

Pension (In)Securities: Unpaid Work, Precarious Employment and the Canadian Pension System

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ABSTRACT

The growth in precarious employment and an escalating crisis in social reproduction suggest increasing retirement insecurity for Canadians, particularly for those (mainly women) doing unpaid care work over their life cycle. Reforms aimed at redistributing paid work time and the sex/gender division of labour have the most transformative potential.

RÉSUMÉ

L'essor dans un emploi précaire et une crise qui escalade dans la reproduction sociale suggère une insécurité croissante chez les canadiens au sujet de leur retraite, tout particulièrement pour ceux (les femmes, en particulier) qui font la prestation de soins non rémunérée au cours de leur vie. Les réformes qui visent à redistribuer le travail rémunéré et la division du travail entre les sexes a un potentiel des plus transformateur.

Recently, a Canadian mutual fund newsletter advised women that "it's unrealistic to depend on governments, spouses or children for financial assistance in your old age. The best guarantees for your secure retirement are the ones you create for yourself" ("Women and Retirement" 2002). Women, the newsletter seems to suggest, must find paid work with secure pensions or, better yet, paid work that provides them with disposal income to invest in mutual funds inside a registered retirement savings plan. In Canada, individual financial security after retirement is largely dependent on previous labour force participation, or on attachment to someone who undertakes paid work. Yet the growth in precarious non-standard employment, an escalating crisis in social reproduction, and a failure to address these changes in the pension system, suggest retirement income is increasingly insecure. This article focuses on the ways the pension system takes account of, or acknowledges, an important element of social reproduction, namely the unpaid care of dependent children, other dependent family members and volunteer caring work. It looks at the effects of recent changes within the system on those (mainly women) performing this work. It argues that developments in the Canadian pension system reflect shifts in the construction of citizenship under neoliberalism, and that they have negative

consequences for those doing unpaid care work over their life cycle.

The article begins by examining the shift in ideals of citizenship in the welfare state associated with privatization and restructuring under neoliberalism, namely the shift from social citizenship to market citizenship. This shift is nicely captured by the mutual fund newsletter's emphasis on individual responsibility for retirement security. It then analyzes recent developments in the pension system through the lens of the invisible unpaid care work that "supports the daily and generational maintenance of the...population" (Vosko 2000, 41). It discusses trends in production and social reproduction in Canada, and analyzes the effects of changes to the pension system on the retirement security of those doing unpaid care work. The third section canvasses some reform possibilities that might better recognize this work. It argues that, while these reforms recognize the importance of unpaid care work, they tend to leave the sex/gender division of labour intact. The article concludes by suggesting that policies which attempt to actively change this division of labour hold out more promising transformative possibilities.

FROM SOCIAL CITIZENSHIP TO MARKET CITIZENSHIP

T.H. Marshall's classic essay "Citizenship and Social Class," (1964, 65) delineates three forms of citizenship: civil, political, and social. Marshall understood social citizenship rights to include a minimum standard of living that would insulate citizens from market adversities and allow them to fully participate in their community (101-03). Others have sought to expand the idea of social citizenship to include a broader vision of social and economic equality, a vision closely connected to the idea of the redistributive welfare state (Shaver 1997).

This broader conception of social citizenship was challenged during the 1990s in an era of welfare state restructuring and privatization associated with the global rise of neoliberalism that signalled a shift towards what social theorists such as Ulrich Beck refer to as a "risk society" (1992). When applied to the welfare state, the risk society is characterized by actuarialism, the targeting of state benefits through needs or means testing, and a focus on decentralized governance. Of particular importance is an emphasis on self-regulation which, in the pension context, tends to individualize (and privatize) pension risk through personal pension accounts (Condon 2001, 86-88).

These changes signalled a shift from ideals of social citizenship in which the state, through various services and benefits, both socializes risks such as illness or poverty and provides equality of condition or outcome, to ideals of market citizenship in which the state provides equal opportunity to participate in the market. Individuals must rely on themselves through the market to ensure their financial and physical well-being (Condon 2001; Cossman and Fudge 2002). Recent developments in pension provision in Canada reflect the economic and political restructuring associated with neoliberalism, and the associated shift in citizenship ideals.

