

**Canadian Federation of University Women
Fédération Canadienne des Femmes
Diplômées des Universités**



CFUW Club Brief on CFUW Policies 2009

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THE CANADIAN FEDERATION OF UNIVERSITY WOMEN (CFUW)

Founded in 1919, CFUW is a voluntary, self-funded, non-partisan organization of women graduates and students in 113 clubs across Canada who work to improve the status of women and girls, and to promote education, peace, justice and human rights. CFUW holds special consultative status at the United Nations (ECOSOC) and serves on the Sectoral Committee on Education of the Canadian Sub-commission for UNESCO. CFUW is the largest of 79 national affiliates of the International Federation of University Women.

- CFUW monitors current legislation and emerging issues, takes action on issues of national and international concern; and promotes awareness of its existing policies.
- CFUW encourages dialogue with government as an effective means for positive change.

CFUW ___ is a member Club of CFUW. There are ___ members in the ___ area.

Canadian Federation of University Women (CFUW) Brief 2009:

CFUW__ (insert Club name) presents in this Brief issues that are of concern to all its members. CFUW Policies that are discussed in CFUW Clubs across Canada and again at the CFUW AGM. CFUW resolutions come from the grassroots of the organization and are the result of extensive research, debate, and commitment. When these resolutions are adopted they become CFUW policy.

The Policies adopted at the CFUW 2009 AGM in Winnipeg, Manitoba were:

- Promoting Financial Literacy in Canada
- Employment Insurance Reform
- Addressing Climate Change: Greenhouse Gas Emissions

We look forward to meeting with you to discuss these important issues.

Yours sincerely

_____, President, CFUW _____

PROMOTING FINANCIAL LITERACY IN CANADA
Proposed by University Women's Club of Montreal Inc.
ADOPTED 2009

RESOLVED, That "Financial Literacy" be recognized as an essential life-skill that includes amongst its critical components

1. Financial knowledge and understanding,
2. Financial skills and competence,
3. Financial decision-making responsibility,
4. Understanding credit and money management,
5. Understanding taxes, pensions and benefits and savings,
6. Understanding the legal and financial implications of one's civil status.

RESOLVED, That the Canadian Federation of University Women (CFUW) strongly support the immediate development and implementation of a national strategy for financial literacy, with public consultation.

RESOLVED, That the CFUW urge the federal, provincial and territorial governments to allocate resources to the promotion and implementation of a financial literacy program to be delivered to adults of all ages and all circumstances by government agencies, employers and not-for-profit community organizations.

BACKGROUND

A generation ago, “financial capability” for most Canadians meant knowing how to balance a chequebook, paying off one’s mortgage and, if one was fortunate, being able to collect a pension at retirement. With the onset of increased job insecurity, family demands and a continuously evolving financial marketplace, households in most Western economies are constantly faced with difficult budgetary, credit and investment decisions but too often lack foundational skills such as financial literacy and numeracy to support successful decision-making (Lusardi & Mitchell, 2007).

The stakes have never been higher. As families struggle to make ends meet, consumer debt has exploded. According to the Vanier Institute of the Family’s 2007 report on the current state of family finances in Canada, “average debt per household jumped by 54 percent between 1990 and 2007” (Sauvé, 2008, p.7) with total debt per household now equal to a total of 131 percent of household income after transfers and income taxes compared to 91 percent in 1990 (Sauvé, 2008).

Former Ontario Securities commissioner Glorianne Stromberg pointed out in her groundbreaking report on practices in the Canadian investment industry, information provided by the seller is often biased in favour of a specific product without taking into consideration the individual’s overall personal objectives and tolerance to risk (Stromberg, 1998).

The Government of Canada through the Department of Industry Canada, and Canada’s Office of Consumer Affairs, drawing on resources such as the already established Financial Consumer Agency of Canada, is in the best position to develop a financial capability education program in Canada. Furthermore, consumer groups such as Consumers' Association of Canada; Public Interest Advocacy Centre; Association coopérative d'économie familiale; and Option Consommateurs and similar organizations could be enlisted to deliver the financial capability education program to adults once they begin their first job and at the grassroots level.

