



Holistic Retirement Research Paper
Aboriginal Non-profit (ANP) Sector Workforce Strategy
*Holistic Retirement Planning and Financial Living
as an Elder Curriculum Project*
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Nurturing a healthy
Aboriginal non-profit sector

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<http://anpbc.com/toolkits/holistic-retirement-planning/>

We also wish to thank the Elders who guided our team's work and particularly acknowledge the guidance and leadership of Alex and Nella Nelson.

Thank you!

The paper is submitted to the BC Association of Aboriginal Friendship Centres (BCAAFC) as part of the ANP Sector Workforce Strategy. BCAAFC © All Rights reserved.

1. Executive Summary

The research for this paper was conducted as part of the second phase of the BC Aboriginal Non-Profit Workforce Initiative (*anpBC Strategy*). This strategy consists of a series of projects intended to address human resources challenges and support the workforce within the BC Aboriginal Non-Profit (ANP) sector.

This research paper is part of a project intended to support BC ANP agencies in helping their employees as they prepare for retirement. The need for this project was identified during the first stage of the *anpBC Strategy*, which concluded that many ANP employees are unprepared for retirement (both financially and otherwise), that Elders have a strong role to play in ANP communities, and that more needs to be done to support employees as they become Elders. This project focused specifically on non-financial support—the implementation of a pension plan was explored concurrently as a separate project.

Research for this paper was conducted by a team of consultants from Arrive Consulting and Roundtable consulting, who were hired by the *anpBC strategy* to develop a holistic retirement planning curriculum for BC ANP employees and to conduct research on the following three questions:

1. What are traditional Indigenous concepts of retirement?
2. How can traditional Indigenous concepts of retirement be applied today?
3. Other than a pension plan, what are ways that the ANP sector can culturally support employees as they become Elders?

Our consulting team investigated the above questions using key informant interviews, a literature review, a best-practices review, curriculum test sessions and an online survey. Research was conducted with Indigenous people from a variety of backgrounds, geographic locations, age-groups and economic backgrounds.

In exploring traditional Indigenous concepts of retirement, we heard from research participants that many Indigenous people do not use the concept of “retirement.” We talked to people in depth about their understanding of what it means to be an Elder and to support Elders, and how Indigenous economies functioned in the past and in today’s world. We found that cultural ideals such as the important role of Elders as teachers and leaders, the need for communities to support Elders, and the value of sharing one’s wealth with family and community, strongly influence how people view Elderhood and retirement today. We also found that the impacts of colonization, both on financial and emotional well-being, have impacted communities’ abilities to live out their cultural values and practices around Elderhood, but through creative and resilient approaches, many people are reconciling traditional values with modern day financial realities.

In exploring how Indigenous concepts of “retirement” are applied today, our research participants described how many Elders are staying engaged in communities through the roles of advisor, teacher, and other highly-respected roles. Communities are continuing to support Elders and show them great respect in a relationship based on reciprocity and intergenerational learning. However, some participants lamented that the impacts of colonization have disrupted this traditional way of engaging with Elders, and remarked that more needs to be done to support Elders and help people transition into their Elder years.

Participants informed us that there are significant challenges to supporting Elders, including geographic distribution (communities no longer live together in one place), social isolation, and the fact that colonization has disrupted cultural knowledge for some Elders, thereby placing the sometimes overwhelming burden to pass on cultural knowledge on a limited number of Elders. Despite these challenges, participants shared many strategies they have used to support ANP employees as they become Elders. Key characteristics of these strategies were that they were grounded in a holistic and cultural approach, and were intergenerational in nature.

Our research has led us to conclude that retirement planning for ANP employees needs to be viewed holistically and grounded in a strong understanding of Indigenous values related to the economy and the role of Elders, as well as an exploration of the impacts of colonization and the ways that Indigenous values have flourished despite these impacts. ANP agencies are well poised to support employees as they become Elders because ANP agencies are a fundamental part of the community and cultural life of their staff. This support is part of an approach that starts from the moment an employee joins the organization, and is relevant for all ages. The paper concludes with offering concrete strategies to provide support, and calling on ANP agencies to play a proactive role in preparing employees to live out healthy and satisfying lives in their Elder years.

2. Introduction

I guess with our people you never ever really use the word 'retire,' because you're expected as Elders to still be active in the community. I guess we just don't retire until we can't move anymore!

--Ruth Cook, Kwakwaka'wakw Elder

We have a teaching about the circle of life. When the circle of life comes around Elders need to remember that they shouldn't have to do the dishes! They need to be taken care of and not expected to be caretakers. That is one of our teachings.

--Sarah, Cowichan Elder (paraphrase)

In this paper, we explore the question of how Aboriginal Non-Profit (ANP) agencies can support their employees as they become Elders and as they retire or transition into new ways of contributing to their communities. To understand this question, we found it necessary to unpack the meaning of some of the concepts and assumptions held within notions of Elderhood and retirement. For instance, what does it mean to be an Elder in an Indigenous community, both prior to colonization and today? What is the traditional role of an Elder, and how can that be supported by agencies and individuals? What does "retirement" mean for Indigenous Elders, and how does that differ from Euro-western concepts of retirement? How did communities support Elders in the past, and how do those practices translate into present day and urban contexts?

This paper explores the above questions in depth in order to gain a better understanding of Indigenous concepts of retirement and Elderhood and to learn how those concepts can be applied to support and empower employees of the ANP sector as they become Elders. As Sarah and Ruth's teachings quoted above emphasize, Indigenous worldviews have clear expectations of Elders that in many cases differ from how non-Indigenous cultures view the role of older people. Indigenous Elders are often still active contributors to communities after they officially retire from paid work, and at the same time communities are expected to be conscious of how to care for Elders. In order to provide Elders in the ANP sector with culturally-relevant services and training related to retirement, it is important to have a solid understanding of Indigenous views about aging, and how those views can be applied in a contemporary context.

In this research paper, we summarize our learnings from both academic literature and our conversations with research participants, in order to gain a deeper understanding of Indigenous concepts of aging, economy and financial planning. We conclude with recommendations for the ANP sector regarding how to support their employees as they transition into retirement. The introduction of retirement savings plans (or pensions) in the ANP sector is being explored concurrently to the development of this paper; however in this research we focus on strategies other than pensions that can provide holistic and culturally relevant support.

3. Project Background and Research Questions

This paper had been prepared as part of British Columbia's Aboriginal Non-Profit (ANP) strategy. The ANP sector is comprised of hundreds of Aboriginal non-profit organizations from across British Columbia working in the areas of health, child and family services, treatment, housing, employment and other services. In 2010 and 2011, ANP sector leaders gathered to discuss shared human resources issues and opportunities to strengthen the ANP workforce. These discussions led to the development of the Aboriginal Non-Profit Workforce Initiative, known as the *anpBC* Strategy, and to a commitment to work together to sustain and uplift the ANP workforce.

The *anpBC* Strategy "aims to build and support a strong ANP workforce so that organizations can continue to heal, assist, and strengthen Aboriginal communities now and into the future."¹ To support this aim, the strategy identified seventeen actions. Action 13 is to "establish an ANP sector retirement income and planning strategy." The *anpBC* Strategy notes that:

People who work in the ANP sector generally work for lower wages than the provincial average and have very little money saved for retirement, as money is first directed towards supporting families. A retirement income and planning strategy would help to ensure more money for the future and help to create ways for the sector to take care of the valuable people who will retire from the sector.

The *anpBC* Strategy recommends "offering educational workshops about the importance of saving for retirement, and developing cultural approaches to retirement."²

In the service of this strategy, a series of research projects were carried-out in 2012-2013 to help the ANP sector better understand human resources challenges in a variety of areas, including employee benefits and pensions, and strengthening connections with culture and traditional values. A key finding of the research was that many ANP agencies do not offer pension plans, and that very few people in the ANP sector have any savings for retirement. The research uncovered a need for:

- A pension and benefits program for the ANP sector that is aligned with Indigenous worldviews
- Culturally-relevant financial literacy training program for ANP sector employees
- Support for greater involvement of Elders as cultural leaders in the ANP sector

As a result of this initial research, a second phase of the *anpBC* Strategy was initiated in 2016. This paper is part of the Phase Two *anpBC* Strategy project which calls for the development of a curriculum to support a holistic approach to retirement planning and 'financial living as an Elder.' In order to inform the development of such a curriculum in a culturally-relevant way, the authors of this paper were tasked with exploring the following:

¹ *The Aboriginal Workforce Non-profit Strategy*, *anpBC*, http://www.bcaafc.com/images/stories/PDFs/ANP/6_anpBC_strategy.pdf, page 5.

