



COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA

ASSOCIATIONS DE RETRAITÉS DES UNIVERSITÉS ET COLLÈGES DU CANADA

**THIRD NATIONAL BENEFITS SURVEY (2023)
OF CURAC/ARUCC MEMBER
COLLEGES AND UNIVERSITIES**

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PREFACE

This report represents the results of CURAC's third survey of retiree benefits available at universities and colleges of Canada. The initial survey occurred in 2015/6, and the second in 2019/20. This iteration uses questions circulated to the membership associations from the first two surveys and extends the number of issues canvassed, as directed by the CURAC Board of Directors. CURAC has attempted to enhance the latest survey by incorporating the questions into a computer software program, Survey Monkey©. This effort at standardization of the survey process is aimed at facilitating the responses provided by postsecondary retiree associations in Canada.

SUMMARY

The current CURAC Benefits Survey was initially distributed early in 2023, and a reminder was sent out in June of 2023. Of the 40 college and university association members of CURAC in 2023, 27 (68%) individual survey responses were returned by the end of October. This response rate is less than the first survey in 2015/6 when 30 out of 37 members responded (81%), and the second survey in 2019/20 when 31 out of 41 member associations responded (76%). However, this response rate to a research survey is robust. Due to the difference in format, readers are referred to the Final Report of the 2019/20 Survey of Non-Medical Benefits if they wish to make an historical comparison to previous responses to survey questions distributed by the Benefits Committee of CURAC.

Survey Questions and Response Analyses

Question 1: Who is eligible for membership in your Retiree Association?

Response	Number	%
Retired Non-academic Staff	14	52
Retired Academic Staff	24	89
Retired Senior Administrators	20	74
Individuals granted Emeritus/Emerita status	17	63
Survivors of Deceased Retirees	15	56

Just over half the associations included non-academic staff. In the case of one institution, there were two associations that replied – one for all retired employees, and one for only retirees from the main faculty union’s bargaining unit. The numbers are fairly straightforward, though it was surprising to see 4 institutions whose retiree association did not expressly include retired academic staff. In one of those cases, all retired academics could apply for emeritus/emmerita status, and when that was granted, they could join the retiree association. In another case, the retiree association included all retired members receiving a college pension. A third association identified all employees as eligible, provided they had been employed at the institution for 5 years or more. Finally, a fourth association included all who were granted emeritus/emmerita status, but allowed for other retired faculty to apply (including retired faculty from other institutions). Applicants could be accepted by a vote of the association’s council. One association that included survivors of deceased retirees granted those members “associate” status.

Question 2: Who is eligible for the emeritus designation?

Response	Number	%
Category 1	7	26
Category 2	5	19
Category 3	10	37
No answer	5	19

Eligibility for the designation falls into three broad categories: 1. Granted to all retired faculty, or all tenured retired faculty, automatically or by application; 2. Granted to retired faculty/librarians who are full Professor or Librarian equivalent (sometimes with a minimum number of years of service); and 3. Honour granted to only those faculty who have distinguished themselves by

quality of teaching, research and/or service, sometimes requiring nomination and sometimes awarded by Dean, Senate, committee, or department.

Question 3: Did retiring members of your organization have access to pre-retirement lectures, seminars or one-on-one consultations?

Persons approaching retirement will generally find it useful to have reliable information on a number of matters such as their institution’s pension plan (where available) and post-retirement finances, as well as transitioning from the workforce and maintaining (if desired) an active academic/professional life. There is considerable variation in the extent to which universities and colleges provide such information and in the means for doing so. In some places, the process is entirely in the hands of the institution’s administration; while in others, there is cooperation between the administrators and employee representatives.

Response	Number	%
Seminars	20	74
One-on-one consultation	16	59
Lectures	7	26
No institutional information	1	4

Most respondents to our survey reported that pre-retirees had access to seminars and/or one-on-one consultation. A smaller number reported the provision of lectures, but those were always in addition to seminars and/or consultations.

