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# **2009 Report on the BCTF Pension Consultation**

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February 5, 2010





# Contents

Executive Summary .....	4
Introduction .....	5
The Pension Consultation survey:	
Design and implementation .....	9
Analysis of quantitative data results .....	10
Analysis of qualitative data results .....	28
Appendices:	
1. Links to documents .....	36
2. Survey instrument .....	37
3. Pension Consultation meeting schedule.....	44
4. “Word cloud” of qualitative data .....	47

# Executive Summary

The March 2009 Annual General Meeting of the BCTF charged the Federation with the following task:

“to engage members in an education and consultation process regarding the strengthening of their pension plan and soliciting member input into major issues facing the plan.”

This process involved meeting with members of the Teachers’ Pension Plan (members include active and retired educators) in all locals in the province, to provide them with information and seek input. Over 5,000 TPP members attended meetings.

The educational component was a PowerPoint presentation, *Your pension: The future is worth thinking about*, that was reviewed at the meetings and was also made available on the BCTF website. TPP members could also access supporting information and have frequently-asked-questions answered by supporting documents on the website.

BCTF Research staff designed and created an online survey comprising quantitative and qualitative questions for TPP members to access and provide responses. The response from TPP members was significant, and 8,207 returned useable surveys. Of these, 54% were received from active TPP members, and 46% from retirees.

Quantitative and qualitative data were documented and analyzed by BCTF Research staff, who wrote two reports of the findings and analysis.

Feedback from survey respondents indicates that there is a strong desire to maintain full indexing of pensions, and that TPP members are willing to accept contribution increases to facilitate that. However, this willingness may be linked to an assumption that members’ increased contributions are matched by the employer.

TPP members expressed a preference for maintaining the current Extended Health Benefit subsidy.

The qualitative responses reflected considerable concern, anxiety, and emotion in terms of responses regarding pensions and benefits, with some TPP members stating that pensions and benefits were won through the hard work and solidarity of teachers in the past. Some younger respondents expressed concern that while they might increase contributions, pensions may be reduced or unavailable when they retire.

# Introduction

This report was initiated by a motion passed as part of the Leadership Priorities of the BCTF for 2009–10 at the 2009 BCTF Annual General Meeting. The motion read as follows:

“to engage members in an education and consultation process regarding the strengthening of their pension plan and soliciting member input into major issues facing the plan.”

The process and budget to carry out the consultation was approved by the BCTF Executive Committee, and began in the fall of 2009.

## The Teachers’ Pension Plan

Teachers’ Pension Plan (TPP) members fall into three categories: active—working educators not collecting a pension; inactive—educators who are not making contributions because they are not working; and retired—members who are in receipt of a pension.

Active membership in the TPP is open to the following educators: classroom teachers, associated professionals, teachers teaching on call, principals and vice principals, superintendents and assistant superintendents, directors of instruction, BCTF administrative staff, and BC College of Teachers staff.

The TPP is governed by a joint trust agreement, proclaimed by order of the Lieutenant-Governor in Council on April 4, 2001. The Joint Trust Agreement (JTA) sets out the regulations by which the Teachers’ Pension Plan is governed. There are two partners in the JTA: the BCTF, as Plan Member Partner, represents all employee members of the Teachers’ Pension Plan; the Government of British Columbia represents all Employer Partners. Each plan partner appoints five members to the Teachers’ Pension Board of Trustees. These trustees carry the full responsibility of plan governance as established by the Joint Trust Agreement and federal and provincial legislation.

The trustees determine and apply the rules of the TPP as required by the Pension Benefits Standards Act of British Columbia and the Federal Income Tax Act.

The TPP is administered, under the direction of the Teachers’ Pension Board of Trustees, by the BC Pension Corporation. The BC Pension Corporation is responsible for collecting employer and employee contributions, maintaining pensionable and contributory service records, paying pensions when granted, and all other administrative functions of the TPP.

Investments for the TPP are contracted to the British Columbia Investment Management Corporation (bcIMC). bcIMC invests using the Statement of Investment Policies and Procedures (SIPP), which is reviewed annually by the Teachers’ Pension Board of Trustees.

The assets of the TPP are held in two accounts, the Basic Account and the Inflation Adjustment Account. Current contribution rates to both accounts are found in the table, “How is the plan funded?” (below).

## How is the plan funded?

Contributions				
	Below YMPE		Above YMPE	
	Basic Account	IAA	Basic Account	IAA
Employee	7.16%	2.0%	8.66%	2.0%
Employer	11.16%	1.13%	12.66%	1.13%
<b>Total</b>	<b>21.45%</b>		<b>24.45%</b>	

Note YMPE = Yearly Maximum Pensionable Earnings. (\$46,300 for 2009)

The Basic Account holds employer and employee contributions and is responsible for paying the basic lifetime pension of each retiree. Contribution rates to the Basic Account are set by the trustees based on the results of the triennial actuarial valuation required under legislation to determine the financial position of the plan. These rates vary over time and are not negotiable. The basic account must be able to pay the pension promise for all TPP members.