² *Ibid*, page 12.

- 1. What are traditional Indigenous concepts of retirement?**
- 2. How can traditional Indigenous concepts of retirement be practically translated to modern times?**
- 3. Other than a pension plan, what are ways that the ANP sector can culturally support employees as they become Elders?**

In the context of the ANP Phase Two Initiative, the purpose of this paper is two-fold:

- To inform the development of a culturally-relevant retirement planning curriculum
- To guide ANP agencies in how to support Elders in ways other than pension plans

4. Methodology

This research paper was developed by a team of consultants hired by the BC Association of Aboriginal Friendship Centres, the agency which manages the *anpBC* strategy contracts. The consulting team, a partnership between Arrive Consulting and Roundtable Consulting, endeavored to use aspects of Indigenous research and learning approaches, as well as to follow cultural protocols and values.

In order to ensure the project was conducted in a culturally respectful way, the research was carried out and guided by Elders and a team of individuals composed of Indigenous members and people who have worked closely with Indigenous communities. Our research team included Alex Nelson, of the Musgamaqw-Dzawade'nuxw First Nation located in Kingcome Inlet, BC; Nella Nelson, Kwakwaka'wakw of the 'Namgis First Nation; Keisha Charnley, from the Katzie First Nation and Blackburn, England; Marek Tyler, of Cree/Scottish descent; Sebastian Silva of French Canadian, Spanish and Irish ancestry; Graham Briggs, of French, Irish and British descent; and Rachel Mason, of British and Eastern-European Jewish descent.

In conducting our research, we felt that it was important to make sure that all of our findings were grounded in the experiences of our research participants. While we also conducted secondary background research, our paper prioritizes learning from people's shared stories and experiences. When talking with research participants, we listened closely, asked open-ended questions, and recognized diverse perspectives rather than trying to create consensus. In addition, the research is grounded in an understanding of the historical and contemporary contexts of Indigenous peoples in BC, including experiences of colonialism.

Another important aspect of our approach was to follow cultural protocols in our interviews. We identified research participants through existing networks of contacts in the ANP sector. We shared with our participants the story of our project and why their voices would be valuable contributions to this work. In some cases team members participated in cultural practices prior to the interview, for example joining a participant in ceremony. All interviews were conducted in comfortable settings and researchers brought food and drinks to share with participants. After the interviews, each research participant received a gift for their generous contributions to the project. Some of our team members offered culturally significant gifts to the research participants, such as sacred plant medicines. The focus was on embodying the knowledge we were learning by building respectful relationships and creating the space for participants to share their stories in a safe and meaningful way.

Finally, we recognize that research concerning Indigenous peoples can sometimes be exploitative, using people's knowledge in ways that harms or does not benefit them. The research conducted for this paper is intended to be used by and for Indigenous communities. In all of our interviews we used informed consent forms that described the purpose of the research and how it would be used by ANP organizations. In addition, we have tried to create a research paper that is practical and accessible. We have avoided technical jargon and academic citations, and have instead tried to present our findings in a way that is readable and that people will relate to personally. It is our hope that the findings in this paper will be a useful resource to ANP agencies as they support their employees through the transition to Elderhood.

We used the following methods to gather wisdom:

Key Informant Interviews

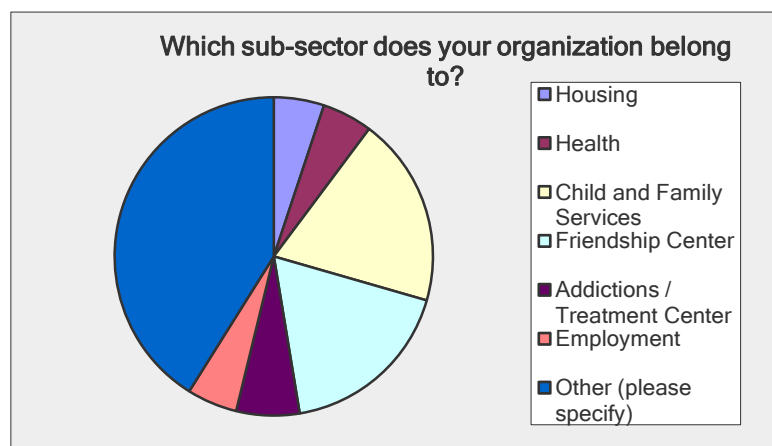
We interviewed 15 Indigenous participants to explore the following topics: Planning for retirement, traditional concepts of Elderhood and the impacts of colonization on those concepts, and how individuals and ANP agencies can support Elders. Our interview participants included Elders, youth and middle-aged people. Some of them were ANP employees, and others were not. We aimed to interview people with a wide range of life experiences, including living and/or working on and off-reserve, different ages and genders, different cultural backgrounds, different socio-economic status, different levels of involvement in their communities, and different approaches to planning for retirement. All interviews were audio or video recorded, both for the purposes of data analysis and in order to create video resources for the retirement planning curriculum.

Online Survey

Together with the other ANP Phase Two projects, we prepared and sent out an online survey to ANP sector employees that asked about our research topics. We received 78 responses to the survey. Data from the survey was analyzed to look for patterns, including both themes and variety amongst the answers.

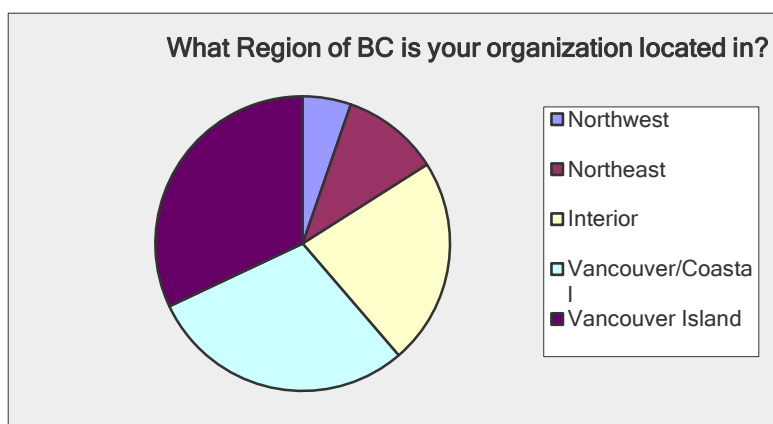
Survey data came from the following sectors (n=78):

Housing	4
Health	4
Child and Family Services	15
Friendship Center	14
Addictions/Treatment	5
Employment	4
Other (please specify)	32



And the following regions (n=75):

Northwest	4
Northeast	8
Interior	17
Vancouver/Coastal	22
Vancouver Island	24



Curriculum Test Sessions

Curriculum test sessions were held in the fall of 2016. The session goals were to a) test the draft retirement planning curriculum and b) further explore the question of “What can the ANP sector do, other than offer a pension plan, to culturally support employees as they become Elders?” The test sessions were held in three locations: Victoria, Kamloops and Prince George. Each of the sessions was co-facilitated by an Indigenous Elder. Between 10 and 20 participants were involved at each of the pilot sessions.

Literature & Practice Review

In addition to the primary research we also conducted a literature and practice review on wise practices related to retirement and financial planning training. The literature and practice review consisted of reviewing existing retirement planning resources, conducting phone interviews with ANP staff and retirement planning experts, and analyzing data from the online survey. The goal of this literature and practice review was to identify the current needs of ANP sector employees related to retirement planning in order to further understand what topics should be included in a holistic retirement curriculum for ANP sector employees, and what pedagogical approaches would be most effective.

Secondary Background Research

In addition to research conducted for the literature and practice review, we conducted a literature scan on the following topics:

- The role of Indigenous Elders in communities traditionally, and how that compares to a modern Western concept of retirement
- Relationships between youth and Elders in Indigenous communities
- How traditional practices related to Elders and wealth translate into today’s economy
- Effects of colonization on planning and financial systems, including past and current policies and practices
- Indigenous economies, including the connection between land and resources and financial well-being

For this research 27 academic articles and policy papers were reviewed. Themes and key points from these articles were compiled and analyzed to inform this paper. While we have chosen to minimize the use of academic citations in this paper in order to increase readability, all sources used to inform our findings are listed in the bibliography.

Our overall goal for the research paper was to draw conclusions based primarily on the direct input of our participants. The paper focuses on Indigenous voices through quotations from our interviews and test sessions. The academic research, in most cases, further supported and provided context for the primary research.