PRODUCTION, SOCIAL REPRODUCTION AND CANADIAN PENSIONS: RECENT DEVELOPMENTS

An individual's pension and retirement security is dependent to a large extent on their earnings in the labour force, or on "being in a

familial relationship with, or a survivor of, a wage earner" (Condon 2001, 85). Yet trends in production, particularly in the character of the employment relationship, and in the distribution of social reproduction work among the state, communities, families, the market and individuals suggest that under the current process of restructuring, pension security is becoming increasingly precarious for women and men.

Precarious Employment

The restructuring of paid work in the labour market has been characterized by the decline of the standard employment relationship. The main elements of this form of employment are job security with a single employer, frequently in a unionized workplace, a social (or family) wage which includes benefits such as pensions and extended health coverage, and reasonable working hours and conditions. It is an essential element of the male breadwinner norm that gained prominence following the Second World War, in which the male wage supports a nuclear, heterosexual family. As feminist political economists have shown, it has only ever been a norm for a narrow (largely white male) segment of the labour force, and has always been part of a gendered dual labour market in which the employment norm for women and workers from other marginalized groups was non-standard employment (Bruegel 1998, 219; Fudge and Vosko 2001, 274-77; Lewis 1992, 161). Some common characteristics of this type of employment include dimensions of precarious employment such as low wages, limited or no access to benefits, part-time or temporary employment, own-account self-employment, and low levels of regulatory protection and control (Vosko 2003).

Since the mid-1970s, as more women entered the labour market, and as corporate restructuring led to an increase in the number of small businesses and in the share of employment they provided, and as many businesses adopted a labour force management approach centring around a "core worker/contingent worker strategy", there has been a growth in non-standard employment (Fudge and Vosko 2001, 290). Between 1989 and 2001, the growth of non-standard forms of employment outpaced that of standard forms of employment (Vosko, Zukewich and Cranford 2003).

This has created a "feminization of employment relationships - a phenomenon whereby a growing proportion of work arrangements carry wages, benefits, terms and conditions of employment resembling those conventionally identified with women and other marginalized workers" (Fudge and Vosko 2001, 272; Vosko 2000, c.1). Thus not only is women's labour force participation increasingly characterized by non-standard employment, but so is a growing proportion of men's (Statistics Canada 2000, 103-04). And, despite an apparent stabilization in the growth of non-standard employment, there has been an increase in its more precarious forms: part-time jobs, own-account self-employment and full-time temporary jobs (Vosko, Zukewich and Cranford 2003). These forms of paid work are less likely to provide benefits such as pensions, or the income to save privately for retirement.

The Escalating Crisis in Social Reproduction

Despite their increased participation in the labour force, women have remained largely responsible for key dimensions of social reproduction, namely unpaid care work (Lewis 1992, 160; Vosko 2000, 39) and data indicates women perform approximately two-thirds of total unpaid work, a figure that has remained relatively constant since the 1960s (Statistics Canada 2000). Analysts have also noted that unpaid household work tends to increase in response to declines in household income such as those associated with the growth of non-standard precarious employment (Bakker 1998, 7). Thus it is not surprising that women make up the majority of those employed (and self-employed) part time (Vosko, Zukewich and Cranford 2003, 21-22). In 2002, just under 70% of those employed part-time were women. Of these women, just under 21% cited childcare or family responsibilities as their primary reason for doing paid work part-time (Statistics Canada 2003, 17 & 19).

The state plays an important role in mediating and structuring the relationship between production and social reproduction in capitalist economies (Jenson 1986; Picchio 1992). In Canada, neoliberal restructuring, privatization, and shifts in understandings of citizenship have had significant implications for the structure of this relationship.

Government restructuring has reduced or eliminated many social welfare services, programs and benefits particularly for child care, elder care and health care. Responsibility for these aspects of social reproduction has been transferred ((re)privatized) to the market, or more frequently to communities, families, and individuals, particularly women, who face increasing pressure to take on this work. Of particular concern is the assumption underpinning public policy that women, their families and communities have an endless capacity to bear this growing burden (Cossman and Fudge 2002; Elson 1998). Many women face increasing pressures and time stress in managing paid and unpaid work, resulting in an escalating crisis in social reproduction (Vosko 2002). More women are under pressure to reduce their labour force participation or retire early (Townson 2000), thus increasing their pension insecurity.