The Inflation Adjustment Account (IAA) also holds employer and employee contributions, and is used to provide cost-of-living increases (indexing). The contribution rates to the IAA are set in the Joint Trust Agreement and may only be changed by negotiation between the plan partners.

The employer contributions targeted to the IAA may be used to provide ancillary benefits. At present, retirees with ten years of pensionable service in the Teachers' Pension Plan have a fully subsidized Extended Health Benefit plan. Of the 1.13%-of-salary employer contributions to the IAA, only 0.66% is deposited; the other 0.47% is used to provide the Extended Health Benefit subsidy.

### Challenges facing the Inflation Adjustment Account (IAA)

The Inflation Adjustment Account has reached the point where it may not be able to sustain inflation protection past the year 2025, if inflation increases at the historical average rate of 3.35% per year.

At this time, therefore, the Teachers' Pension Plan faces challenges. There are four factors which collectively constitute the challenges, and these are described below:

The first factor is that the IAA has never been funded adequately for future indexing needs. Exceptionally good investment returns in the last decade have meant that the account has maintained viability despite lower-than-needed contributions.

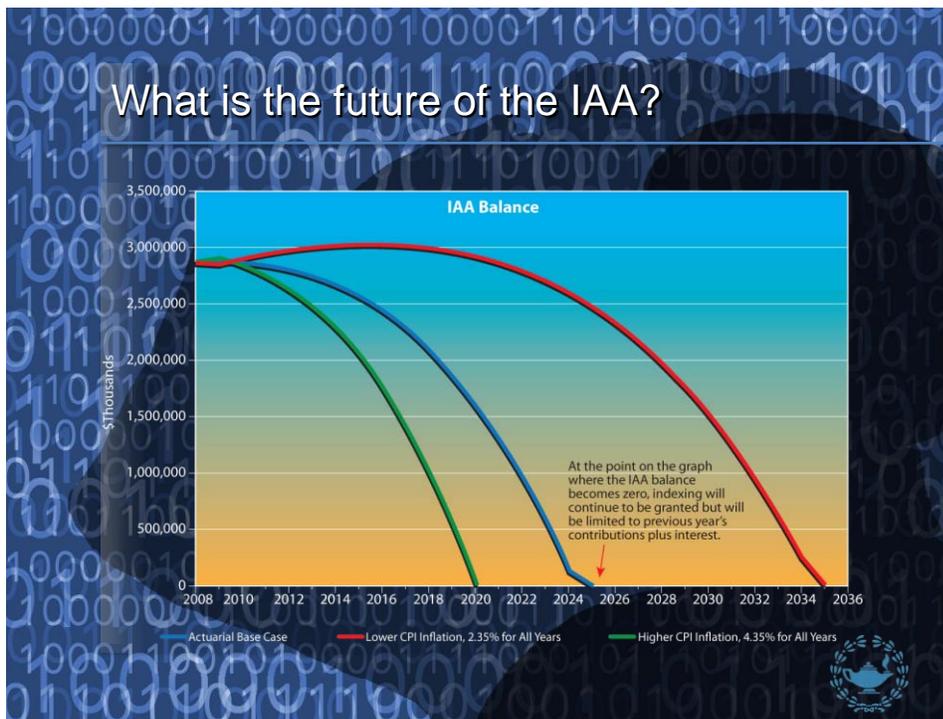
The second factor is the TPP demographics and the subsequent maturation of the plan. With declining enrolment and legislated changes to class size and composition, the number of active members in the pension plan has remained relatively constant for the last 10 years, at

approximately 47,500. The number of retirees has risen dramatically, however, from 17,305 in 2001 to 27,221 in 2008. The result has been that the ratio of active TPP members to retirees has dropped from 2.7:1 to 1.7:1 in just eight years, and that ratio will continue to fall for the foreseeable future. To further compound the issue, mortality rates continue to decline as teachers live longer, and therefore collect their pensions for longer.

The third factor contributing to the challenge is the provision of the Extended Health Benefit subsidy. The number of retirees accessing the benefit is rising by 7% per year, and the cost of the benefit is rising at 10% per year, primarily due to the rising cost of prescription medications. Coupled with the static contribution rate, using contributions that are earmarked for the IAA to pay the benefit reduces income in the IAA.

The fourth and final factor has been the recent volatility in the markets. The poor investment return in late 2008 and early 2009 severely impacted the ability of the IAA to provide full inflation protection into the future. With an indexing cost of over \$230 million in January of 2009, and an investment loss of \$600 million, the balance in the IAA was severely compromised.