5. Traditional Indigenous Concepts of Retirement

In this section we explore our first research question: **What are traditional Indigenous concepts of retirement?** We asked our research participants about Indigenous concepts of Elderhood and the economy. We listened to stories about how those concepts looked prior to colonization, how they were impacted by colonization, and how they manifest today. We found that while the context has changed greatly due to the impacts of colonization, many traditional concepts are still alive today and are a key source of strength and resiliency.

5.1 Concepts of Elderhood

Through our research, we found that aging in Indigenous communities is conceptualized quite differently than in modern, Euro-Western understandings. This has important implications for culturally-relevant retirement planning and for ANP agencies wanting to support Elders. Key findings include:

- **Elder's Don't "Retire"**
- **Elders act as Wisdom-Keepers**
- **Elders are supported in a relationship of reciprocity**
- **Elders have varying levels of cultural knowledge**

In the section that follows, we explore each of these aspects in depth and provide examples from our firsthand research.

Elders Don't "Retire"

Many of our participants explained to us that the concept of "retirement" doesn't really apply to them. Speaking on his commitments and involvements with his community, Cree Knowledge Keeper Vince Steinhauer said he doesn't think he'll be "allowed to retire." Instead he'll grow old and remain busy with ceremony. Faith Sparrow, a youth from the Musqueam First Nation, noted that work in Indigenous communities is never really done. At every age you have something to contribute and, in that way, you maintain an active role in society. Although that role will transform as you age.

Leslie McGarry from the Kwakwaka'wakw Nation explained, "when you become an Elder in an Indigenous community, your role changes from provider to teacher. You are no longer fishing or hunting so much as you are teaching the next generation all the things they need to know about the cultural protocols associated with those things. So, your role in the community suddenly changes, but your knowledge is always supported and your guidance is always received in a good way. ***So, it's not really so much retirement as it is a change of roles in community.***"

As one Elder put it: “Native people don’t retire, they just have time to do more work. People are always asking Elders for advice, their point of view. I’m 72 and don’t feel like I’m retiring any time soon. ***Retirement isn’t very often a word that is used for Aboriginal folks. Not many people I know really retire. They may retire from their jobs but work in other places in other ways.***”

This is a marked contrast to Euro-western concepts of retirement. In reading about the history of retirement in the West (see bibliography for list of sources), we learned that in early agricultural societies, people usually worked as long as they were physically able, gradually passing on responsibilities to younger family members. This is similar to Indigenous communities, pre-contact and into contemporary times. For example, Elder Marge White from the Huu-ay-aht Nation expressed that in her community a fisherman did not stop working just because they reached a certain age. However, as Euro-Western societies industrialized, employers began to feel that older people could not keep up with technology or be valuable in factory work. As capitalist employment structures became more prominent, the idea of retirement developed, and along with it the need for pension plans.

The idea of retirement implies that once people reach their senior years, they are no longer expected to be valuable contributors to the economy. Because of this, perceptions have developed that stigmatize the elderly as being powerless and/or of limited use to society. With an increasing focus on the nuclear family, less emphasis has been placed on extended family connectedness and reciprocity within the community. In this individualized mindset, retirement is often seen as a time when older people can relax and explore their individual needs without contributing significantly to the economy or community.

When supporting Indigenous people as they transition to Elderhood, it is important to take note of the difference between this Euro-Western concept and the concept we heard from our research participants, in which the notion of “retirement” is not fully relevant for themselves and members of their community, and in which Elders are seen as contributing to their communities in valuable ways, even if not through paid employment.

Elders as Wisdom-Keeper

As one participant explained, in some Indigenous languages there is no word for “Elder,” but there is a word that means “Wisdom-Keeper.” In pre-contact times, Elders who were considered wisdom-keepers were responsible for acting as knowledge holders, historians, and teachers within their communities. They carried the knowledge that was garnered over their lifetimes, which represents the values and practices of their respective communities and their ancestors. This is a role that is not entirely ascribed to age, but rather, as one Prince George test session participant explained, is more about a “gut feeling you have” about the person.

In this way, Elders were a connection with the past and held crucial roles in the education of young people. Elders often incorporated oral tradition and role modeling into their education and directed their teachings to meet the needs of the learner. Bertha Cardinal, a Cree Elder, suggested that even if children are just watching their grandparents in food harvesting, they are witnessing the teachings. She shared that in her Cree culture, they have multiple Grandmothers. Grandparents and/or Elders who would share the old ways, important lessons and skills, so in this way, every member of a community had something to offer and everyone took care of each other.

Many Indigenous Elders still act as the knowledge keepers for their communities and are incredibly valued for their ways of educating and empowering young people. Beyond this vital knowledge sharing, Elders have long been relied on to care for the children in their families and communities. As one participant explained, because adults in pre-contact times were usually busy hunting, gathering, and carrying-out other labour intensive activities, Elders provided necessary childcare while parents did physical work. This intergenerational support network is still strong today in many communities. For example, in the Prince George and Victoria curriculum test sessions, a number of participants told us that their parents helped with childcare so that they could work and make money for the family, and that they envisioned themselves caring for their grandchildren when they retired from paid work.

“They did it a lot through storytelling. You might be sitting, listening to the story, and it’s not until after the story that you realize you’ve been taught something. Such a gentle approach to learning how to be a good person in the community.”

- Leslie McGarry,
Kwakwaka'wakw

Reciprocity

Linked hand-in-hand with the idea of Elders being Wisdom-Keepers is the notion of reciprocity between Elders and younger people. Younger people would take care of their Elders as a way of giving back for the invaluable wisdom that Elders passed forward to the younger generations. As Leslie McGarry explained:

I don’t know that there was such a planning for it. It was just a natural progression of life. We look after babies, we look after young folks that are becoming young adults, we look after them when two young people are coming together to build another family, we look after people who are Elders now, and are not able to go hunting and fishing anymore. But they made their contribution to the community. It’s almost like a barter system. If I was the best basket weaver in the village I wouldn’t be weaving for just my family, I’d be weaving for everybody in the community. Because I know there’s going to be fish that shows up on my doorstep. Or somebody does something else for me. ***That’s just the way the communities work. Everybody giving, everybody helping each other all the time.***

Many of our interviewees explained how people of all ages in pre-contact communities worked to support one another. Elder Ruth Cook told us about how this played out when she was a child (in the 1930s and 1940s in Alert Bay):

My own mother would go around checking on the Elders, especially if they lived by themselves, to see if they needed somebody to light their fire and cook them breakfast, or see that their laundry got done and stuff. And she would take me along with her. And she would get me to pick up twigs to start a fire in their house and get their breakfast going. And so just by example I learned to be helpful. And the rest of the community was like that. If some of the men were down at the beach cutting wood, the others would stop by and help them. They didn’t have to be paid, it was just part of our village life. ***You helped each other. And didn’t expect payment, you just did it. You looked after each other, so that you never needed welfare.***

***Everybody was helping each other as they saw the need to help each other.
That's what made the village function in a good way.***

Our research participants explained that caring for Elders is considered a natural part of an interconnected system in which all community members benefited. Today, Elders are usually highly valued in communities, and therefore people want to honour and support them, just as Elders want to be able to share their teachings. A Prince George test session participant explained that people crave time with Elders and value learning from them so they are willing to do whatever it takes to support them, explaining, "I see people all the time with Elders in ceremony...supporting them, even in -40 degree weather!"

Many of our participants spoke about how they grew up with a sense of accountability to their families and communities, and thus were taught to care for Elders, bring them food, visit them, and help them with physical needs and social engagement. But many people also lamented that in today's society, too many Elders are isolated from family and community, and in need of holistic support that they are not receiving. The notion of reciprocity has been severely impacted by colonialism and urbanization. The late Chief from the Squamish Nation clearly explained the importance of reclaiming and prioritizing relationships of reciprocity:

We must ask ourselves how we [Elders and young people] can best get back together...We the old-timers, old men and old women, are feeling bad because we seem to have been thrown aside because our usefulness has been considered to be at an end. ***Friends, in the old Indian tradition, in the old Indian philosophy, in the old Indian teachings, the older you get, the more you will be needed.*** The sooner the young people realize this the sooner we can work together like one good family. (Archibald, 2008)

Elders have varying levels of cultural knowledge

While we heard a strong message about the importance of Elders in Indigenous communities as keepers of cultural knowledge, we were also told that some older people have been negatively impacted by colonization and, to varying degrees, disconnected from this traditional role. Leslie McGarry and Glenn Patterson (Iroquois and British) explained that there is a difference between "Elders," who are wisdom-keepers, and "seniors," who are older people who may not have cultural knowledge and may not be healthy or "safe." They explained that in close-knit communities, most members know the difference between these two, but in an urban context where there is more anonymity, it can be hard to know which Elders can provide cultural knowledge in a safe and respectful way.