Further respondent elaborations concerning how information was provided

Response	Number	%
Elaborations on information mechanisms	19	70
Online sessions	4	15
Written information	5	19
1-2 day programs	3	11

Online access was provided either by instructive videos, interactive sessions with speakers (including the possibility of questions and answers) or websites. Written information packages were provided by the Human Resources (HR) Department; in one such case, it was provided by the retiree association and conveyed by HR.

Our survey was answered in one or two cases by associations representing multiple colleges and the variation among member colleges was not provided in detail; it was simply noted that there was not uniformity among the members.

Institutions offering one- or two-day programs covered many aspects of retirement, but gave no indication of how many pre-retirees normally take advantage of them.

Our survey did not ask how useful people found the information and its sources. A few comments made by respondents suggest there is not a uniform opinion among pre-retirees. Some found the information very useful, while others found that they obtained more useful information from their own outside sources.

Recommendation - Associations might find it useful to poll their membership about the accessibility and utility of pre-retirement information.

Question 4: What recognition or events (e.g., a retirement dinner) does your institution have for retirees?

Response	Number	%
Retirement dinner	4	15
Yearly lunch or dinner	5	19
Retiree accomplishments – by newsletter or webpage	8	30
Other	27	100

There is considerable variation in recognition. Almost all institutions do something, and a few do rather a lot. Some rely on departments to organize events, while others have events organized by the senior administration. Those who answered “Other” to this question usually were elaborating on the combination of events and recognition named above, though a few noted that there had been an annual lunch or dinner in the past, but that it was now discontinued, or at least suspended during the height of the pandemic.

Question 5: Does your institution provide an Extended Health Plan for retirees?

Response	Number	%
Yes	18	67
No	9	33

Of the 18 plans provided, only one provided benefits equivalent to those of full-time employees; 13 required some or all of the premiums for coverage to be paid by the retiree. One association referred us to a plan document, and indeed a sensible approach to this item would be to collect the plans for all institutions and compare coverages. However, that is beyond the scope of this inquiry

Question 6: Which monetary benefits are given to retirees?

Response	Number	%
None	8	30
Extended Health Insurance	6	22
Travel Insurance – cancellation interruption	1	4
Travel Insurance – out-of country health	7	26
Affinity partner discounts	5	19
Other	14	52

Respondents who elaborated on “Other” benefits included, in a very few cases, life insurance, reduced or free tuition for courses, and/or free or reduced parking. Most simply elaborated on their health plan, for example indicating that their health plan included health spending accounts. Monetary benefits apart from health care were found in very few institutions.

Question 7: To what additional benefits do emeriti have access?

Response	Number	%
Office space	5	19
Library materials	8	30
IT, email, software licenses	5	19
Research and/or travel support	5	19

Most institutions did not report additional benefits for emeriti. Those that did report additional benefits mentioned office space (sometimes subject to availability), access to library materials (often including remote access to digitized materials), computer support, continued email account, software licenses, and access to research and/or travel support. One respondent mentioned invitations to university events; another cited continued maintenance on faculty lists with new title; another named parking, and one noted continuing rights to supervise students.

Question 8: What opportunities are there for post-retirement employment at your institution?

Response	Number	%
None	3	11
Unlimited number and time period	3	11
Limited number and unlimited time period	5	19
Limited number and limited time period	3	11
Renumerated credit for graduate supervision	3	11
Other	20	74

Almost all the “Other” responses were elaborations of the limits and conditions applicable to post-retirement employment. As a consequence, the category of “limited courses/hours for a limited time period” should probably include more than the 3 respondents who selected that specific answer. There were 15 respondents (55%) who said there were some courses available to some faculty under some conditions. Some required application; others were limited as to number; and some made graduate supervision opportunities available but without remuneration. Most did not specify any formal policy or contractual entitlement, but rather highlighted the ad hoc nature of many post-retirement appointments. One mentioned the right of retiring employees to continue to work half-time for up to three years.

Question 9: What library services are available to retirees?

Response	Number	%
Same as pre-retirement	14	52
On-site access, but remote electronic access only for emeriti	5	19
Non-academic retirees none; academic retirees same as pre-retirement	1	4
Limited library privileges	2	7
No library privileges	2	7
No response; not specified	3	11

Library privileges are available to retirees at most institutions, though some permit only emeriti to access electronic resources remotely. Only two institutions report that library privileges are not granted to retirees.