These four factors have all contributed to a drain on the IAA that is not sustainable into the future. As indicated in the chart below, “What is the future of the IAA?,” if inflation occurs at the historical average rate of 3.35% per year, the account will be depleted in 2024 or 2025. At this point, indexing would be applied on a “pay as you go” basis, using contributions to the IAA from the previous year.



Each 1%-of-salary contribution represents approximately \$25 million, so the monies available if all the contributions were used for indexing represent approximately \$78 million per year. In January of 2009, the cost of 1% indexing was approximately \$71 million. The historical average rate would mean a yearly transfer of \$261 million. That number will rise as there are more retirees, and indexing is applied to larger pensions in force.

## The Pension Consultation

It was determined that gathering feedback from TPP members would need to be a two-step process. Given that the situation is complex and members have varied levels of pension knowledge, it was felt it would be beneficial to include an educational component prior to the feedback loop.

BCTF staff prepared a presentation, *Your pension: The future is worth thinking about*,<sup>1</sup> in PowerPoint format, which was reviewed by the Pensions Committee and the Teachers' Pension Plan Advisory Committee before seeking Executive Committee approval. The PowerPoint presentation provided a background to the situation, outlined some possible solutions, and provided TPP members with an overview of what other teacher pension plans across Canada have done or are doing to deal with the same challenge.

TPP members were informed of the consultation in a variety of ways. Local presidents attended a session on the consultation at the 2009 BCTF Summer Leadership Conference. The BCTF *Teacher* newsmagazine advertised the consultation in its September issue and featured it on the front page of its October issue. In addition, School Staff Alerts were sent to every worksite. The consultation was also featured on the BCTF website, on the home page, for the duration of the consultation period, with a schedule of meeting times and dates on a separate link<sup>2</sup>. Local associations also advertised the meetings through their own communications networks, such as School Union Representative Training sessions, newsletters, and email, and on their own websites. The BC Principals' and Vice Principals' Association and the BC School Superintendents' Association ensured that their members were informed. The BC Retired Teachers' Association featured the consultation at their annual general meeting and in *Postscript*, the newsmagazine of the BCRTA, as well as in local chapter meetings and newsletters. The Teachers' Pension Plan also contacted all retirees by mail.

Staff and members of the Pensions Committee, accompanied by members of the BCTF Executive Committee, delivered the presentation at local association meetings across the province. These meetings were open to all members of the Teachers' Pension Plan. Approximately 5,000 members attended. Concurrently, the Retired Teachers' Association offered the same presentation at chapter meetings.

As well, the *Your pension: The future is worth thinking about* presentation and four supporting documents<sup>3</sup> were posted for public accessibility on the BCTF website.

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<sup>1</sup> See Appendix 1, Links to documents, p. 36.

<sup>2</sup> See Appendix 3: Pension Consultation meeting schedule, p. 44.

<sup>3</sup> See Appendix 1, Links to documents, p. 36.

# The Pension Consultation survey

## Design and implementation

Under the guidance of BCTF Research staff, a survey instrument was developed for online and paper use, and signed off by a table officer (Appendix 2). The survey was placed on the BCTF website on September 25 and removed on December 7, 2009.

Survey participants had the option of completing the Pension Consultation survey online or on paper. The online survey was conducted utilizing Perseus survey software. The advantage of this software is that the survey can be hosted on a secure server at BCTF, providing more control over the storage and protection of the data. The limitation of the survey is that there were neither the resources nor a practical way to assign a unique identifier to about 75,000 potential participants. This means there is a possibility that a person could answer the survey more than once.

Steps were taken to limit this possibility. When the database was prepared at the end of the data-collection period, each case was examined and compared to other cases for duplicate entries, including comparing the written comments to the open-ended questions for identical phrases. These cases were removed from the database, prior to analysis.

Some online-survey providers may allow the use of unique identifiers but do not offer the security and privacy protection of an in-house server. At present, the host servers for most online-survey companies reside outside of Canada. This means that the data collected in the survey is not protected under Canadian privacy laws, and the researcher has little control over the storage and protection of the data. For this reason, Canadian research ethics committees strongly discourage the use of online-survey providers, especially when the host server is outside of Canada.

# Analysis of quantitative data results

## Response rate

Based on December 2008 figures, 74,775 active and retired members of the Teachers' Pension Plan (TPP) were eligible to complete the Pension Consultation survey. The survey elicited 8,207 valid responses, for a response rate of 11%. If this had been a "random sample" survey, 1,023 responses would have been required to achieve statistically-accurate results.<sup>4</sup>

This survey did not draw a "random sample" of TPP members, but instead was open to all eligible TPP members, utilizing a variety of strategies to inform and encourage members to complete the survey, as described on page 8. While the survey elicited several thousand more responses than would have been required in a random sample, there is even more concern with an open survey that the characteristics of the survey respondents will differ in important ways from the overall population of TPP members. Thus it is important to compare the characteristics of respondents with the TPP membership and, for active members, with BC educators, to detect non-response bias that may influence the survey results.