In addition, we were cautioned that it is important to never assume that Elders are comfortable providing cultural knowledge, as this can sometimes put them in awkward positions. As Leslie McGarry explained, "We do older people a disservice when we ask them to play a role of 'Elder' that they are not prepared for—this puts them in a challenging position." It is also important to note that while some Elders may not be comfortable as teachers of cultural knowledge, they may be embodying the traditional role of Elders in Indigenous communities by acting as caretakers for grandchildren and other young children in their families.

In section 5.3 we explore how the colonial violence of the residential school system impacted some people's ability to act as providers of cultural knowledge as they age, both by separating them from their own culture, and by separating Elders and youth. The effects of colonialism add a layer of complexity to conceptions of Indigenous Elderhood. Any discussion of "retirement" in Indigenous communities must therefore carefully acknowledge both the modern realities and challenges, as well as the traditional Indigenous concepts that are still alive and valued today. In the next section, we turn to exploring values and benefits about the economy and financial well-being, and how these impact ideas about Elderhood and retirement.

5.2 Concepts of the Economy

"[The concept of] investment...wasn't something new that came in with the contact of non-natives; it was actually a historical piece that our people...carried. Those kinds of things when you're growing up you never think that they affect you, but they actually start to shape how you see the world."

- Nella Nelson, Kwakwaka'wakw, 'Namgis First Nation

As Nella Nelson explains in the above quote, the concept of investment, saving and planning for the future is not a concept that was introduced by Euro-Western economies, but is in fact a core value in her community. When exploring topics of financial literacy and values around money with Indigenous people, it is especially important to recognize and incorporate traditional Indigenous economic concepts, both pre-contact and today.

As with concepts of retirement, we found that Indigenous economies also differ from Euro-Western conceptions. *Pre-contact Indigenous economies were well-functioning systems through which communities planned ahead and had clear practices and protocols for exchanging and distributing goods and services.* Through our research, we learned that Indigenous economies typically have the following characteristics:

- Land-Based and self-reliant
- Relational
- Based on sharing and a redistribution of wealth, rather than accumulating wealth

Land Based and self-reliant

Elder Nella Nelson explained that because of connection to the land, "we were economically independent. As they say, when the tide goes out, the table is set and we truly lived that." Communities protected their land and resources in order to ensure economic viability in the future. Leslie McGarry explained, ***"Our purpose is always to prepare for the future generation. It's not to use everything up. We're always looking towards the next generation."***

Elder Marge White explained how she carries the teachings that her grandmother shared with her of independence and self-sufficiency, which have informed the ways she approaches financial planning today. Although her grandmother never sat her down to tell her how much money to put away, her teachings allowed Marge to see that she had to look after herself and choose a path that would lead to security in her future. Similarly, Elders Ruth and George Cook talked about how they learned from a very young age the importance of being mindful of finances and contributing

economically to their family's needs. Within the context of financial planning, Nella Nelson (Ruth and George's daughter) shared that "since I was a young child, I learned from my parents how important it was to manage your finances – to understand how you spent money or that everything wasn't given to you." In this way, the value of self-sufficiency was passed down through generations of their family. Nella explained that such self-sufficiency was characteristic of her community and Indigenous communities in general, who were skilled at meeting all of their needs through their strong economies based on their traditional lands and sea resources.

Relational

Relationships are the framework for Indigenous economies, which traditionally relied on reciprocal trade. For example, one participant noted that if coastal people wanted wild meats, buffalo, moose and deer, then Indigenous peoples from the prairies could trade with them for salmon. Nella Nelson explained how her ancestors employed complex trading networks and relationships to ensure that they got good value when goods were exchanged. In this system, there's no need for an exchange of money. Instead, you have to know the land and your neighbors in nearby territories closely.

In his research paper on urban Aboriginal economic development in modern times, political scientist Charles Horne explained that there is a "fundamental difference" with Aboriginal concepts of the economy, in that Aboriginal people tend to relate to markets, money and labour "in part by understanding them as intrinsically connected to other aspects of community life in a network of mutual relations." We found this to be true in our research, as many participants talked about how their views on wealth, experiences as employees, and career choices were grounded in family and community networks and a commitment to their community, rather than based on primarily on economic factors.

Giving rather than accumulating wealth

Ron Rice explained, ***"I think that concept has stuck with us, that money isn't something to be kept. You're supposed to take your abundance and give it away, and it will come back to you some day."*** We heard this sentiment echoed from many of our research participants, who explained that they had mixed feelings about saving money for their retirement when that money could be used to benefit other members of their community or support cultural activities.

"Wealth was never determined by how much you had, it was by how much you gave away."

- Ron Rice, ANP sector employee

While in capitalist economies wealth is based on individual ownership and accumulation, many Indigenous peoples from the West Coast of British Columbia speak of the "Potlatch Economy" where how much one gives away determines their wealth in the community. Elder Alex Nelson explained how the Potlatch embodies key values of Indigenous economies. Potlatches focus on giving, rather than accumulating. Potlatches rely on resources from the land, are highly-relational, and contribute to community self-reliance as they are a form of economic investment for the future. Alex Nelson described how the intensive planning that goes into holding a potlatch in his Kwakwaka'wakw culture, sometimes years in advance, shows evidence of strong financial planning skills in his community. Potlatches are also effective methods of re-distributing wealth in order to meet the needs of community members. Potlatches are interconnected to systems of governance, spirituality, and connection to the land.

Many Indigenous communities had similar practices that met spiritual, social and economic purposes simultaneously by placing value on non-capitalist forms of wealth.

As a result of trade and effective management of resources and relationships Indigenous economies were highly functioning prior to colonization. However, colonization sought to destroy these economies. In the section that follows, we explore the impacts of colonization on Indigenous economies and concepts of wealth, as well as the active resistance and resiliency of Indigenous peoples that has kept traditional values and practices inherent to Indigenous economies alive today. These values have important implications for financial literacy and retirement planning, as well as for supporting Elders.

5.3 Impacts of Colonization

“We were successful, we were removed from it.”

-Key informant, Manitoba financial inclusion research project, talking about how colonization separated Indigenous people from successful pre-contact economies

Colonization, both past and present, has affected traditional Indigenous economies in several ways:

1. By disrupting traditional Indigenous economies through discriminatory policy-making
2. By creating barriers to participation within the mainstream economy
3. By creating a legacy of social impacts and inter-generational trauma

In this section, we will explore all of these impacts, as well as the ways in which they have affected Indigenous people today in relation to financial literacy and planning for the future. This section relies more on historical research as well as input from our interviews.

Disruption of Indigenous Economies

“Whatever they worked for, they just gave it all away. And from the European lens, that was unthinkable because we have two different perceptions of what it means to have wealth. For our traditional people, the more you gave away the richer you were. For the European viewpoint, the more you accumulated and kept to yourself, the richer you were. So that’s where the conflict started...”

- Nella Nelson, Kwakwaka’wakw, ‘Namgis First Nation

When Europeans arrived in North America they were dependent upon Indigenous peoples for their survival and established partnerships with Indigenous people, who played key roles in the fur trade and the exchange of other goods valued by Europeans. The strength of Indigenous economies supported the development of European colonial economies in Canada.

That relationship altered as Europeans began to arrive in larger numbers, and to settle and farm the land. The Crown saw Indigenous sovereignty and traditional economies as a barrier to gaining control over the land. They began implementing policies aimed at dismantling Indigenous communities and cultures and assimilating Indigenous people into settler society. In doing so, they significantly disrupted traditional Indigenous economies in many communities.

The greatest way in which colonization impacted Indigenous economies was by limiting Indigenous people's access to their traditional territories. Colonization is primarily about the expropriation of land and resources by Europeans, from Indigenous peoples. This has been achieved both through the overuse of resources by Europeans, which disrupted Indigenous people's resource practices, and through government policies such as the reserve system, treaties, and pre-emption of land by non-Indigenous peoples. These policies take land and resources away from Indigenous peoples (often illegally, in opposition to both Indigenous and European legal systems) and place it in the hands of non-Indigenous peoples, creating poverty in Indigenous communities that had once maintained strong and self-sufficient economies.