Question 10: What parking privileges do retirees have?

Response	Number	%
Free parking	1	4
Limited, reduced parking	9	33
No parking privileges	16	59
No response; not specified	1	4

At all institutions except one, there are either no special parking privileges for retirees or parking is available only for a limited number of times.

Question 11: Do retirees retain their email communications through the institution?

Response	Number	%
Yes	17	63
Yes for faculty/emeriti; No for staff	4	15
No	3	11
No response; not specified	3	11

Email through the institution is available in most cases.

Question 12: Can retirees receive regular mail at their former place of work?

Response	Number	%
Yes	3	11
Depends on department	5	19
Yes for faculty/emeriti; No for staff	7	26
No	10	37
No response; not specified	2	7

Question 13: Can retirees send outgoing mail through their former place of work?

Response	Number	%
Yes	4	15
Emeriti only	1	4
Depends on department	5	19
No	13	48
No response; not specified	4	15

Question 14: Do retirees receive communications electronically or by mail from their former place of work?

Response	Number	%
Yes	14	52
Yes for some departments	5	19
No	4	15
No response; not specified	4	15

For some institutions answering “Yes,” retirees only receive communications from the individual’s past home department and not from the central administration. In general, individuals are receiving a limited number of communications from their institution and are not necessarily getting all those that they might wish to receive.

Question 15: Does your retiree association have a web site?

Response	Number	%
Yes	25	93
No	1	4
No response; not specified	1	4

Question 16: Does your retiree association receive assistance or support from your institution for the maintenance of a web site?

Response	Number	%
Yes	17	63
No	8	30
No response; not specified	2	7

Most often support consists of the hosting of the retiree association’s web site on the institution’s server. Often limited technical support is provided. In a few cases, there is some financial support.

Question 17: Is there a link on your institution’s web pages to your retiree association’s website?

Response	Number	%
Yes	18	67
No	8	30
No answer	1	4

The majority of respondents to the survey indicated that they had a web page link to that of their institution.

Question 18: Do retirees receive a discount or enjoy special access to athletic, recreational and social facilities?

Response	Number	%
Yes	16	59
No	10	37
No answer	1	4

The majority of survey respondents indicated they received this benefit to some extent. Twelve (75%) of the respondents who answered “Yes” indicated a discount or special access to athletic facilities. Four (25%) of the “Yes” respondents indicated their fee for these facilities was the same as for other employees. Six “Yes” respondents (38%) did not specify to which athletic,

recreational and social facilities the discount applied. One of the “Yes” responding institutions provided unclear details with respect to this benefit for retirees.

Question 19: Do retirees receive a discount or special access for purchases from the bookstore or other campus outlet, including computers, software, etc.?

Response	Number	%
Yes	7	26
No	19	70
No answer	1	4

Only a quarter of survey respondents indicated they received this special discount or special access for items sold on campus. There were restrictions for most of the positive respondents. Only one respondent indicated that the discount was the same for retirees as for continuing employees.

Question 20: Do retirees have access to regular courses and/or continuing education at reduced rates?

Response	Number	%
Yes	14	52
No	11	41
No answer	2	7

Half of the survey responders indicated that retirees had access to courses at reduced rate or for free. In Ontario, British Columbia and Manitoba, tuition is provided for free to all retirees older than 65 years who are citizens or permanent residents. Some institutions limit the number of courses per term that retirees may access. Institutions can limit access depending on availability of space. Interestingly, some Ontario and British Columbia institution responders appeared not to be aware of the tuition waiver for their Province. Thus, the total number of survey responders having access to tuition waivers is actually greater than that indicated in the Table above.

Question 21: Are retirees or their family members eligible for scholarships, bursaries or tuition waivers?

Response	Number	%
Yes	8	30
No	18	67
No answer	1	4

Most responders indicated no eligibility for these awards. Of the eight responders indicating availability of these kinds of awards, 4 (50%) indicated availability of tuition waivers, and another indicated availability of reduced tuition rates. Eligibility for these supports varied considerably among the institutions who offered them, encompassing eligible dependents, retirees only, and a combination of the two cohorts. One responder indicated eligibility for bursaries and scholarships, and two of them were not clear about who might be eligible, and what awards might be available.