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<sup>4</sup> This was calculated using a survey random-sample calculator, available at <http://www.custominsight.com/articles/random-sample-calculator.asp>.

# Background characteristics of the survey respondents

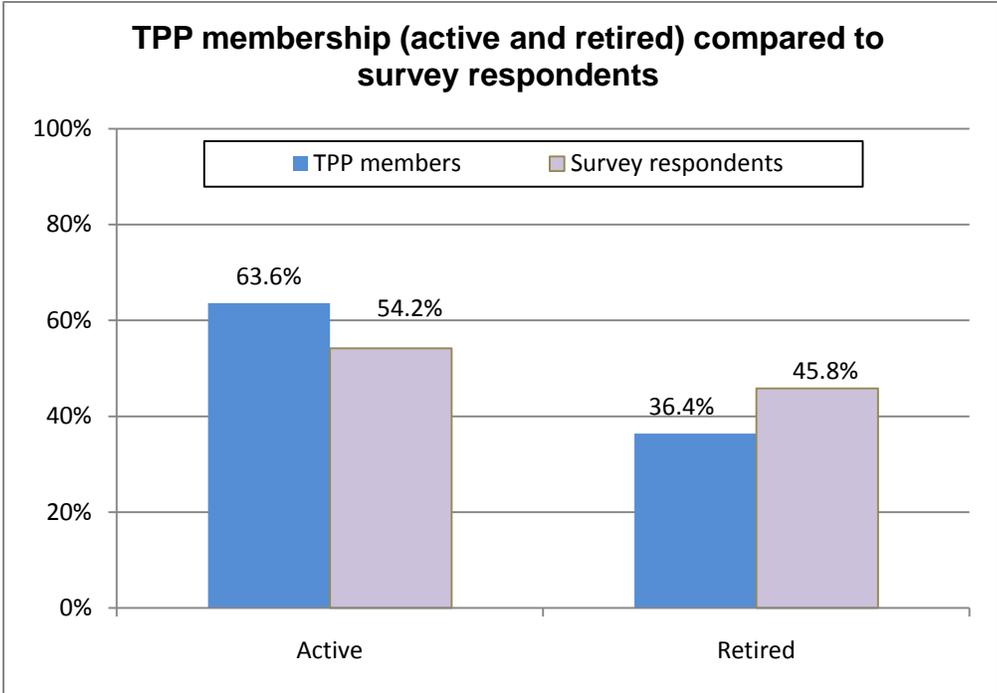
## Member status

The following charts show that while both active and retired TPP members are well-represented in the survey results, a higher proportion of retirees responded to the survey (45.8%) compared to the overall TPP population who are retired (36.4%). Of the 8,207 respondents, 8,204 provided information on their member status.

### Comparison of TPP membership (active and retired) to survey respondents

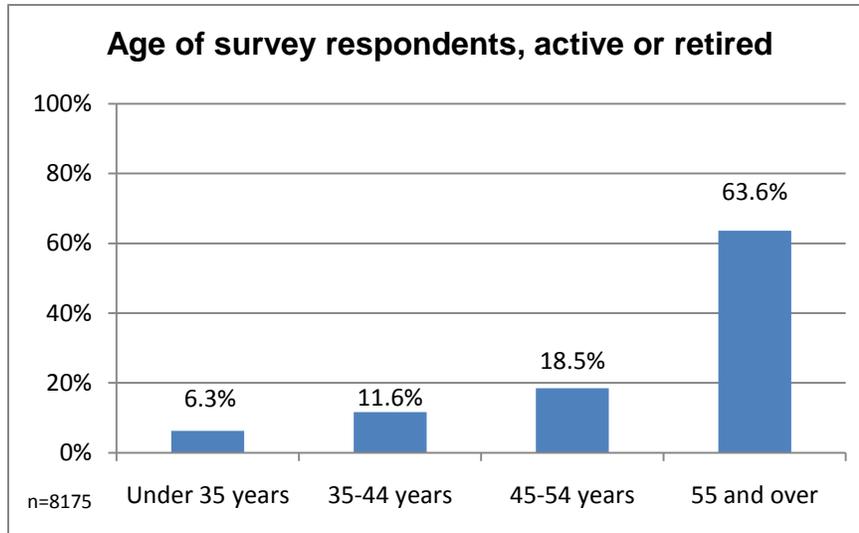
TPP Members		
Status	Count*	% of total
Active	47,554	63.6%
Retired	27,221	36.4%
<b>Total</b>	<b>74,775</b>	<b>100%</b>