Another way in which Indigenous economies were disrupted was through the introduction of European diseases, such as smallpox, measles and tuberculosis. These diseases wreaked havoc on the immune systems of Indigenous peoples, who had no prior exposure that would allow them to develop immunity. In many cases the diseases arrived, though trade routes, before any colonial settlers entered the territory. Sometimes these epidemics caused the death of large percentages of the population. Grief stricken and with less able-bodied people around to hunt, fish, farm and provide for communities, some Indigenous communities experienced reduced self-sufficiency and began to rely on the developing colonial economies for survival.

It was during this period of land-loss and population-loss that the colonial government in Canada implemented policies to restrict Indigenous culture and promote assimilation. The Indian Act (1876) was one of these policies. It restricted the movement, activities and practices of Indigenous peoples and formalized the reserve system. Canada's notorious residential schools (operating from the 1880s-1996) were another of these policies. They attempted to annihilate Indigenous culture by separating children from their parents at a young age in order to prevent them from knowing their language or culture. The forcible removal of children from their communities was traumatic for parents and communities. In addition, many children faced emotional, physical and sexual abuse in the schools, leading to widespread trauma and post-traumatic stress disorder.

These policies interfered with Indigenous governance systems (putting the band system in place and ignoring long-standing traditional systems), culture and the acquisition of traditional knowledge (by teaching multiple generations, in residential schools, not to use their language and to be ashamed of their culture, and by the outright banning of cultural practices, such as the potlatch, through the Indian Act). As Indigenous scholar Vine Deloria (2002) puts it: "Although the loss of land must be seen as a political and economic disaster of the first magnitude, the real exile of the tribes occurred with the destruction of the ceremonial life and failure or inability of white society to offer a sensible and cohesive alternative to the traditions which Indians remembered. People became disoriented with respect to the world in which they lived" (Alfred, 2009, p. 45).

Barriers to Participation in Mainstream Economy

Colonialism not only disrupted Indigenous economies, but simultaneously prevented Indigenous people from fully participating in the mainstream economy. These barriers were formally enshrined in Indian Act policies that prevented Indigenous people from owning land, borrowing money, or accessing higher education without losing Indian Status.

In addition, a host of laws and policies were arranged to prevent Indigenous people from accessing capital, using their land as collateral for loans (as settlers did), acquiring water rights for agriculture, or from selling certain resources. And without access to capital, Indigenous people could not easily buy equipment such as boats and fishing equipment necessary to enter into this economy as anything other than labourers. In fact, at this time, Indigenous peoples were not legally allowed to own a boat with a motor. Elder Nella Nelson explained how these laws forbid her grandparents to run their own fishing company, but they were able to get around these restrictions by partnering with Japanese fisherman, who were not subject to the same legal restrictions.

Until the 1960s, First Nations people were primarily segregated from the rest of the population on reserves that were often in remote or economically undesirable areas. In order to leave the reserves, permission through the form of a “pass” had to be granted by the local Indian Agent. This extremely racist system severely restricted First Nations people from having economic opportunities within the mainstream economy.

Residential schools were designed for the purposes of educating Indigenous children to assimilate into white society. As Canada’s Deputy Minister of Indian Affairs, Duncan Campbell Scott, famously said in 1920: “Our object is to continue until there is not a single Indian in Canada that has not been absorbed into the body politic.” However, in reality the schools did not prepare Indigenous children with a level of education equal to that of white settler children. In contrast, the schools were designed to prepare children for menial labour, such as housekeeping, woodworking, or factory work. Many children graduated with no more than an elementary-school level education, and most of the children’s days were typically spent doing labour, rather than learning in a classroom. If a student did make it to a higher level of education, the opportunities afforded to them were very limited and gendered. For example, women could take up nursing and men could pursue carpentry. Residential and day schools prevented children from learning the skills they needed to participate fully in the colonial economy as anything other than menial laborers.

Racism, both on individual and structural levels, also kept Indigenous people excluded from the colonial economy. In the case of individual racism, settlers wrongly made generalizations of Indigenous people as having less intelligence and lower abilities, and therefore they were not welcomed in jobs that were typically filled by white people. In the case of structural racism, policies and programs by government and private-sector industries kept Indigenous people excluded from the colonial economy.

Legacy of Impacts of Colonialism

Colonialism has left a heavy legacy on Indigenous communities, and is ongoing today through policies, laws, and funding structures that continue to reproduce colonial attitudes and power dynamics, undermining Indigenous peoples’ self-determination. While individual racism is considered less and less socially acceptable, structural racism, which imposes Euro-Western ideologies and limits opportunities for Indigenous peoples, is still firmly in place and widely

accepted. In this section, we explore the ongoing legacy of colonialism, especially as it relates to the economy, social and emotional well-being, financial literacy and retirement planning.

Economic Impacts

Many of our interviewees spoke of the difficulty of maintaining Indigenous cultural and economic values in the city and/or without a land base. For example, Kwakwaka'wakw Elder George Cook explained that in the urban setting, the sense of community that ensured people of all ages were supported in their needs is challenging to reclaim. People may still feel a cultural value to share with others or help others who are in need, but they may not receive the same support in turn. Additionally, Elders are no longer able to rely on their home communities and villages for living supports. Ron Rice summed it up by saying, ***"The system has broken down. The wealth you share with others is not going to come back to you."*** And Elder Marge White commented that "Things have changed in our Aboriginal communities: there isn't that open door policy that I saw when I was younger, where families always had room for another person or to take in an Elder who needed support. I don't see that much anymore within our communities."

Anna McKenzie, a youth from the Opaskwayak Cree Nation, spoke of the effects that colonization has had on her family's abilities to plan for the future and engage in a traditional economy. Without the opportunity to grow up on their territory or learn from her grandfather's trap-line, there have been disconnects from the teachings that have traditionally been passed down from generation to generation about how to plan or save for the future. ***In many cases for Indigenous peoples, being separated from their lands has resulted in being separated from the stories and context that hold their economic teachings.*** Yet, reconnecting with one's land can be very challenging. For many Indigenous Elders today, going back to their reserves or traditional territories is financially out of reach and for those from rural reserves, the risk of losing one's proximity to health care and other services is too great.

Societal and Emotional Impacts

In addition to the direct economic impacts of colonialism, there have been serious consequences on Indigenous peoples' social and emotional well-being. As one Indigenous Elder we spoke to explained, ***when he went to residential school the ability to plan or think about the future went out the window—each day was only about survival.*** The net result of generations of oppression and spiritual, physical and psychological harm were to create widespread, unresolved psychological trauma in Indigenous communities.

As one Indigenous scholar puts it: "The cumulative and ongoing effects of this crisis of dependency form the living context of most First Nations existences today. This complex relationship between the effects of social suffering, unresolved psychophysical harms of historical trauma and cultural dislocation have created a situation in which the opportunities for a self-sufficient, healthy and autonomous life for First Nations people on individual and collective bases are extremely limited." (Alfred, 2009, p. 42)

Colonialism also negatively impacted the traditional role of Elders in Indigenous communities. One way this occurred was through the denigration of Indigenous knowledge, resulting in a discreditation of the wisdom held by Elders. This occurred through the spread of the false idea that Euro-western thought was right and good, and Indigenous thought was misguided. Residential

schools were based on this idea, which undermined the traditional role of Elders as teachers of the youth. Euro-Western settler culture failed to recognize Indigenous education for what it was—a highly-evolved and culturally appropriate form of teaching and learning. Residential schools also physically separated Elders from youth, causing a disruption of the Elder-youth reciprocity that is a critical value for many Indigenous communities.

Impacts on Financial Literacy Training and Retirement Planning

Colonialism created and left a legacy of psychological harm, severe inequalities, and economic exclusion of Indigenous peoples. It is not difficult to see how communities living in survival mode for generations would be negatively impacted in terms of their ability to plan for the future, both financially and in other aspects of their lives. For example, some of our research participants told us that they did not grow up with sufficient financial literacy skills because of the economic and social trauma experienced by their families.

“In Canada, for Indigenous people [the life expectancy] is so low that many of us don’t make it to retirement. So, I don’t think it’s something we plan for.”

- Vince Steinhauer,
Cree Knowledge Keeper

In developing a curriculum to support employees of Indigenous organizations in planning for retirement, we felt it was critical that financial literacy education be grounded in Indigenous values related to wealth and the economy. From our interviews we learned that capitalist values do not provide a culturally-relevant framework to house Indigenous conceptions of economy, as they prioritize individualism and diminish the interrelatedness of the community and land.

