



## Factsheet #4: Employee Pensions and Benefits for the Aboriginal Non-profit Workforce

**Overall Project Context:** The “*anpBC Strategy*” is an Indigenous approach designed to strengthen, support, and uplift the countless number of dedicated people who work and volunteer within Aboriginal Non-profit (ANP) organizations. The *anpBC Strategy* is the result of hundreds of stories shared by dedicated ANP employees and volunteers across the province from 2012 to 2013. It offers a suite of resources and recommendations aimed at sustaining and nurturing our Aboriginal workforce in four areas: strengthening connections with culture and traditional values; mentorship and professional development; employee pensions and benefits; and workplace wellness and balance.

Aboriginal non-profit organizations are one of the ways we enrich our traditional and cultural support networks historically supplied by our families and community. Supported by a strong workforce, ANPs can continue to offer services to our communities that support, heal, and strengthen our people now and for generations to come.

### An Aboriginal approach to Pensions and Benefits

Employee pensions and benefits in an Aboriginal non-profit context often look different than mainstream approaches. That is, when it comes to retirement planning, pension options may not be used or even considered. Pensions are a relatively new option for us as Aboriginal people, because traditionally we have looked to our families and communities to take care of us when we can no longer provide for ourselves. Meaningful benefits in an Aboriginal context span beyond extended health and dental packages and include cultural benefits that allow us to attend traditional ceremony and community events, access Elders, and take advantage of healing opportunities such as Sweat Lodge. A recent 2012 survey with ANP employees demonstrated the importance of cultural benefits: Almost 80% of respondents indicated that cultural benefits are important when working for an ANP organization.

### Pension and Benefit Practices in the ANP Sector

Recent 2012/13 research with a range of people who work and volunteer for ANP organizations across BC showed that cultural benefits, more than any other type of benefit, are a key reason why people join and stay in the Aboriginal non-profit workforce. For example, leave-of-absence policies related to family funerals need to consider the significance of extended families. Research also revealed a very real tension between traditional and western approaches to retirement planning, and that very few ANP employees are adequately prepared for the years ahead when they retire from paid work.

*“We now need to make more plans for our retirement years. The tradition of being taken care of when we can no longer provide for ourselves has been disrupted by residential schools and is no longer easy to achieve.”*

## Strengthening Pension and Benefit Practices in Your Workplace

The anpBC strategy offers the following recommendations towards strengthening practices related to pensions and benefits in the workplace:

**Integrate cultural benefits into standard employee benefit packages** through either working with your benefits provider to make changes, or using creative ways to offer cultural benefits that are of low cost to the organization. For example, offer opportunities for cultural events during the work week such as “soup and bannock Fridays” or smudging ceremonies.

**Build a “paid time off” (PTO) policy into your organization.** PTO combines sick days, cultural days, vacation days, and leave days into one category and gives more control to the employee towards how they will take their time off, such as taking time off for cultural events.

**Consider building a social enterprise<sup>1</sup> into your organization to generate income** that can be directed towards offering retirement income to your employees, such as in the form of a registered retirement savings plan.

**Consider opportunities to partner with other ANP organizations** that provide pooled benefits and retirement income plans. This may help to expand the options you can offer to your employees, and reduce costs through sharing an established plan with another agency.

## Strengthening Pensions and Benefits Practices in the ANP Sector

Based on research and engagement with the ANP community in BC, the following recommendations are suggested for the entire sector:

**Establish an ANP sector benefit plan** suited to the Aboriginal context and aligned with an Aboriginal worldview. Make this plan available to any ANP organization who may want to participate. A widely available plan may help to reduce insurance premiums for organizations and contribute to relevant benefits for Aboriginal employees.

**Establish an ANP retirement income strategy and benefit plan** including offering educational workshops about the importance of saving for retirement and cultural approaches to retirement. Creating and offering an ANP retirement benefit plan will enable thousands of employees to actively participate in making a financial investment towards their retirement.

**Hold gatherings with ANP organizations to share knowledge and promising benefit practices.** Sector wide conversations could include: gathering ANP leaders and benefits providers to discuss successful cultural benefit policies; promoting benefit management practices that maximize coverage while minimizing costs; and financial literacy<sup>2</sup> for the sector.

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For more information on the *anpBC Strategy*, or to learn more about the other themes within the strategy (mentorship and professional development; employee pensions and benefits; workplace wellness and balance), please visit [www.aboriginalnonprofits.com](http://www.aboriginalnonprofits.com)

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<sup>1</sup> Social enterprises are businesses owned by nonprofit organizations, that are directly involved in the production and/or selling of goods and services for the blended purpose of generating income and achieving social, cultural, and/or environmental aims. Social enterprises are one more tool for non-profits to use to meet their mission to contribute to healthy communities. (*Social Enterprise Council of Canada, 2014*)

<sup>2</sup> Financial literacy can be defined as the ability to make informed choices about finances and to understand how those choices affect a person’s life (*Aboriginal Finance Officers Association of British Columbia, 2011*)