Survey respondents		
Status	Count	% of total
Active	4,446	54.2%
Retired	3,758	45.8%
	<b>8,204</b>	<b>100%</b>



## Respondent age

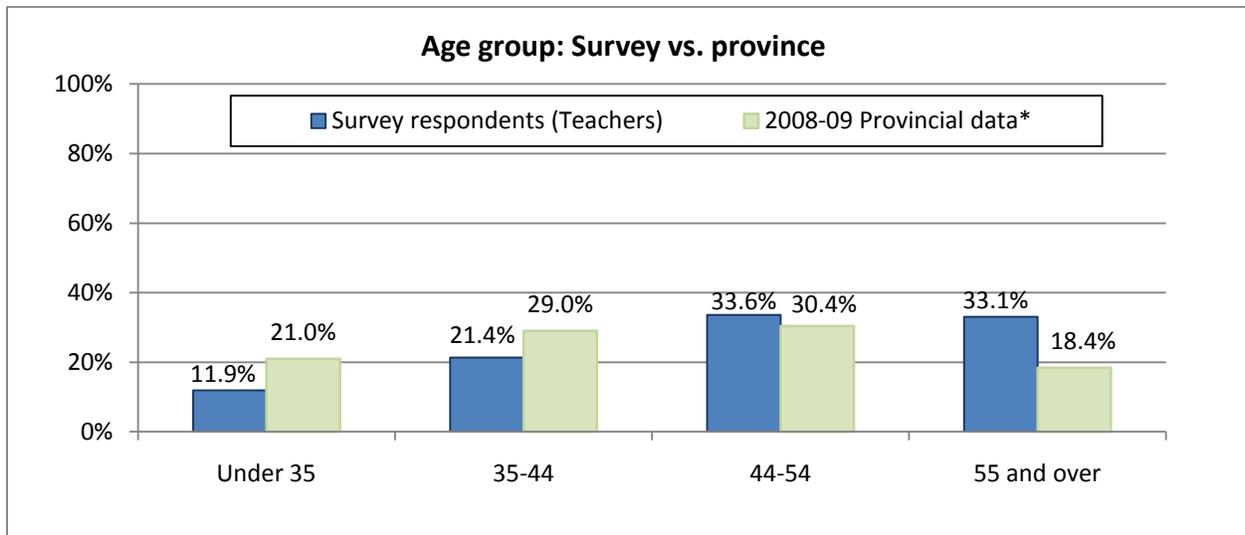
Due to the survey being open to retired TPP members, the age composition of the sample is weighted toward older age groups. About two-thirds of all respondents are 55 years of age or older.



The age distribution is somewhat more balanced among active-status TPP members. Of the 4,446 respondents with active-member status, one-third are under the age of 45 years.

Teachers under 35 years of age make up 11.9% of the survey respondents, compared to 21% of all BC teachers. One-third of the teachers in the survey are 55 or older, compared to 18.4% of BC teachers (2008–09 figures).

### Age group of teachers (excludes TTOC\*\*), survey and province



\* Teacher Statistics: 2004/05–2008/09, Full-year summary report (for districts and province), January 2009, p.4.

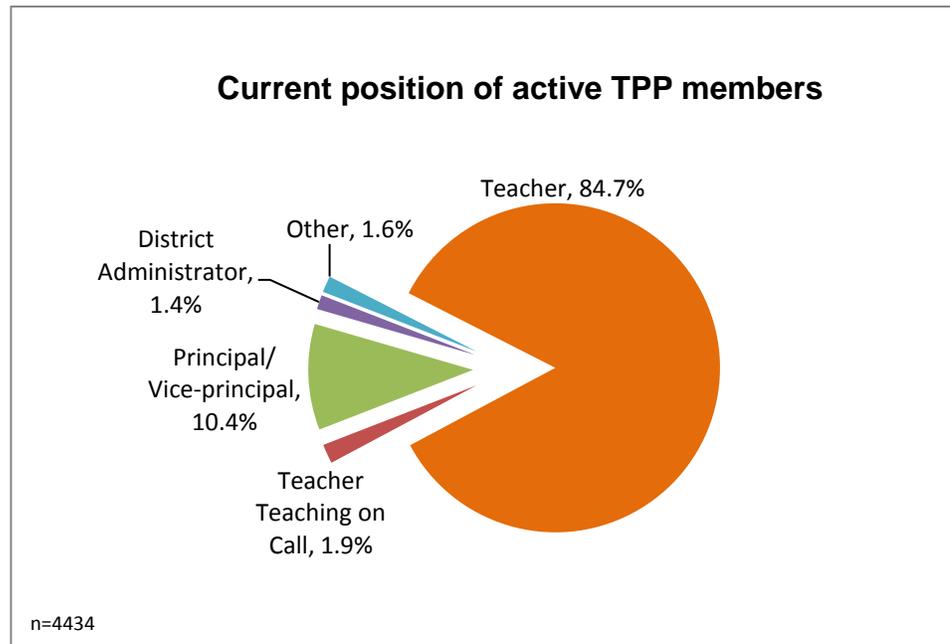
\*\* TTOC are excluded so that these data are comparable to the provincial statistics.