When wealth is understood as being relational, rather than individual, it can create challenging cultural conflicts when people save “for retirement.” This came up frequently in our research. For example, a number of our participants explained that they found it hard to save for retirement because if they ever had any money beyond that necessary to meet their own expenses, they felt obligated to give it away when to support others in need. One participant told the story of being asked to pay for a family member’s casket for a child who died, and commented on the impossibility of saying no to such a request: “You can’t say no. It’s not something where you can say you should have prepared, or you should have been saving your money. You just have to. There’s no reason to say no. Only taking the money out of my hands and putting it into an RRSP made it easier to say I don’t have the money [when these type of requests arise] because I don’t have it.” A number of other participants also recognized that in their communities, the idea of only saving for yourself is a foreign concept because in Indigenous communities you don’t only take care of yourself, you support each other.

This cultural value can translate into mixed feelings about pensions and retirement savings plans, as they may be viewed as being in conflict with Indigenous concepts of giving and interdependence between relations. Some interviewees expressed that they felt a clash of values between giving and saving, or caring for others and planning for their own economic self-sufficiency in old age. In the Victoria curriculum test session, one participant commented that she felt “almost guilty” to “squirrel money away” for herself when there were others in her family and community that need financial support.

Another participant in the Victoria test session dealt with this tension by framing saving for herself as contributing to future generations. She acknowledged that if she could be financially self-sufficient in her retirement, her family would not need to support her. Another participant commented that she wanted her children to have some money to buy a house and get a good start in their adult lives, “like so many white kids have,” and therefore she was saving for their future as well as her own. In this way, taking care of oneself is seen as the first step to being able to support one’s communities; preparing for the future and one’s own financial security during Elder years can be a relational, community-based act in and of itself. This variety of approaches to aligning personal savings with traditional values shows the ingenuity and personalization of approaches to retirement planning that are designed with culture in mind. In the section that follows, we explore how strategies based on cultural values can be applied by ANPs and community members to support employees as they become Elders.

Key Finding: Mixed Feelings about Savings

Mixed-feelings about participation in the capitalist economy, accumulation of wealth, and prioritizing saving can create complicated conflicts for Indigenous people as they contemplate planning for retirement. These conflicts are further emphasized due to the pressures that the effects of colonialism have placed on Indigenous communities. This difference in contexts can create cultural conflicts for Indigenous people. It is important to recognize that reclaiming Indigenous economic values in today’s world is an important source of strength for Indigenous people. Indigenous people who have strong retirement planning approaches see personal financial security as being in-line with Indigenous values of self-sufficiency and a relational economy.

6. How Can Indigenous Concepts of Retirement Apply Today

In this section we draw conclusions from our research about the question: **What are traditional Indigenous concepts of retirement and how can they be practically translated to modern times?** As seen in the discussion of our research findings, our original research question is problematic in itself, as we heard from many people that traditional Indigenous concepts of Elderhood and the economy did not include the notion of “retirement.” Therefore, we have chosen to explore how Indigenous concepts of *Elderhood and economy* can be “practically translated to modern times” without necessarily using the word retirement to refer to such concepts.

We found that while the challenges of implementing these concepts are real and complex, there are many ways in which these concepts are applied today, including:

- Maintenance and/or Resurgence of Indigenous Economies
- Holistic Perspectives on Aging
- Communities Supporting Elders
- Elders Contributing to Communities

Maintenance and/or Resurgence of Indigenous Economies

Although the capitalist economy has secured dominance in Canada, Indigenous trade and ceremonial economies have remained and continue to be strengthened today. Sharing local foods and trading for resources is a practice that continues today and aligns with Indigenous ways of being since pre-contact times. A participant from the Prince George test session said “we’re bringing back our ways of life in urban areas.” Several of our research participants shared stories of providing food to support Elders, or people who brought them food. Eva Williams (Cowichan) explained that when she retired, “My sister in Chilliwack used to really spoil me. She used to can me a fish.”

Participating in feasts and potlatches is another example of traditional Indigenous economic practices that are still alive today. A Victoria test session participant explained that she gives 50% of her savings to her retirement plan, and sets aside 50% for cultural feasts, which she sees as part of her personal responsibility. In contrast, her grandmother gave all of her savings to feasts, but was then supported by the community for her every-day needs. A participant from the Prince George test session shared that “whenever soup is on special I buy it in preparation for feasts. I do this in honour of my mom who used to do the same.” In this example, traditional economic and cultural values are honored and shared intergenerationally within a modern, urban context.

Holistic Perspectives on Aging

Our participants stated that well-being in one’s Elder years is not just about having the resources to meet one’s needs, but is about holistic wellness. Taking a holistic view of aging means recognizing that all aspects of someone’s life are interconnected and interrelated.

Elder Alex Nelson emphasized the important relationship between physical wellness and aging. For him, being an athlete throughout his life has created a foundation for success in financial planning. Alex grew up running and playing sports, which gave him physical wellness, but this was also inherently interconnected with spiritual wellness. “From the sports point of view, it’s called

speed, agility balance, and decision making but we didn't call it that, we just called it fun and play," he said, referring to his experiences exercising on the land as a young person. In Alex's experience, physical wellness is linked to holistic well-being.

In addition to physical wellness, we heard that spiritual and emotional wellness is the connecting thread between all aspects of one's life. It encompasses a connection to the land and the spirit world, and can be translated into a sense of purpose in caring for ourselves and those we love, while having fun along the way. A participant from the Prince George test session shared a story that spoke to this:

My parents live with us. Being with the kids helps keep them young. One time I saw my 7 year old ask my dad for a glass of juice. I almost said 'go get it yourself!' but kept quiet. I watched my dad get up and pour her a glass of juice. My dad smiled, satisfied that he could help his granddaughter. It gave him a sense of purpose. And getting up and going to the fridge was good exercise too.

Communities Supporting Elders

Our interviewees gave us many examples of ways they support Elders within their families and communities today. In some cases, people discussed supporting Elders through an awareness of their social and physical needs. Ron Rice explained how his young adult nephew realized ways he could support his grandmother, who he lives with and who helped raise him:

I had a conversation with him to say, "If you look down and you see that grandma needs new shoes, then you call me and we'll buy her some more shoes." And he's taken it a step further to say, "Well I can afford to buy Grandma new shoes." And what he's done now in his mind is to say, "Well I need new shoes, so Grandma must need new shoes. Grandma come on let's go out we're going shopping for shoes." Or "I need a haircut, Grandma must need a haircut. Come on Grandma, we're going for a haircut." And so he's got it in his mind, he can afford to care for. She's been there for his whole life. My sister and her kids lived with my mother for their entire lives. And so he's flipped that switch in his mind of, "This is a small thing I can do. I'm not going to buy her a house, I'm not going to pay for everything. But I can afford to buy her new shoes, I can afford to buy her a haircut, I can afford a tank of gas." So it's the little things.

Sharing traditional foods with Elders is another way that communities support Elders. Cree Elder Bertha Cardinal explained that when her family hunts for meat they make sure they share it with Elders and other community members. In the same way, when Bertha gathers berries, she thinks of others who may not be able to pick berries who she can share with. She said, "it's a gift from the Creator."

People also spoke about the importance of inclusion when supporting Elders. This can mean including Elders in family life. In some cases, adult children invite their parents to live with them after retirement. Rather than being seen as a burden or dependent, these Elders are treated as a third parent to their grandchildren, and are in turn given care and support from their children for things like medical needs, vacations, and social inclusion. Other participants told us that although

they had invited their parents to live with them, the offer had been declined as some Elders prefer independent living. But even in those cases, the adult children made sure to have their parents over regularly and to invite them to participate in social occasions.

Elders Contributing to Communities

The most frequent way in which people told us they are applying traditional concepts of Elderhood today was by recognizing the traditional role of Elders in Indigenous communities, through honoring their valuable contributions and ensuring that they are respectfully compensated for their work in the community. One person mentioned that to support ANP employees as they become Elders, ANP agencies should “encourage them to maintain connection in community. Stay engaged, because just because you’ve reached a certain age it doesn’t mean somehow that you don’t matter. I think that’s a mainstream society idea, that once you’re a certain age you’re no longer useful in the community. But in the Aboriginal community it’s the opposite, people have all that life experience but they just don’t have a place to share that.”