Relationship to the Pension System

Canada's pension system is commonly said to have three pillars: the Old Age Security (OAS) programme, the Canada/Quebec Pension Plan (CPP),¹ and employer-sponsored occupational pension plans (RPPs), registered retirement savings plans (RRSPs) and other personal savings.² The OAS, funded by federal government general revenues, is largely a residual program designed to alleviate poverty. The CPP, funded by the contributions of employers and workers, including the self-employed, is designed to replace approximately 25% of a person's average lifetime wage to a maximum of 25% of the average Canadian wage. Pension analysts suggest retirement income should be approximately 70% of pre-retirement income, and Canadians are expected to supplement or replace OAS and CPP benefits with income from RPPs, RRSPs, and other savings.

It is a pension system based on the standard employment relationship model. As labour force participation becomes increasingly insecure, so does pension security. In the restructured labour market, workers, and those who rely on them for retirement security, are increasingly dependent on their ability to contribute to RRSPs from the low wages they earn at precarious jobs where employers are highly unlikely to provide pension plans. Alternatively, if workers are unable to save sufficient retirement

income, they will be forced to extend their labour market participation past the average retirement age. In either case they are increasingly dependent on earnings in the market for their retirement "security." Women who must reduce or limit their labour force participation to manage care responsibilities are unlikely to have independent pension security.

Recent developments in the Canadian pension system have generally failed to address the increasing precariousness of employment and the growing crisis in social reproduction. Reflecting the neoliberal political agenda and the shift towards market citizenship, governments have reduced expenditures and universality, increased the link between pension benefits and labour force participation, and created greater reliance on the market for retirement income.

Old Age Security

OAS provides the most universal pension benefit. All Canadians over the age 65 are eligible to receive it regardless of their labour force attachment. There is a 10 year residency requirement, and those who have not lived in Canada for at least 40 years since they were 18 receive pro-rated benefits. Those receiving OAS benefits with incomes below a certain level receive Guaranteed Income Supplement (GIS) benefits. In addition, an Allowance is available for those low-income spouses of OAS recipients and surviving spouses who are between the ages of 60-64 (Steeves and Miodonski 2001a; 2001b).

Its universality, however, has steadily eroded since 1989 when a surtax was imposed on recipients with annual incomes over a certain threshold (currently \$57,879) requiring repayment of a proportion of OAS benefits that increased with income so some people repaid the entire benefit. In 1996, the federal government established a "clawforward" system based on the previous year's income (Battle 1997, 146-47). While the number of senior citizens who receive partial or no OAS benefits is relatively small, it has been steadily increasing (Street and Connidis 2001, 161).

Although women who came to Canada as immigrants or refugees after the age of 26 are likely to receive only pro-rated benefits because of the residency requirement, the importance of OAS in

providing retirement income to those whose unpaid care work limited their ability to accumulate employment-related pension rights should not be overlooked. Of particular importance is the fact that OAS entitlement is an individual one (Townson 2000, 48). However, the Allowance and GIS benefits are income-tested based on family income and are received by more women than men (Street and Connidis 2001, 162).

Together, OAS, GIS and the Allowance provide a guaranteed annual income for senior citizens and some near-senior citizens. When OAS was first established in 1952, its universality was justified on the basis that it recognized the contributions men and women had made to the country regardless of their income or labour force attachment (Battle 1997, 139-40), and "[m]any women have seen their OAS benefit as an acknowledgement - albeit a token one - of the contribution their unpaid work in the home makes to their family and to society" (Townson 2000, 49).

The guaranteed annual income the OAS programme provides is far from adequate. It is below Statistics Canada's low-income cutoffs for individuals and couples. As well, OAS benefits are indexed to inflation rather than to wages which, over the long-term, tend to rise more quickly (Townson 2000, 52). Thus improvements in the standard of living will not be matched by improvements in OAS benefits (Street and Connidis 2001, 178). There appears to have been little attention paid to the ways in which the increasing precariousness of employment and the growing crisis in social reproduction may result in a greater percentage of Canadians relying on the OAS programme as their main source of retirement income, or to using the programme to increase retirement security. Instead, as Street and Connidis argue, its universality has been compromised, seemingly in light of changes within the remaining pillars of the pension system, to "satisfy neo-liberal ideological preferences for market provision" (2001, 177).