Question 22: Is there research funding specifically designated for retirees?

Response	Number	%
Yes	5	19
No	21	78
No answer	1	4

Most responders did not have access specifically designated for retirees. Of the five “Yes” responders, two institutions indicated small budgets for post-retirement academic appointees (senior scholar, emeritus). One indicated funding through the Institute for Aging, and one association indicated that availability depended on the associated institution.

Question 23: Are retirees eligible to apply for research funding that is available to regular working faculty?

Response	Number	%
Yes	15	56
No	11	41
No answer	1	4

Of the 15 “Yes” responses to this survey question, 7 (47%) required an academic appointment (adjunct, senior scientist, emeritus) to be eligible to apply for research funding. The conditions governing eligibility for such applications varied widely among responding retiree associations. Two provinces allowed a retiree to be eligible for local funding, but only as part of an application by a principal applicant who had an academic staff appointment. Three responders indicated that the retiree could only be eligible as a co-applicant for funding with a nonretired faculty member. Five of the “Yes” responders were unclear as to conditions for eligibility.

Commentary - A majority of responding retiree associations reported that they could be eligible for submitting research applications to funders that were available to regular working faculty. However, conditions for such eligibility depend on national and provincial terms for eligibility that could be in conflict with the policies of responding colleges and universities.

Question 24: Are retirees eligible for office and lab space?

Analysis

Response	Number	%
Yes	19	70
No	7	26
No answer	1	4

Of the 19 “Yes” responses, 13 (68%) indicated that retirees were eligible for office and/or lab space. There were some restrictions on who would be eligible for this benefit. Four of the 19 (21%) “yes” responders indicated that a post-retirement academic appointment (adjunct, senior scholar, emeritus) was necessary to be eligible for such space. One positive responder indicated that only office space was available. In a number of instances, this decision on eligibility was determined by the unit’s administrative head, and did not necessarily apply to all academic units. The space might have to be shared or allocated within the already provided research unit to which the retiree was associated.

Commentary - Generally, the majority of survey respondents indicated that access to office and laboratory space was possible, but not all responding institutions indicated that there was a policy in place to govern this decision.

Question 25: Does your institution provide support for your retiree association, such as financial support, assistance from staff, assistance with mailing, office space, meeting space, etc.?

Response	Number	%
Other	22	81
No answer	1	4
Office space	1	4
Meeting space	1	4
No	1	4
Yes	1	4

Of the five examples provided in the question, only one institutional responder answered “no”. It is encouraging to see that the majority of colleges and universities offer support to their retiree associations. Most survey responders chose “other” as their initial direct response, and provided an explanation. The most frequently declared support was meeting space (N = 18, 67%). Staff and mail support were provided by 11 responders (41%). Financial support was acknowledged by 12 (44%) of survey responders. Telephone support was declared by 2 (7%) survey responders. Single centre support was declared for accounting, storage space, newsletter production, parking passes and a Zoom account.

Commentary - Institutional support was highly variable among the responding retiree associations. In future, CURAC should revise this question of the survey to offer improved characterization of the kinds of support offered to our constituent retiree associations.

APPENDIX

List of responding retiree associations to the CURAC 2023 Benefits Survey (n = 27)

Association des bibliothécaires, professeures et professeurs retraités de l'Université de Moncton (ABPRUM)

Association des professeures et professeurs retraités de l'Université de Montréal (APRUM)

Association des professeures et professeurs retraités de l'Université du Québec à Montréal (APR-UQAM)

Association of British Columbia College Pension Plan Retirees (ABCCPPR)

Association of Professors Retired from the University of Ottawa

Association of Retired Academic Staff: University of Alberta

Association of Retired UPEI Employees

Brock University Retirees' Association

Kwantlen Polytechnic University Retirees Association

Langara College Association of Retirees (LCAR)

McGill Association of University Teachers (MAUT), Retiree Affairs Committee

McGill University Retiree Association (MURA)

