single	Qualified Couple	
		per person	couple
OAS - Old Age Security	537.97	537.97	1,075.94
GIS - Guaranteed Income Supplement	729.44	483.68	967.36
GAINS - Guaranteed Annual Income System (ON)	83.00	83.00	166.00
<b>Total (Difference 61.1% single benefit: couple)</b>	<b>1,350.41</b>	<b>1,104.65</b>	<b>2,209.30</b>

### **Summary of Basic Living Expenses**

Expense	Single	Couple	Difference
Rent	\$900	\$900	.00
Telephone	\$ 50	\$ 50	.00
Transit	\$120	\$240	\$120
Groceries	\$300	\$600	\$300
Medical/Dental	\$200	\$400	\$200
<b>TOTALS</b>	<b>\$1,570</b>	<b>\$2,190</b>	<b>71.7% (Single cost compared to couple)</b>

## REFERENCES

Curry, Bill. *Ottawa moves on to new cost battle: seniors' pensions*. Globe and Mail, 22 December 2011. p. A1.

Nice, Diane. *Why women need to save more than men for retirement*. The Globe and Mail. 10 Nov. 2010. <http://www.theglobeandmail.com/globe-investor/personal-finance/retirement-rrsps/women-and-retirement/why-women-need-to-save-more-than-men-for-retirement/article1797078/> |

Service Canada. *Guaranteed Income Supplement*. Retrieved from <http://www.servicecanada.gc.ca/eng/sc/oas/gis/guaranteedincomesupplement.shtml>

Statistics Canada. *Age and Sex, 2006 counts...*. 2010. Retrieved from [www12.statcan.ca/census-recensement/2006/dp-pd/hlt/97-555/pages....](http://www12.statcan.ca/census-recensement/2006/dp-pd/hlt/97-555/pages....)

Statistics Canada. *The Daily*. Feb.22, 2008. Retrieved from [www.statcan.gc.ca/daily-quotidien/080200/dq0822c-eng.htm](http://www.statcan.gc.ca/daily-quotidien/080200/dq0822c-eng.htm).

Statistics Canada. *Life Expectancy at Birth by Sex, by Province*. 2011.

## RESOLUTION #3

### **Care of Vulnerable Canadians**

**THEREFORE IT BE RESOLVED THAT** BPW Canada urges the Government of Canada, Health Canada and Minister of State (Seniors), to continue to develop a National Palliative Care Strategy as outlined in the Parliamentary Committee on Palliative and Compassionate Care's report: *Not to be Forgotten – Care of Vulnerable Canadians* and as advocated by the Quality End of Life Coalition of Canada.

### **RATIONALE**

The Parliamentary Committee on Palliative and Compassionate Care (PCPCC) is an all-party group of members of parliament, dedicated to improving care for elderly, dying and vulnerable Canadians. It is unique in the history of the Canadian Parliament as it was formed by their personal initiative and funded out of their member office budgets. In November 2011 PCPCC released a comprehensive document for presentation to the Canadian government entitled – [Not to be Forgotten – Care of Vulnerable Canadians](#).

The issues primarily dealt with in the report were: 1) Palliative and end-of-life care, 2) Suicide Prevention, 3) Elder Abuse, 4) A disability perspective on health care and inclusive community living.

The palliative care section of the report expanded to include an integrated community care model best able to address the care needs of persons with chronic conditions including a framework which addresses the needs of women and all Canadians. The issue of support for women who are the predominate caregivers needs our immediate attention.