Canada Pension Plan

CPP provides broad coverage to Canadians with labour force attachment. A number of features assist those who have been away from the labour force because of unpaid care responsibilities, those who work part-time to accommodate these

responsibilities, or those with precarious non-standard work. Contributions must be made on all yearly employment income between \$3,500 and the average Canadian wage (currently \$39,900). Although CPP benefits are based on average lifetime earnings, up to 15% of the lowest earning years can be deducted from the contributory period, as can years in which the contributor looked after a biological or adopted child under age seven. The CPP is portable - workers do not lose pension rights when they change employers. For those couples in which the division of labour has been such that one spouse, including a common-law spouse (same-sex or heterosexual), has little or no CPP income because of their unpaid care work, the CPP-receiving spouse can share the benefit so each receives a CPP benefit. Pension credits accumulated by both spouses can also be split equally on separation or divorce, and spouses receive CPP death benefits (Condon 2001, 90 & n. 7; Kaplan 2001, 78-79).

Although these features address certain types of unpaid care work, other aspects of the CPP limit their benefits to those engaged in unpaid work and/or precarious non-standard employment. Some employees are specifically excluded from CPP coverage including casual workers and migrant workers. The self-employed have the burden of contributing both the "employee" and the "employer" contributions. And finally, women who retire early because of their unpaid caring responsibilities have their CPP pension permanently reduced by 6% per year between the ages of 60, which is the earliest age at which people can retire and receive regular CPP benefits, and 64 (Kaplan 2001, 77-78).

While CPP accounts for unpaid child care work through the deductions from the contributory period of years spent caring for children under the age of seven, there are no provisions for care of older children, other family dependants, or for volunteer care work. The provisions related to pension sharing, pension credit splitting and death benefits acknowledge broader unpaid caring work, but entitlement is dependent on a familial relationship with a wage earner.

In the mid-1990s, government and media attention focused on a pending "crisis" in the ability of the CPP to support the aging population. Many advocated various forms of CPP privatization, from

allowing individuals to opt out to replacing it with mandatory individual savings accounts (Condon 2001; Townson 2001). Reforms that were ultimately implemented in 1997 included: (1) increasing contribution rates incrementally between 1997 and 2003 from 5.85% of wages to 9.9%; (2) freezing the \$3,500 exemption rather than indexing it to wage increases; (3) reducing the maximum lump-sum death benefit from \$3,500 to \$2,500; (4) calculating the retirement pension based on the last five years' of maximum pensionable earning rather than the last three; and (5) creating an arms-length investment board to invest surplus CPP assets in the market (Condon 2001).

These reforms tend to negatively affect women. The increase in contribution rates has a disproportional effect on lower income earners, because contributions are deducted from all their income over \$3,500, while contributions are only deducted from the portion of high income earners' income that is less than the yearly maximum (currently \$39,900). Freezing the contribution exemption at \$3,500 rather than indexing it will, over time, force an increasing number of very low-income earners to contribute. Gendered survival rates mean more women will be affected by the reduced death benefit. And calculating pension income on the last five years will generally lower everyone's CPP pension entitlement, but it may disproportionately impact women because of the gendered wage gap (Condon 2001, 90; Townson 2000, 56-58).

These changes represent the first retrenchment of the CPP since its inception (Street and Connidis 2001, 176). While the CPP continues to be funded mostly through the direct contributions of workers and employers, Monica Townson suggests the creation of the investment board represented a compromise with those advocating greater privatization, a compromise she suggests may eventually lead to renewed pressure to replace the CPP with an individual account system (2001, 200-201).

Registered Pension Plans and Registered Retirement Savings Plans

Although they are considered "private," RPPs and RRSPs are regulated by federal and provincial pension legislation, and supported by

federal government tax incentives. Contributions by workers and employers are deductible in calculating taxable income, and investment income accumulates in the plans tax-free. Taxation of the contributions and investment income is deferred until the pension is received and it is usually taxed at a rate lower than it would have been originally.

RPPs are available to a minority of men in the labour force, and an even smaller minority of women (Statistics Canada 2000, 153). Coverage is generally associated with the single employer standard employment norm. In keeping with the male family wage model, they usually provide a death benefit and a survivor's pension. This benefits those spouses who have little or no employment-related pension. In the past, part-time workers were not covered by RPPs, nor were members able to take their accumulated pension credits to a new job, nor recover their pension contributions when they left a position.

Some improvements have been made to address these problems. Vesting provisions, which permit employees to receive all or part of the pension they have accrued when they leave their job, have been improved so that vesting generally occurs after two to five years of employment. Coverage has been mandated for regular part-time workers after two years of employment, although this tends to be voluntary on the part of the employee. Improving portability has proved more difficult, although the creation of multi-employer plans allows workers in sectors such as health care and education to change employers, and reciprocal agreements permit the transferring of pension credits between participating pension plans (Street and Connidis 2001, 164-65).