McMaster University Retirees Association (MURA)

Mount Royal University Faculty Retirees' Association

Retiree Association of Queen's University

Saint Mary's University Retirees Association (SMURA)

Senior College at the University of Toronto

UBC Emeritus College

University of Guelph Retirees Association

University of Lethbridge Retired Academic Staff Association (ULRASA)

University of Manitoba Retirees Association

University of Saskatchewan Retirees Association

University of Victoria Retirees Association

University of Waterloo Retirees Association

Wilfred Laurier University Retirees' Association

York University Association of Retired Faculty and Librarians

York University Retirees' Association

Questions Used in the 2023 CURAC Benefits Survey

Respondent ID

End date

What is the name of your retiree association

Your name

Your role at your retiree association

Who is eligible for membership in your Retiree Association? Please select all that apply.

- Retired Non-Academic staff.
- Retired Academic staff.
- Retired Senior Administrators.
- Individuals granted Emeritus/Emerita status.
- Survivors of Deceased Retirees.
- Other? Please describe.

Who is eligible for the emeritus designation? Please describe.

Did retired members of your organization have access to a pre-retirement lectures, seminars, or one-on-one consultations? Please select all that apply.

- Lectures?
- Seminars?
- One-on-one consultation?
- None of the above?
- Were other learning opportunities provided? Please describe.

What recognition or events (e.g., a retirement dinner) does your institution have for retirees?
Please select all that apply.

Retirement dinner?

Yearly lunch or dinner for past and new retirees?

Featuring accomplishments of retirees in newsletter or webpage?

Awards for retiree activity/accomplishments?

Other? Please describe.

Does your institution provide an Extended Health Plan for retirees?

No

Yes Please provide a summary of coverage and premium sharing.

Which monetary benefits are given to retirees? Please select all that apply.

None of the above

Extended Health Insurance?

Travel Insurance (cancellation / interruption)?

Travel insurance (out-of-country health)?

Access to affinity partner discounts

Other? Please describe.

If you've indicated that you have Emeriti members, tell us about the additional institutional benefits emeritus/emerita receive or have access to.

Please describe.

What opportunities are there for post-retirement employment at your institution? Please select all that apply.

None.

Unlimited number of courses or library work hours for an unlimited time period?

Limited number of courses or library work hours for an unlimited time period?

Limited number of courses or library work hours for a limited time period?

Remunerated credit for graduate supervision?

Other? Please specify.

What library services are available to retirees?

No services.

The same services they had prior to retirement.

Reduced service? Please explain.

What parking privileges do retirees have?

Response

Some parking privileges. Please specify.

Do Retirees retain their email communications through the institution?

Response

Reduced email service (please specify)

Can retirees receive regular mail at their former place of work?

Response

Yes (explain)

Can retirees send outgoing mail through their former place of work?

Response

Yes. (explain)

Do retirees receive communications electronically or by mail from their former place of work?

No.

Yes. Please explain the nature of these communications. e.g., newsletters, invitations, announcements, etc.

Does your retiree association have a web site?

Response

Does your retiree association receive assistance or support from your institution for the maintenance of a web site?

Response

Is there a link on your institution's web pages to your retiree associations web site?

Response

Do retirees receive a discount on or enjoy special access to athletic, recreational and social facilities?

Response

Yes. (explain)

Do retirees receive a discount or special access for purchases from the bookstore or other campus outlet, including computers, software, etc.?

Response

Yes. Please briefly summarize products available to retirees at preferred pricing.

Do retirees have access to regular courses and/or continuing education at reduced rates?

Response

Yes. Please briefly explain.

Are retirees or their family members eligible for scholarships, bursaries or tuition waivers?

Response

Yes. Please briefly eligible education products.

Is there research funding specifically designated for retirees?

Response

Yes. (please explain)

Are retirees eligible to apply for research funding that is available to regular working faculty?

Response

Yes. Please briefly describe.

Are retirees eligible for office and lab space?

Response

Yes (please specify)

Does your institution provide support for your retiree association, such as financial support, assistance from staff, assistance with mailing, office space, meeting space, etc.?

Response

Other. Please briefly summarize.