The national financial capability/literacy education program must be:

- Both objective and independent in content and delivery in order to best serve the needs of the Canadian financial consumer.
- Receive priority status from the Minister of Finance
- Delivered through a nationally cohesive strategy.

CFUW urges the Government of Canada to take immediate action to put this program in place for families in Canada.

EMPLOYMENT INSURANCE REFORM
Proposed by the CFUW Legislation Committee
ADOPTED 2009

RESOLVED, That the Canadian Federation of University Women (CFUW) urge the Government of Canada to reform the unemployment benefit program, currently called Employment Insurance, to:

1. Make it responsive to changing employment realities, including but not restricted to:
 - a. reducing the waiting period,
 - b. expanding the eligibility criteria,
 - c. allowing part-time and contract workers access to unemployment benefits,
 - d. allowing self-employed to “opt-in” to the unemployment benefit programme; and
2. Conduct ongoing and thorough gender based analyses with a view to correcting gender disparities in the current program.

BACKGROUND:

Employment Insurance is a national social insurance program designed to ease the income problems of people who find themselves temporarily unemployed and to assist with their transition back into employment. In March 2007, the House of Commons Standing Committee on the Status of Women passed a motion recommending that the government “make necessary changes to the Employment Insurance Program to eliminate its discrimination against women” (FEWO, Mar.2007, p.2). This came as a result of the Committee’s study of the economic security of women.

The report: *Improving the Economic Security of Women: Time to Act*, noted major changes that have affected women, their work and their income” (Standing Committee on the Status of Women [FEWO], June 2007, Section 3.):

- Labour market participation for women has increased from 57 percent in 1996 to 62 percent in 2006, but
- Women have a disproportionate share of non-standard work (part-time, non-standard work such as casual, part-year, contract) – 30 percent of all employed women work part-time compared to 10% for men
- 22 percent of women are in low-paid jobs compared to 12 percent for men
- the number of self-employed women has doubled in the last 15 years, and is growing 60 percent faster than men
- “The Committee heard that women still take on a disproportionate share of unpaid care-giving work... Many women work part-time or take on non-standard work to accommodate child care or other family responsibilities.” (FEWO, Section 3.2.3)

The Standing Committee heard that “women ... have lower access to employment benefits than do men ... because of the nature of the jobs that they occupy. ...Witnesses suggested that the eligibility criteria made it difficult for women in non-standard work arrangements to qualify for benefits” (FEWO, Section 5.1.1)

An earlier study done by the Subcommittee on Employment Insurance Funds of the House of Commons Standing Committee on Human Resources found that women entered and exited the labour market more frequently than men (2005,p.31). This has a major impact on eligibility for Employment Insurance.

Women have special needs with respect to Employment Insurance recognize. They must balance family and work responsibilities with their need for economic security. Amending the Act to reflect women’s paid work realities will assist women and their families.

GENERAL NOTES: BUDGET 2009

There are serious concerns that employment insurance benefits will fail to reach the expected number of jobless. Budget 2009 will allow a person to collect EI for 50 weeks rather than 45, and has extended job training (Government of Canada, 2009 p.17). Women’s groups, including CFUW, have red-flagged this issue (CFUW National Office, Jan.28, 2009).

ADDRESSING CLIMATE CHANGE: GREENHOUSE GAS EMISSIONS

Proposed by CFUW Victoria

ADOPTED 2009

RESOLVED, That the Canadian Federation of University Women (CFUW), recognizing the serious threat to life on earth posed by climate change, urge all levels of government to act immediately to create a national climate action plan that would:

1. Set strong short-term targets for reduction of greenhouse gas emissions, with the goal of achieving a 30 percent reduction below 1990 levels by 2020 and a reduction of 80% below 1990 levels by 2050;
2. Utilize every power defined in the Canadian Constitution, including policy and program development, legislation and regulations, taxation mechanisms, legal enforcement, market incentives and inter-governmental agreements to support the achievement of this goal, and
3. Provide ongoing support for research and education concerning all aspects of climate change.

RESOLVED, That CFUW urge the Government of Canada to reaffirm Canada's commitment to its signed international agreements on climate change, including the Kyoto Protocol, to ratify the successors to Kyoto, and to work with other countries to achieve reductions in greenhouse gas emissions to avert crisis in the global climate system.