That said, RPPs generally make little provision for unpaid care work. At best they continue to permit contributions to be made when the employee takes maternity, parental, educational, or other leaves. Often the employee must make both the employee's and the employer's pension contributions during this leave. Pension credits and benefits do not account for the relationship between social reproduction and production that might necessitate part-time labour force participation.

Since the mid-1990s there have also been changes in the nature of RPPs which reflect the shift towards market citizenship. Increasingly, employers provide defined contribution plans rather than

defined benefit plans (Townson 2000, 32-33; Statistics Canada 2001, 37-38). Defined benefit plans guarantee a pension benefit based on a formula in the plan. Employer contributions must be such that, together with any employee contribution and the plan's investment returns, the promised pension can be provided. Defined contribution plans on the other hand, do not guarantee a specific pension benefit. Instead, the accumulated employer and (in some cases) employee contributions generate the pension. Defined contribution plans reduce the financial risk to the employer while increasing individual employees' market risk; they also eliminate the income redistribution that occurs within a defined benefit plan.

Although many employers do not offer pension plans for their employees, some contribute to individual or group RRSPs. Unlike RPP contributions which appear to be declining, RRSPs and contributions to them are increasing (Government of Canada 2003). While they are consistent with ideals of market citizenship and individual responsibility, these developments increase retirement insecurity in at least three ways. One, those with individualized accounts are more exposed to the market and market cycles. In a collective defined benefit pension scheme this risk is spread across a larger group of people of various ages. Two, responsibility for making appropriate investment choices is shifted to individuals. While self-direction accords with the market citizenship rhetoric of choice and individual responsibility, it is a "poor vehicle for securing retirement" because individuals investing their own money are not the ideal "rational" investors of efficient market theory (Ghilarducci 2001, 178-79). Three, those with low wages have lower rates of RRSP participation, as they have less discretionary income and receive less tax assistance to make contributions (Townson 2000; Condon 2001, 95).³

RRSPs make even less provision for unpaid care work than RPPs. A higher wage earner can contribute to the RRSP of his or her lower wage earning spouse. While this may recognize unpaid care work performed within a household, it privatizes this recognition and tends to "reinforce traditional gender relations within families" (Condon 2001, 95). As well, although there are significant tax incentives for individuals to designate their spouse as the beneficiary of their RRSPs, they

are the only wage-related retirement vehicle which does not provide survivor's benefits (Hogg, Magee and Li 2002, 372-73).

REFORM POSSIBILITIES

Pension reform proposals often focus on increasing women's retirement security by improving their access to the labour market and to jobs which provide them with RPPs and disposable income to contribute to RRSPs. Given the trends in employment and in social reproduction outlined above, this is unlikely to happen in the near future. This section canvasses some reform possibilities.

Old Age Security

Despite the "creeping selectivity" introduced into the OAS programme, it remains the most inclusive component of the pension system, and most senior citizens receive some form of OAS benefit (Statistics Canada 2000, 291). It is a social citizenship right, available to all, regardless of labour force participation. In providing a basic income to all, it enhances individual autonomy, and arguably recognizes past and present unpaid care work (Townson 2000).

A number of feminists have suggested it be expanded (Townson 2000; Street and Connidis 2001). One possibility would be to match and index OAS benefits to the average wage. While this expansion would increase government expenditures, a practice contrary to the neoliberal political agenda, Street and Connidis suggest these costs could be covered by eliminating the tax subsidies for RPP and RRSP contributions. They argue that since the subsidies disproportionately benefit men and upper income earners it would more equitable to use the revenue savings to invest in the public system (2001, 178).

Canada Pension Plan

CPP is the labour force-related pension covering the largest number of workers. One change that addresses the changing labour market is increasing the replacement rate, currently 25% of average wages. In the 1980s, women's groups and the labour movement lobbied to increase the rate to 50% of average earnings (Townson 1996, 29). The

funding for such increases could come from raising the yearly maximum pensionable earnings level, or increasing contribution rates on a flat rate or progressive basis. If the CPP provided greater income replacement, it might be easier to raise contribution rates (Baldwin 1996, 20).