In the ANP sector, as in Indigenous communities in general, Elders play a critical role. The research conducted in Phase One of the anpBC Strategy, which involved discussion circles with ANP employees around the province, found that:

Elders were noted as playing a range of roles including: teaching staff and clients about Aboriginal culture, guiding individuals and the organization in resolving conflicts, helping to keep the organization on track to fulfill its objectives, providing counseling to individuals, and leading healing ceremonies. Due to the fact that the majority of employees within the ANP sector are Aboriginal, and many or all live with the legacy of residential schools, the role of healing is an important element in the ANP workplace.

ANP employees stated that the contributions of Elders were highly valued because they supported embedding traditional values into the policies; guided the workforce as teachers and mentors; substantiated cultural decisions and recommendations; and promoted respectful communication with local Indigenous and non-Indigenous communities. They also have a calming presence and inject a healthy dose of humour into the workplace.

The report concluded that “Elders should figure prominently at all levels in organizations, including the provincial ANP sector, and be engaged in bringing culture to the workplace.” The contribution Elders make is highly valued by Indigenous communities and organizations. As two of our participants explained, when a highly respected Elder enters their ANP agency, “It’s what makes this place feel like a home. It’s like your grandparents have just arrived. It’s an incredible energy that they bring.” As one youth put it, “They’re so rich in love and knowledge. They’re so wise. Elder to me is more of a feeling than an age, it’s a way of being.”

7. How the ANP Sector can Culturally Support Employees as they Become Elders

Building on the understanding of traditional Indigenous concepts of Elderhood and the economy, and how they are applied today, we now turn to our final research question: **Other than a pension plan, what are ways that the ANP sector can culturally support their employees as they become Elders?** We explored this question in depth through both interviews and curriculum test sessions, and the recommendations that follow are based on current practices and observations of ANP employees and clients. In our research, we learned that support for Elders was often viewed holistically, and thus the notion of “culturally supporting” employees is inseparable from support for financial, social and physical needs. In this section we discuss the mindsets, approaches and strategies that ANP agencies can employ to support Elders.

“I envision Elders being connected to family, having our Elders at home in our communities, of making space for Elders’ knowledge and having a more holistic view of centering our Elders rather than marginalizing them.”

- Anna Mckenzie,
Indigenous youth

7.1 Challenges

Before exploring specific recommendations, we would like to share the challenges that many of our participants discussed to providing support for Elders. While pre-contact communities, and in some cases today’s on-reserve communities, had well-established systems to support Elders, colonization and geographic dispersal has caused a breakdown in these systems, presenting new and ongoing challenges to providing holistic support. These challenges include:

- Lack of Geographical Community
- Social Isolation
- Burden on “Trusted Elders”
- Financial Struggles

Lack of Geographical Community

In pre-contact times, Elders were supported within the context of their community. To some extent, that support network still exists on-reserve, but it can be harder to maintain in an urban setting. As one ANP employee explained:

It’s like when I lived in Masset, we used to go out and get deer all the time, and we’d get far more deer than we ever needed, and I’d get the hides off these deer, but we’d always drop the carcasses off at these older people’s houses. So we’d get a nice deer, it’s all skinned, it’s ready to go and everything else. Because they’re maybe not going out hunting as much. But the folks up there take care of their families. They go and find the older folks and come bring them food. And they always bring them to social events. They go get them and bring them there. There’s always Elders’ tables, and they’re always held up and honored. When it gets to the urban environment it’s a tremendous challenge, how do you support those folks?

Elders in an urban context are more likely to be socially isolated. As George Cook explained, “You don’t look out for each other as much here in the city as we do at home [on reserve]. We could have a big salmon and the first thing you know if we had too much we’d look around for a neighbor

to share it with. But in the urban setting we don't have the same sense of community." However, even an Elder living on reserve explained that "what's lost is to visit the Elders" and this missing social connection is just as important as financial well-being. As one interviewee put it: "Their need isn't financial. Their need is company, their need is conversation, their need is stimulation."

Social Isolation

Our research participants explained that building community and connections amongst Elders can be challenging in urban areas and for ANP agencies in general. Social isolation for Elders is often compounded by lack of transportation, health issues, and living far away from their families. When ANP agencies in an urban environment bring Elders together for cultural programming and support, it is this feeling of community they are replicating that Elders would get in a setting where they know and are known by everyone else.

It is important to distinguish between independence and isolation. Although for many Elders their independence is very important to them, it doesn't mean that they don't still require support from the community. In fact, it can be said that if one has a supportive social network they can better maintain their independence while staying connected. Cree Knowledge Keeper Vince Steinhauer spoke to the benefits of community involvement that Elders have when they are active in ceremonies. Elder Basil "Buzz" Morissette from the Kamloops Friendship Centre also stressed the positive impact that community centres can have in keeping Elders active and connected through community spaces like Friendship centres. Our research participants offered many examples of ways Elders can maintain independence while still receiving support from community.

In response to a survey question about the challenges faced by Elders today, over 70% of respondents mentioned that Elders face challenges paying bills, buying food, experiencing social isolation, and being subject to Elder abuse. Other challenges mentioned were housing, transportation, caring for other family members, gambling and having inadequate savings.

Burden on "Trusted Elders"

On the flip side, another challenge is that while some Elders are socially isolated, other Elders are overwhelmed by the burden of being asked time and again to contribute. Although contributing to community is an important value for Elders in Indigenous communities, sometimes the burden falls heavily on a few individuals. As ANP employee Leo Hebert explained, "Sometimes we put a lot of weight on our Elders' shoulders. And they're human beings, people just like the rest of us. And sometimes they need that space, they need that time to reflect, to deal with their own stuff. So it's important to respect that – very important."

Because of the trauma of colonization, some older people are unhealthy, or even unsafe. One ANP agency described having a list of "safe" Elders, and only calling upon people from that list to support agency activities. Another employee explained that it's challenging to find safe Elders because unlike a small community, in an urban setting people are not known to each other, and it can be hard to find out if an older person is qualified to be an "Elder."

In addition, expecting all older people to be knowledgeable about culture is not realistic, given the impacts of colonization that intentionally tried to remove culture from communities. This can

therefore put older people in an uncomfortable position. As one ANP employee explained, “Elders all of the sudden get this expectation from their communities that they’re supposed to know all these things and many of them don’t. It’s kind of an unfair assumption that we make on our Elders. And then there’s that sense of shame that I should know these things because of how old I am. But if you haven’t had that experience and you haven’t been involved in culture because you’ve been removed from it, then it’s not a realistic expectation for us to expect that from our seniors.” This is a common challenge that ANP agencies face, and one of the reasons they often rely on a limited pool of “trusted Elders” rather than risking working with an Elder unknown to their agency.

Financial Struggles

Many employees in the ANP sector live on modest incomes and few have access to employer-sponsored pension plans. Financially stressful situations can become even more challenging when unexpected expenses arise or when an injury prevents people from working. Caring for others when there is little to go around is a challenge, and many Elders live in poverty. Some of the participants we spoke with also talked about the challenges of caring for Elders (including their parents) while balancing commitments such as caring for their own children and working in demanding jobs. Balancing it all, and stretching their modest earnings, is a reality for many dedicated ANP sector employees.

7.2 Practices for Supporting Employees as they Become Elders

Given these challenges, how can ANP agencies holistically support their employees as they become Elders? When we spoke to ANP agency staff, volunteers, and clients, we heard a variety of ideas about how ANP agencies could holistically support Elders. ***ANP agencies have long been leaders in providing supports for Elders, including their employees***, but the needs are still great, and building on these successes is key to supporting strong and healthy communities.

What follows is a summary of our respondent’s input about how communities can best support employees as they become Elders.

Help employees link “retirement planning” to traditional Indigenous concepts of the economy and Elderhood

As mentioned in this paper, we often heard that employees felt uncomfortable with creating personal savings because of the need in their families and communities, and the Indigenous value of supporting others and sharing wealth. They did not feel that it was culturally right to save for themselves. But we heard from some individuals that they had come to realize that attending to their own future financial, physical and cultural needs was actually a way of supporting their families and communities, and in doing so contributing to the needs of others. Unpacking the cultural values around Indigenous concepts of the economy and Elderhood can lead to employees seeing planning for retirement not as a form of colonial oppression, but as an Indigenous value, since Indigenous people always planned for the future and cared for Elders. How that is understood may look different for each person, but entering the conversation can give people the opportunity to align contemporary needs with deeply held cultural values.

Holistic approach to retirement planning

In our test sessions we found that when retirement planning was portrayed holistically, as being not just financial but also physical, mental, emotional and spiritual, employees who were

previously resistant to, or nervous about, retirement planning began to see it in a more positive light. For example, one participant told us that retirement planning felt “more accessible” given a holistic context. Offering retirement planning workshops to employees that cover a range of topics (including financial planning) is an effective way to support them in preparing to “retire” with dignity or to live “in balance” as Elders.