## Current position (active status)

Teachers comprise the majority of the 4,440 TPP members with active status who responded to the survey, with 84.7% working on full-time or part-time contracts and 1.9% working as Teachers Teaching on Call.

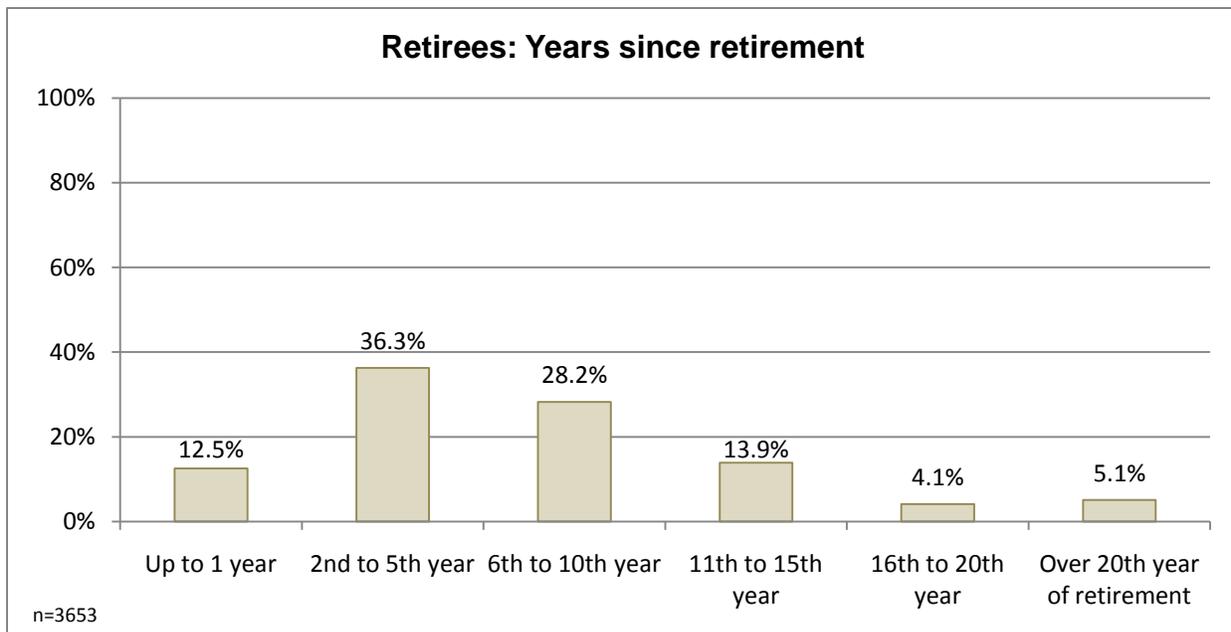
About one in ten respondents with active-member status are principals/vice-principals (10.4%) or district

administrators (1.4%). Of the administrative positions, 88% are principals/vice-principals and 12% are district administrators, which is similar to the representation of BCPVPA (91%) and BCSSA (9%) members in the Teachers' Pension Plan.



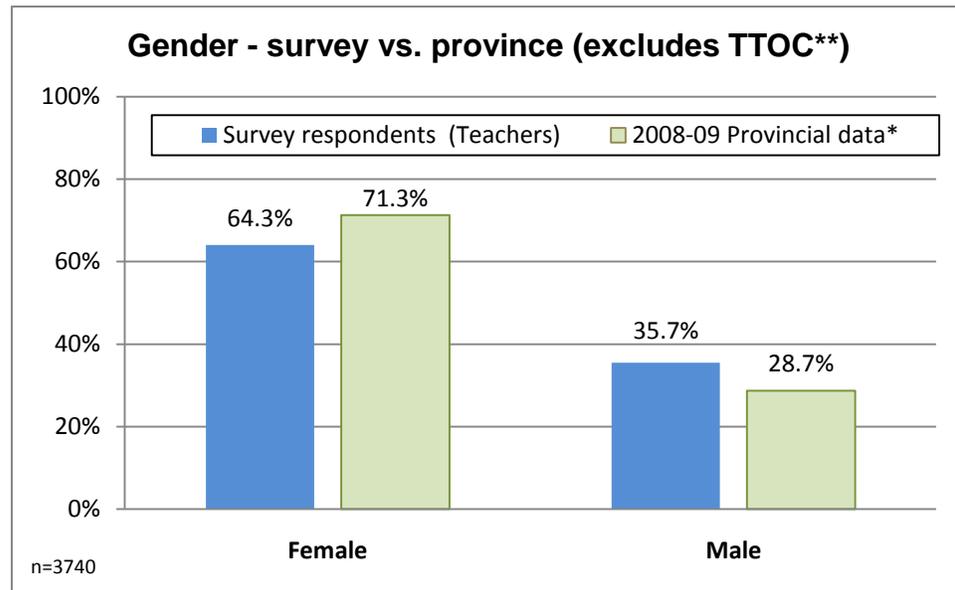
## Retirees

About half (48.8%) of the retirees responding to the survey retired within the last five years, with 12.5% being in their first year of retirement.