Tax subsidies for RPP and RRSP contributions could be discontinued in favour of greater CPP contributions and coverage. The greater collectivization and risk-sharing in an expanded CPP is inherently more efficient and equitable. Credits could also be expanded to include deductions for time spent doing other forms of unpaid care work such as elder or volunteer care work. Employers could be required to continue making CPP contributions for employees on leave, while the government could make contributions for those eligible to receive employment insurance benefits during their leaves.

Registered Pension Plans and Registered Retirement Savings Plans

Although limited, there are some reform possibilities for RPPs and RRSPs. All employers, or employers with a certain number of employees, could be required to set up an RPP. Coverage for part-time workers could be mandatory. Employers could be required legislatively or through collective bargaining to continue making pension contributions to RPPs and RRSPs when employees are on leave or working reduced hours to accommodate caregiving responsibilities. Defined benefit plans could be amended to include provisions similar to those currently in place within the CPP for periods when a plan member is doing unpaid care work.

Other Possibilities

Such reforms would create a pension system which takes better account of unpaid care work. Expanding the OAS programme would provide the greatest recognition of the relationship between social reproduction and production, since entitlement would not be based on labour force attachment. OAS expansion could also address the trend towards precarious non-standard employment by providing a guaranteed income on retirement equivalent to the average wage. However, none of the suggested reforms address the sex/gender

division of labour or provide an adequate guaranteed income before retirement. Pension policy needs to be linked to programs addressing the sex/gender division of labour, social reproduction and trends in labour force participation, by redistributing or reorganizing paid working time and redistributing unpaid care work between women and men.

Programs which permit employees to modify their working hours, such as the working time adjustment policies in the Netherlands and Germany (Burri, Opitz and Veldman 2003); or those which reduce the average paid work week such as France's mandatory 35-hour work week (Jeffreys, forthcoming); allow people to better balance paid and unpaid work commitments on a simultaneous (daily) basis, and a sequential (separate periods of unpaid and paid work) basis. They also address the neoliberal quest for flexible employment conditions, which manifests itself in the increase in precarious non-standard employment, but do so by accommodating the needs of the employee rather than the employer (Bruegel, Figart and Mutari 1998; Supiot 2001).

Advocates of such programs suggest that working time redistribution policies must be linked to policies encouraging the sharing of unpaid care work between men and women. Although programs related to unpaid care such as parental and care leaves are increasingly available to men and women, women are the majority of beneficiaries, and continue to be primarily responsible for unpaid care work (Statistics Canada 2000). It appears that although shorter employment weeks and the ability to work reduced hours can benefit both women and men, they must be accompanied by programs which "ask men to change" (Fraser 1997, 60), such as Norway's parental leaves which can only be taken by the father and cannot be transferred to the mother (Brandth and Kvande 2001). However, there appears to be little analysis in the literature about the ways all these policies affect retirement income in a pension system built on the standard employment relationship norm. This suggests a need to include questions of pension provision and security in the research and development of these policy programs.

CONCLUSION

Changes within the pension system have failed to address the increasing precariousness of employment for men and women in Canada, or the growing crisis in social reproduction. Instead they have been consistent with restructuring and retrenchment under neoliberalism, favouring options which privatize pension provision in the market or the family, and promote individual responsibility for pension security. Rather than a social citizenship right to universal pension security, citizenship rights in the pension context provide "equal" opportunities to access the "securities" of the market. Although the percentage of women with low incomes has decreased since the early 1980s (Statistics Canada 2000, 279), the failure of the pension system to address these labour market trends suggests the feminization of poverty for older women may again increase (Street and Connidis 2001, 178; Townson 2000, 5).

Where the pension system takes into account unpaid care work, it has generally only provided for child care in a limited way. It has not recognized other forms of unpaid care work that mostly women do inside and outside the household over their life cycle. While there are a number of reform possibilities that could better recognize this work, they generally leave the sex/gender division of labour intact, and do not ensure an adequate income for women (or men) doing this work. To do this, pension policy needs to be included in larger policy programs that address, rather than accommodate, the sex/gender division of labour, the escalating crisis in social reproduction and trends in labour force participation.

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ENDNOTES

1. Each province can opt out of the CPP provided it sets up a comparable plan. To date, only Quebec has done this. The article only discusses the CPP.
2. In some provinces and territories senior citizens can receive income supplements. I focus on pension provision at the national level.
3. The tax savings generated for someone taxed at the lowest marginal rate is less than that generated for someone taxed at the highest rate.

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