#### **Part 1 Palliative and end-of-life care:**

- While progress has been made, Canada still falls far short of quality end-of-life care for all, with only 16-30% of those who need it receiving palliative care.
- Even where palliative care is available quality and accessibility will vary based on place of residence. In Toronto and Montreal for example, not all parts of the Greater Toronto Area have the same palliative care services. This patchwork of service is more pronounced in less populated regions. Many parts of Canada have no palliative care services at all.
- The palliative care philosophy is person-centered, family-focused and community-based. It moves us from disease or condition-specific care to person-centered care. It recognizes that the psycho-social and spiritual dimensions have a profound impact upon health and that a variety of specific conditions may be operating on different levels in the chronically ill or dying person's life. The philosophy of palliative care permeating medical culture is more important than the simple delivery of "services". As family physicians and local nurses come to accept a palliative care philosophy, palliative care services can begin to develop organically in communities all across Canada.
- Palliative care is best delivered within a home and community-based integrated care system, which is generally more cost effective and care effective. Palliative care should be delivered in an integrated fashion, including: home care, small community hospices, and palliative care in nursing and LTC homes.
- Care in the home, surrounded by family and friends, with little institutional and bureaucratic overlay, is practised successfully throughout the world and in parts of Canada. These successes need to be replicated nationwide.
- A national Palliative Care Strategy is needed to address these issues.

#### **REFERENCES**

[Parliamentary Committee](#) on Palliative & Compassionate Care <http://pcpcc-cpspsc.com/>

## RESOLUTION #4

### **Re-Affirmation - Sisters in Spirit 2010 Resolution**

**THEREFORE BE IT RESOLVED** that BPW Canada urges the Government of Canada, Aboriginal Affairs & Northern Development, to work towards the eradication of violence within Native communities by addressing the root and systemic causes of violence as identified by the interim report of the Standing Committee on the Status of Women, and re-consider the need for a national action plan.

**FURTHER BE IT RESOLVED** that BPW Canada call on the Government of Canada to make targeted sustainable funds and resources available.

### **RATIONALE**

BPW Canada has already identified its support for action on the problem of violence against women, especially Native women with its resolution *Sisters in Spirit, Native Women's Association of Canada*, from the 2010 National Convention.

Since that time funding was made available to address the problem, however, it has not focused on the root problems of violence. As noted by Amnesty International the \$10 million dollars of targeted funds need to be further guided as "much of the money is going toward police initiatives that track missing persons, but do not specifically focus on patterns of violence against Indigenous women". Amnesty International also further notes that police need increased training to be sensitized to the specific needs of Native women who have been traumatized by violence.

Furthermore, as of July 2011 the Federal Government has noted that it "sympathizes" with the dire situation of Native women, but feels that the current provincial and federal responses negate the need for an overall action plan.

### **REFERENCES**

- Amnesty International, "Stolen Sisters: Discrimination and violence against Indigenous women in Canada", [http://www.amnesty.ca/campaigns/sisters\\_overview.php](http://www.amnesty.ca/campaigns/sisters_overview.php) (Accessed 23 January 2012)
- House of Commons Canada, *Interim Report Call Into the Night: An Overview of Violence Against Aboriginal Women*, Standing Committee on the Status of Women, March 2011.
- Native Women's Association of Canada, *Community Resource Guide: What Can I Do to Help the Families of Missing and Murdered Aboriginal Women and Girls?*, Ottawa: The Native Women's Association of Canada, 2010.
- "No Action plan on missing aboriginal women: Protesters rally for missing, abused aboriginal women",
- The Canadian Press, 5 July 2011, <http://www.cbc.ca/news/politics/story/2011/07/05/pol-ambrose-women.html> (Accessed 23 January 2012)
- Resolution #2, *Sisters in Spirit, Native Women's Association of Canada*, BPW Canada Brief to the Government of Canada, Honourable Stephen Harper, 2010.

## RESOLUTION #5

### ***Dealing with Culture Based Abuse of Women***

**THEREFORE BE IT RESOLVED** that BPW Canada urges the Government of Canada, through the Federal Minister of Justice, to add culture based abuse by a family member as a form of discrimination under the Canadian Human Rights Act.

**FURTHER BE IT RESOLVED** that BPW Canada urges the Government of Canada to instruct the Canadian Human Rights Commission to develop guidelines that include culture based discrimination by a family member as a form of discrimination under the Act and to have both the Human Rights Commission and Citizen and Immigration Canada engaged in developing/promoting a national education program.

**FURTHER BE IT RESOLVED** that BPW Canada urges the Government of Canada to instruct the Canadian Human Rights Commission and Citizenship and Immigration Canada and to develop a national education program encouraging women who are victims of culture based abuse of their rights to bring their cases before a provincial or federal Human Rights Commission.

