

As a part of the [Feminist Brain Drain study](#), frontline staff and management both expressed concerns about pensions and retirement benefits. Frontline staff were concerned about an inability to retire because of inadequate savings, while executive directors were concerned about the level of support their organization was contributing to retirement wellbeing. Sadly, this is not a challenge that is unique to the VAW shelter/transition house (TH) sector but is felt across much of the nonprofit sector. In a Canadian survey, "six-in-ten respondents said their non-profit or charitable organization offered no retirement benefits at all."¹ This same survey found that the most common reason for not offering these benefits was cost.²

While there are financial barriers to offering pension and retirement benefits, these benefits can strengthen decent work conditions.³ Not only is this good for workers, it can also contribute to increased job satisfaction and employee retention. As wages across nonprofits, including shelters/THs, remain low, pensions and retirement benefits can bring increased security for workers' futures.

To understand this issue among VAW shelters/THs, we asked: **Does your organization provide retirement benefits to staff?**⁴⁵

Unlike the survey cited above, only one-fifth of respondents (18%) indicated that they did not offer retirement benefits to their staff, with one-

third (32%) indicating that they offer these benefits to all staff. The largest number (48%) of respondents indicated that they only provide retirement benefits to full-time staff, not part-time or casual staff. After hearing from several executive directors, we know that we missed an option of providing benefits to all staff (full- and part-time), except casual staff. We also heard of options like an à la carte allocation system where employees could opt to use funds toward an RRSP. While the number of organizations providing benefits is high, there are still staff facing a future without retirement savings. Organizations would like to provide greater benefits, but a lack of funding limits the amount that can be invested in retirement and pension benefits.

Considerations for finding and maintaining a pension or retirement benefits provider:

- Find a company that understands the nonprofit and charitable sector. Women's Shelters Canada has recently started working with [Common Good Plan](#), which is a provider designed for nonprofits. If you have a regional nonprofit network, they may provide pension plan resources ([Ontario](#); [Quebec](#)).
- Reputation, track record, and pricing are key elements. Ask others in your network who they work with and about these factors.
- Small organizations can feel forgotten by big companies, so find a company that is responsive to you.

Shelter Trends is a way for Women's Shelters Canada to monitor trends across the VAW shelter/transition house (TH) sector. These simple surveys are emailed to shelters/THs approximately six times a year.

Photo from [Canva](#).

1 Common Good Retirement Benefits & Pollara Strategic Insights. (2018) Retirement Benefits and Security in the Non-Profit Sector: Survey Results. (p.4) https://sencanada.ca/content/sen/committee/421/CSSB/Briefs/PollaraReportforCommonGood_e.pdf

2 Ibid

3 Ontario Nonprofit Network. (2023) Why nonprofits see offering a pension as an investment in their community. <https://theonn.ca/2023/02/why-nonprofits-see-offering-a-pension-as-an-investment-in-their-community>

4 Retirement benefits may include a defined benefit pension plan, defined contribution pension plan, or pooled registered pension plan (RRSP).

5 The survey was sent to 452 shelters/THs, with a response rate of 41%.