## Representativeness of the sample: Gender

Female teachers are slightly under-represented in the survey results. About two-thirds (64.3%) of the teachers in the survey sample are female, compared to 71.3% of all BC teachers.

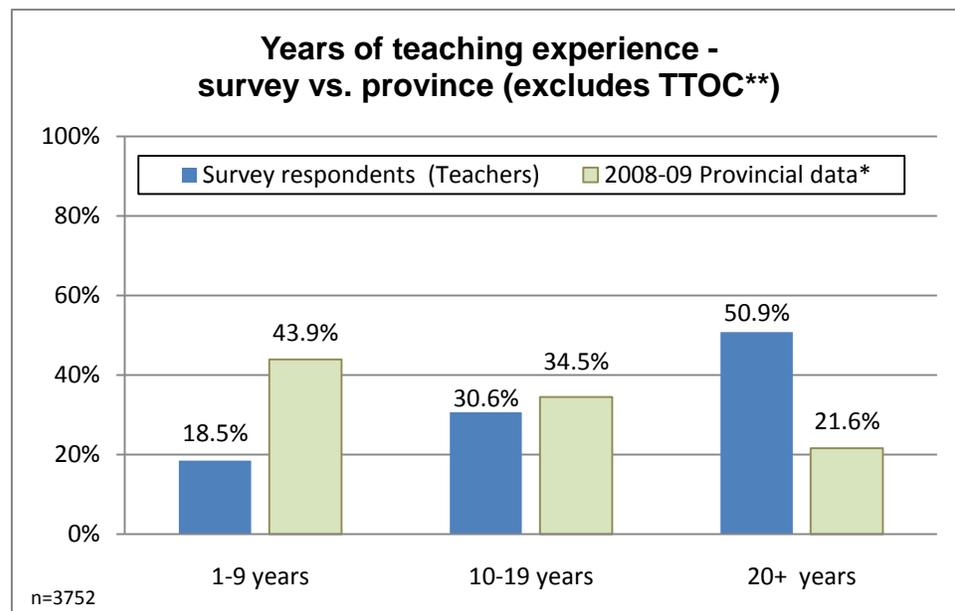


\* Provincial figures: 2004–05 to 2008–09 Teacher Statistics: Full-year summary report (for districts and province), January 2009, p. 3.

\*\* TTOC are excluded so that these data are comparable to the provincial statistics.

## Representativeness of the sample: Teaching experience

Teachers with active-member status in the survey also have more years of teaching experience compared to BC teachers as a whole. For example, 18.5% of survey respondents have less than 10 years teaching experience compared to 43.9% of BC teachers in 2008–09. In contrast, 50.9% of active teachers in the survey have 20 or more years of teaching experience compared to 21.6% of BC teachers as a whole.



\* Provincial teacher statistics: 2004/05 to 2008/09, Full-year summary report (for districts and province), January 2009, p.3.

\*\* TTOC are excluded so that these data are comparable to the provincial statistics.

## Summary

Some of the differences in demographic characteristics are to be expected due to the survey topic having immediate importance to older teachers. While it is important to consider these differences when interpreting the results, the large size of the survey sample does provide sufficient cases in all demographic groups to make meaningful comparisons.