### **RATIONALE**

The media has been reporting on the Shafia trial as an outcome of the systematic murder of four female family members because of their failure to fit into the perceived patterns set by the male head of their household. The public has entered into the debate and some are focusing attention on Canada's multicultural policy as allowing those coming from other countries and settling in Canada to continue to maintain cultural practices from their originating country at deference to our values. Although some have argued such actions by predominant male members of households are religiously-based more recent statements from religious leaders have clearly condemned such actions as culturally and not religiously based.

Honour killing is the extreme outcome of this culturally motivated abuse. This form of abuse is dissimilar to traditional forms of family violence in Canada which are reported to be related to psychological issues within individuals that lead to abusive acts, rather than abuse of a cultural nature and as Papp asserts this latter form "frequently occurs" (Papp, 2010). Culturally motivated abuse is at odds with the **Canadian Charter of Rights and Freedoms Part 1 of the Constitution Act, 1982** which states what are the fundamental freedoms of all Canadians including: (a) *freedom of conscience and religion*; (b) *freedom of thought, belief, opinion and expression, including freedom of the press and other media of communication*; (c) *freedom of peaceful assembly*; and (d) *freedom of association*.

Honour killings are reported as an outcome of ongoing issues within a family, thus the need to intercede before killings occur is paramount. Addressing ongoing intimidation as abuse through the courts may impede women in families, who are often under the age of majority, from reporting their situation to legal authorities. In most cases the victims of such actions are women who are under the power of the male head of the family. Moving first to act when such abuse is known requires legislation making it clear to male family heads that it is a crime to threaten or to take action on a member of the family because the person does not fit within the controls set by the predominant member. Therefore, denying women members of the family their fundamental freedoms under the **Canadian Constitution** is a matter to be addressed under the **Canadian Human Rights Act (CHRA)** R.S. C , 1985, c. H-6

In the case of culturally motivated abuse women are being denied their freedoms based on *race, ethnic origin, age, sex, marital status, and family status*. Persons being denied such freedoms have the right to register a complaint under Part III of the Act for what is termed *multiple grounds of discriminatory practices*. However, the current Act discriminatory practices are limited to "provision of services, facilities or accommodation customarily available to the general public" and further "(a) to deny, or to deny access to, any such good, service, facility or accommodation to any individual, or (b) to differentiate adversely in relation to any individual, on a prohibited ground of discrimination" (1976—77, c. 33, s. 5). Amendments will be required to expand the current limitations associated with the stipulations on discriminatory practices to address discriminatory practices occurring within a 'family'. The CHRA provides the Human Rights Commission further power to set guidelines that outline how the Act applies to a

'class of cases described in the guideline' (Section 27. Guidelines [2]). Hence there are provisions that CHRC can act upon to address culturally based abuse.

Furthermore, the need to educate women who are recipients of such cultural abuse, about how to report these actions will be of high importance. The CHRA provides the following powers to the commissioners“(a) shall develop and conduct information programs to foster public understanding of this Act and of the role and activities of the Commission thereunder and to foster public recognition of the principle described in section 2”. Therefore, the CHRC has the ability to provide public awareness for women who are the recipients of culturally based abuse.

BPW also has the right to make a request for such changes to the CHRA under **section 27 Powers, Duties and Functions** which states: (e) may consider such recommendations, suggestions and requests concerning human rights and freedoms as it receives from any source and, where deemed by the Commission to be appropriate, include a report referred to in section 61 reference to and comment on any such recommendation, suggestion or request.”

## REFERENCES

- Government of Canada (2012). *Powers, duties and functions, Canadian Human Rights (R.S.C., 1985, c. H-6)*, Department of Justice. <http://laws-lois.justic.gc.ca/eng/acts/h-6/ogage-8.html>
- Government of Canada (2012). *Canadian Human Rights Act, R.S.C., 1985, c. H-6*. <http://laws-lois.justic.gc.ca/eng/acts/h-6/page-1.html>
- Government of Canada (1982). *Canadian Charter of Rights & Freedom part 1 of the constitution act, 1982*. [http://laws.justice.gc.ca/eng/charter/page-1.html#l\\_1:s\\_2](http://laws.justice.gc.ca/eng/charter/page-1.html#l_1:s_2)