BACKGROUND

“The scientific evidence is now overwhelming: climate change presents very serious global risks, and it demands an urgent global response” (Stern, 2007, p. i).

As ocean levels rise, ice fields shrink, extreme weather events escalate, diseases and pests spread and species-losses increase, scientists agree that these changes are largely due to human activity. Canada needs take a lead in building new, greener technologies that will advance its economy and help the world.

If Canada takes a lead it can learn which technologies and strategies are most effective as it builds new, greener technologies that will advance its economy and help the world and position Canada to negotiate for change.

The technical fixes to slow or reverse climate change exist or could be developed but it is important to make the right market signals to produce fast and appropriate changes in the way we make choices.

Demerse and Bramley (2008) state “carbon pricing will almost certainly form the linchpin of any effective climate strategy” (p.33). “Those who produce greenhouse-gas emissions are bringing about climate change, thereby imposing costs on the world and on future generations” (Stern, 2007, p.xviii), and carbon pricing can ensure that emitters have to pay these costs.

“Central to the carbon tax system is the belief that the atmosphere can no longer be treated as a free dumping ground” (Weaver, 2008, p.271). Carbon prices may be set by carbon taxes, carbon permit trading or both. Taxes are easy to impose and administer, though they may be politically unpopular. Permit trading is hard to set up, though it has promise for the future, especially if the permits are auctioned. Most authors cited here favour using both taxes and permits. Regulations are a useful extra tool for sectors which are not price-sensitive or which are slow to adjust.

International agreements are the key, however. We urge the Government of Canada to sign onto the new, stronger post-Kyoto protocol at COP 15, being held in Copenhagen, Denmark, December 7-18, 2009 (<http://en.cop15.dk>).

SAMPLE LETTER ON FINANCIAL LITERACY

Re: Promoting Financial Literacy in Canada

Dear (Name of MP; MNA; MPP; MLA)

The Canadian Federation of University Women___ (CFUW___) strongly supports the promotion of financial literacy in Canada. Members of the CFUW voting body adopted the following policy at the national Annual General Meeting of CFUW in Winnipeg, Manitoba in August 2009:

RESOLVED, That “Financial Literacy” be recognized as an essential life-skill that includes amongst its critical components

1. Financial knowledge and understanding,
2. Financial skills and competence,
3. Financial decision-making responsibility,
4. Understanding credit and money management,
5. Understanding taxes, pensions and benefits and savings,
6. Understanding the legal and financial implications of one’s civil status.

RESOLVED, That the Canadian Federation of University Women (CFUW) strongly support the immediate development and implementation of a national strategy for financial literacy, with public consultation.

RESOLVED, That the CFUW urge the federal, provincial and territorial governments to allocate resources to the promotion and implementation of a financial literacy program to be delivered to adults of all ages and all circumstances by government agencies, employers and not-for-profit community organizations.

CFUW___ asks you to bring this matter before your government and to consider working towards ensuring that Canada has a national strategy to promote financial literacy.

The Canadian Federation of University Women__ (CFUW___) is an organization of more than ...graduate women and students in... (Name your area or city). It is a member of the (insert the number) Clubs of CFUW...Council, representing over (insert number)...women in... (Name your province).

It is affiliated with the Canadian Federation of University Women (CFUW) a national voluntary, non-partisan, non-profit, self-funded, organization of 10,000 women graduates and students in Canada. CFUW is the largest national affiliate of the 79-member International Federation of University Women (IFUW). CFUW is working to raise the social, economic, education and legal status of women and girls. CFUW has supported equality rights for women since 1919.

I look forward to meeting with you to discuss this matter.

Yours sincerely,

President CFUW_____

SAMPLE LETTER ON EMPLOYMENT INSURANCE REFORM

Re: Employment Insurance Reform

Dear (Name of MP; MNA; MPP; MLA)

The Canadian Federation of University Women___ (CFUW___) is greatly concerned about the current structure and accessibility of Employment Insurance in Canada. Members of the CFUW voting body adopted the following policy at the national Annual General Meeting of CFUW in Winnipeg, Manitoba in August 2009:

RESOLVED, That the Canadian Federation of University Women (CFUW) urge the Government of Canada to reform the unemployment benefit program, currently called Employment Insurance, to:

1. Make it responsive to changing employment realities, including but not restricted to:
 - a. reducing the waiting period,
 - b. expanding the eligibility criteria,
 - c. allowing part-time and contract workers access to unemployment benefits,
 - d. allowing self-employed to “opt-in” to the unemployment benefit programme; and
2. Conduct ongoing and thorough gender based analyses with a view to correcting gender disparities in the current program.