Support employees as they transition to Elderhood

Many people we spoke with acknowledged that retirement is a big transition, and that ANP agencies and communities can support employees in that transition. Some of the ways this support could be organized include:

- Helping people plan for the transition, including both one-on-one support and group discussions e.g. Honouring the Seasons Curriculum Workshop
<http://anpbc.com/toolkits/holistic-retirement-planning/>
- Talking to Elders about what they want to do during retirement, and providing them with training as needed
- Marking the transition with a significant event such as a party or ceremony

Provide opportunities for holistic health activities

It is clear that one’s health directly impacts our abilities to participate in the workforce and eventually retire comfortably. Strategies that lift-up emotional, mental, spiritual, social and physical health are beneficial to Elders and those on the journey towards Elderhood. Examples of holistic health activities include:

- Physical wellness programming such as chair yoga and walking groups
- Emotional competency and non-violent communication training
- Educational classes that cover university-level topics such as history, politics, and biology
- Reading, writing, book and/or storytelling clubs
- Sports and recreation teams

Create and support opportunities for employees of all ages to participate in cultural activities

Our respondents acknowledged that learning about culture is important not just for older people, but in advance of becoming an Elder. As Elders are often invited to share traditional knowledge, it’s important that they have opportunities to learn about culture throughout their lives. This can be ***achieved through providing cultural activities at the work place, and through cultural leave policies*** that allow employees to take paid time off for cultural activities. Because of the importance of intergenerational sharing, this would also be a good time to bring youth and Elders together for educational opportunities. Examples of relevant activities are:

- Beading groups
- Weaving groups
- Community kitchen programs where traditional foods are shared and Elders can exchange knowledge about their culture’s food systems
- Trade gatherings for traditional foods and crafts
- Accommodating and scheduling the time away from work for staff members of all ages to care for family and participate in cultural events and ceremonies

- “Elder-in-training” mentorship programs where community members can spend time with experienced Elders in the community

Acknowledge and support the role of Elders as caregivers

It’s important to recognize that many Elders are caregivers for younger family members. Elders who are still employed should be supported in this role with flexible schedules and time-off as needed to care for family members. This support will extend to their younger family members through role modeling, allowing them to gain the teachings, wisdom and skills to be Elders one day, too. Also, several government programs are available for Elders who are caregivers and Elders who newly find themselves in these situations should be made aware of them and supported in accessing them.

Help people of all ages envision their future and dream big

Most young people we spoke to said that they hadn’t really thought about what they wanted their lives to be like during their Elder years. And many Elders said that they never considered getting older until it snuck up on them. Providing younger people with opportunities to think about what they’d like their lives to be like as Elders, and to make a plan to get there, will help people to realize their goals and vision for Elderhood. In our test sessions, some Elders said they wished to go on a cruise; others to ride their motorcycles, and yet others wished to play with their grand-kids often or develop as artists. Retirement or Elder years should be a time of joy and having goals can help individuals commit to planning effectively for their future.

Create opportunities for Elders to stay involved in ANP agencies after they retire

There are many ways in which Elders who are retired can stay engaged in ANP agencies, either as volunteers or with part-time paid work. As many Elders want to continue to work with communities, this option should be provided to them. Some ways ANP agencies can do this include:

- Modifying job descriptions and responsibilities to suit Elders’ abilities and ensure they stay engaged in the organization
- Employing Elders as cultural leaders, mentors and counselors for staff
- Inviting Elders to participate as volunteers and on the board of directors
- Including Elders in community and cultural activities

However, it’s important that this be offered as an option and not an expectation, as many ANP staff have worked so hard for so many years that by the time they retire they are ready for a break from serving others.

Recognize and reimburse Elders for their time and contributions

Many people told us that Elders need to be honored and recognized for their time, just as their contributions to communities have always been respected in Indigenous communities. There are many ways this can play out, from public acknowledgement, to gifting, to honoraria. Elders are also valuable leading contract work for ANP agencies.

It is important to honor Elders' agency by giving them all the information necessary to make decisions about their community involvement. For example, we heard from the pilot test sessions that providing information about taxation of honoraria or even consulting fees is important for Elders. Also, because of possible taxation of honoraria, giving Elders the choice to receive cash or a gift card can be helpful to ensuring that they are adequately compensated and thanked for their time. Asking for a social insurance number or having them provide receipts should be avoided if possible. When booking travel for Elders, ask for their input and do not assume they will have a credit card and can pay for things like hotel rooms or car rentals. Discussing financial matters in advance in a respectful way demonstrates consideration and gratitude for their involvement.

Finally, another aspect of valuing Elders time is being careful not to overburden the same Elders with too much work. This can be done by creating space for a larger community of Elders to fill this role by supporting employees on the path to Elderhood to gain cultural knowledge so that they can fill the role of Elder.

Talk to communities about Elder abuse

Over 70% of survey respondents told us that Elder abuse is an issue in their communities, and we also heard this from many of our participants. Because the value of giving to family and community is high for Indigenous people, sometimes this value can be abused when Elders' family members expect them to share their money, even if they live on a tight budget. One Elder explained that if she didn't put her money in the bank, her grandson, who lives with her, would take her change to buy cigarettes. Another explained that sometimes Elders' generosity is taken advantage of. People of all ages within communities need to recognize Elder abuse for what it is, and work to prevent it.

Support inter-generational programming and services

Because Elders and youth have always been interconnected in Indigenous cultures, it is important that Elders have opportunities to interact with younger people and pass forward their teachings. Programming which is inter-generational in nature can benefit both Elders and youth, and can support a return to Indigenous value systems that were disrupted by colonization. Recognizing Elders' incredible gifts for caretaking younger generations by building connections between Elders and childcare programs is another great way to support intergenerational relationships.

Advocacy and giving Elders a voice

Community service workers can play an important role in ensuring that Elders and retired ANP sector employees have access to the services and programs available to them. Helping them access these supports can greatly increase their quality of life, as can advocating for them or empowering them to advocate for themselves when they are being unjustly treated.

8. Implications for ANP Agencies

Supporting employees, as they become Elders is an important task for ANP agencies. This is in part because the lower salaries of ANP agencies often leave employees financially under-prepared for retirement. But more significantly, it is also because ANP agencies are a fundamental part of the

community and cultural life of their employees, and the traditional concept of supporting people as they age is therefore well within the domain of ANPs wishing to operate in a culturally-relevant manner.

ANPs can do a lot to prepare employees for Elderhood. It starts early on, with supporting employees to explore and live out their own culture both within and outside the workplace. It continues as people age, by supporting them directly in planning ahead through offering training such as the “Honouring the Seasons of Your Life” curriculum developed through this initiative (see: <http://anpbc.com/toolkits/holistic-retirement-planning/>). Then, as employees begin to transition to Elderhood, ANPs can support them by helping them to move into new life roles, and by honouring this significant life change. And when employees *are* Elders, ANP agencies continue to support them by providing opportunities for them to stay involved after they retire from full-time work, compensating them for their involvement, modelling healthy ways of interacting with Elders and advocating for their needs.

Supporting employees as they become Elders is therefore a long-term process that begins from the moment an employee joins the organization. ANP agencies are called upon to take proactive steps, through offering programs, policies, and learning opportunities, to support employees through this journey.

It is critical that support be provided within the context of culture and Indigenous history. Through this research project, we learned that preparing for retirement and Elderhood is a process that is strongly influenced by one’s values and culture. The concepts of what it means to be an “Elder,” and what it means to “retire,” as well as each individual’s choices about how they want to spend their time and energy during their Elder years, is inevitably grounded in culture and history.

ANP agencies wanting to support employees as they become Elders are therefore advised to:

- Ground discussions of retirement and planning for Elderhood in cultural values and beliefs; encourage people to think outside of the Western values and beliefs about retirement.
- Explore the effects of colonization on ideas about retirement, Elderhood and financial planning, including the resiliency Indigenous communities have shown in regard to these effects.
- Adopt a holistic approach to preparing for Elderhood, keeping in mind the importance of physical, cultural, spiritual and social factors as well as financial.

ANPs wishing to act on the findings of this report are encouraged to meet together with employees and Elders in their community to identify areas for organizational growth that make sense within their local context. From offering training to providing support for Elders to celebrating Elderhood, ANP agencies are well-placed to help their employees achieve security, well-being and fulfilment during their Elder years.

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