CFUW___ asks you to bring this matter before your government and to work with all stakeholders to ensure that Canadians can access a fair and responsive Employment Insurance program.

The Canadian Federation of University Women___ (CFUW___) is an organization of more than ...graduate women and students in... (name your area or city). It is a member of the (insert the number) Clubs of CFUW...Council, representing over (insert number)...women in... (name your province).

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I look forward to meeting with you to discuss this matter.

Yours sincerely,

President CFUW_____

SAMPLE LETTER ON CLIMATE CHANGE

Re: Addressing Climate Change – Greenhouse Gas Emissions

Dear (Name of MP; MNA; MPP; MLA)

The Canadian Federation of University Women____ (CFUW____) is greatly concerned about the effects of climate change. Members of the CFUW voting body adopted the following policy at the national Annual General Meeting of CFUW in Winnipeg, Manitoba in August 2009:

RESOLVED, That the Canadian Federation of University Women (CFUW), recognizing the serious threat to life on earth posed by climate change, urge all levels of government to act immediately to create a national climate action plan that would:

1. Set strong short-term targets for reduction of greenhouse gas emissions, with the goal of achieving a 30 percent reduction below 1990 levels by 2020 and a reduction of 80% below 1990 levels by 2050;
2. Utilize every power defined in the Canadian Constitution, including policy and program development, legislation and regulations, taxation mechanisms, legal enforcement, market incentives and inter-governmental agreements to support the achievement of this goal, and
3. Provide ongoing support for research and education concerning all aspects of climate change.

RESOLVED, That CFUW urge the Government of Canada to reaffirm Canada's commitment to its signed international agreements on climate change, including the Kyoto Protocol, to ratify the successors to Kyoto, and to work with other countries to achieve reductions in greenhouse gas emissions to avert crisis in the global climate system.

CFUW____ asks you to bring this matter before your government and to work with all necessary stakeholders to pursue strong action plan against climate change.

The Canadian Federation of University Women__ (CFUW____) is an organization of more than ...graduate women and students in... (Name your area or city). It is a member of the (insert the number) Clubs of CFUW...Council, representing over (insert number)...women in... (Name your province).

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I look forward to meeting with you to discuss this matter.

Yours sincerely,
President CFUW_____

SUGGESTED CLUB ACTION ON NEW CFUW POLICIES

1. **Financial Literacy:** This is a policy that can be advocated with representatives from all levels of government. When speaking to your MP, you may want to emphasize the necessity of a national action plan; when speaking to your MPP, you may want to highlight the need to include financial literacy in school curriculum; when speaking to local representatives, highlight the possibilities for educational initiatives at the local level.
2. **Employment Insurance Reform:** This is a federal issue and should be addressed to your MP to enlist their and/or their party's support for substantive EI reform. You may want to bring local unemployment and access to EI statistics with you to the meeting to bolster your argument.
3. **Climate Change:** This resolution is directed primarily at the federal government. However, because of the relationship between natural resource extraction and climate change, this should also be brought up with MPPs.

NOTE:

1. After **resolutions** are adopted at a national CFUW AGM, they become **CFUW Policy** and they are entered into the CFUW Policy Book.
2. CFUW has four Advocacy Directors – Educational Affairs, International Affairs, Legislation and Status of Women and Human Rights. They work with the President and the National Office on CFUW Policy.

OTHER:

Looking for a program idea? Any of these policies could make an excellent topic for Club program.

1. Use this Brief to contact your representatives from the federal and provincial governments; or
2. Target the individual issues using the sample letters, which you can customise to suit your Club and local situation; or
3. Forward the national letter with a cover letter from your Club to let your local representative know about our new CFUW policies
4. Let CFUW know about your successes at cfuwadvocacy@rogers.com or cfuw1@rogers.com . National Office will be sure to let the Advocacy Directors know what you are doing.