## Distribution of respondents by district

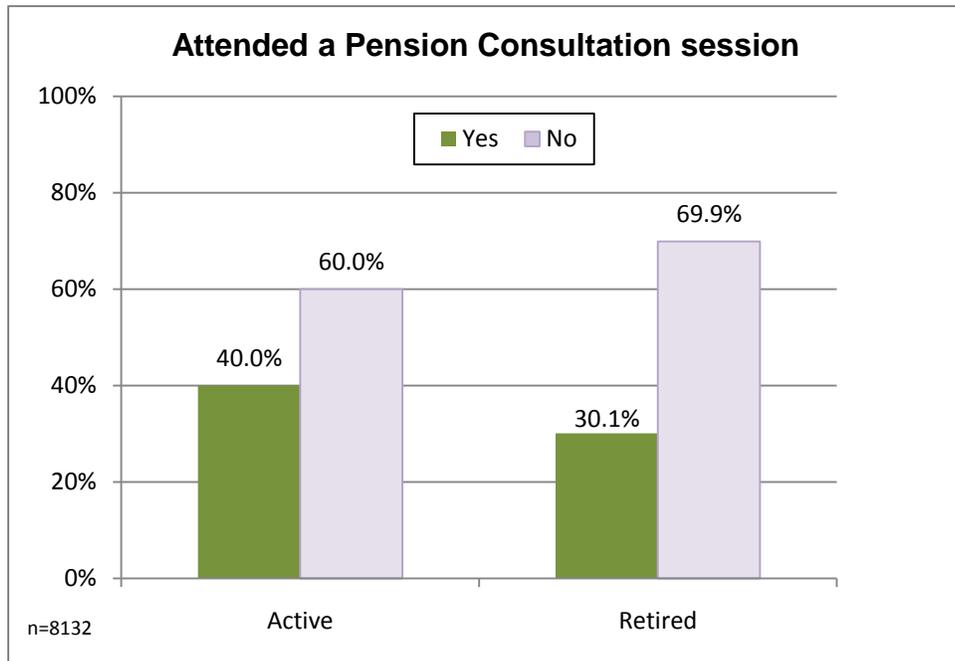
The following table shows the responses from each school district as a percent of the total sample, by member status. There were survey responses from all 60 school districts, and within these, all but two districts (49, Central Coast and 81, Fort Nelson) have retirees who participated. In one district (87, Stikine), there are no active TPP members represented in the survey. A small numbers of respondents, 62 (0.8%), did not indicate a school district.

SD #	School District Name	Teachers		SD #	School District Name	Teachers	
		Active	Retired			Active	Retired
5	Southeast Kootenay	1.1%	1.1%	54	Bulkley Valley	0.6%	0.7%
6	Rocky Mountain	0.8%	0.8%	57	Prince George	2.1%	4.5%
8	Kootenay Lake	0.9%	1.5%	58	Nicola Similkameen	0.5%	0.5%
10	Arrow Lakes	0.1%	0.1%	59	Peace River South	0.4%	0.8%
19	Revelstoke	0.4%	0.2%	60	Peace River North	0.3%	0.8%
20	Kootenay-Columbia	0.6%	1.5%	61	Greater Victoria	3.5%	5.4%
22	Vernon	0.7%	1.6%	62	Sooke	1.6%	2.0%
23	Central Okanagan	5.1%	3.7%	63	Saanich	1.9%	1.4%
27	Cariboo-Chilcotin	1.0%	1.0%	64	Gulf Islands	0.1%	0.6%
28	Quesnel	0.6%	0.7%	67	Okanagan Skaha	0.5%	1.6%
33	Chilliwack	2.1%	1.8%	68	Nanaimo-Ladysmith	2.6%	3.0%
34	Abbotsford	4.0%	1.7%	69	Qualicum	1.4%	0.7%
35	Langley	2.3%	2.9%	70	Alberni	0.4%	1.1%
36	Surrey	7.5%	6.2%	71	Comox Valley	1.0%	1.9%
37	Delta	2.5%	3.2%	72	Campbell River	1.4%	1.5%
38	Richmond	6.6%	3.4%	73	Kamloops-Thompson	3.3%	2.9%
39	Vancouver	9.9%	10.4%	74	Gold Trail	0.1%	0.4%
40	New Westminster	1.8%	1.0%	75	Mission	0.4%	0.8%
41	Burnaby	3.0%	3.4%	78	Fraser-Cascade	1.0%	0.4%
42	Maple-Ridge-Pitt Meadows	2.1%	2.1%	79	Cowichan Valley	2.2%	2.1%
43	Coquitlam	7.8%	4.3%	81	Fort Nelson	0.1%	0.0%
44	North Vancouver	3.9%	3.8%	82	Coast Mountains	0.7%	1.1%
45	West Vancouver	2.4%	1.6%	83	North Okanagan-Shuswap	1.2%	1.8%
46	Sunshine Coast	1.0%	0.5%	84	Vancouver Island West	0.1%	0.1%
47	Powell River	0.5%	0.9%	85	Vancouver Island North	0.2%	0.4%
48	Sea to Sky	1.9%	0.9%	87	Stikine	0.0%	0.1%
49	Central Coast	0.1%	0.0%	91	Nechako Lakes	0.5%	0.7%
50	Haida Gwai'i	0.2%	0.1%	92	Nisga'a	0.1%	0.1%
51	Boundary	0.3%	0.6%	93	Conseil scolaire francophone	0.1%	0.1%
52	Prince Rupert	0.4%	0.3%		Other (i.e. BCTF Admin Staff)	0.0%	0.2%
53	Okanagan-Similkameen	0.3%	0.9%		<b>Total responses ("n")</b>	<b>4,434</b>	<b>3,711</b>

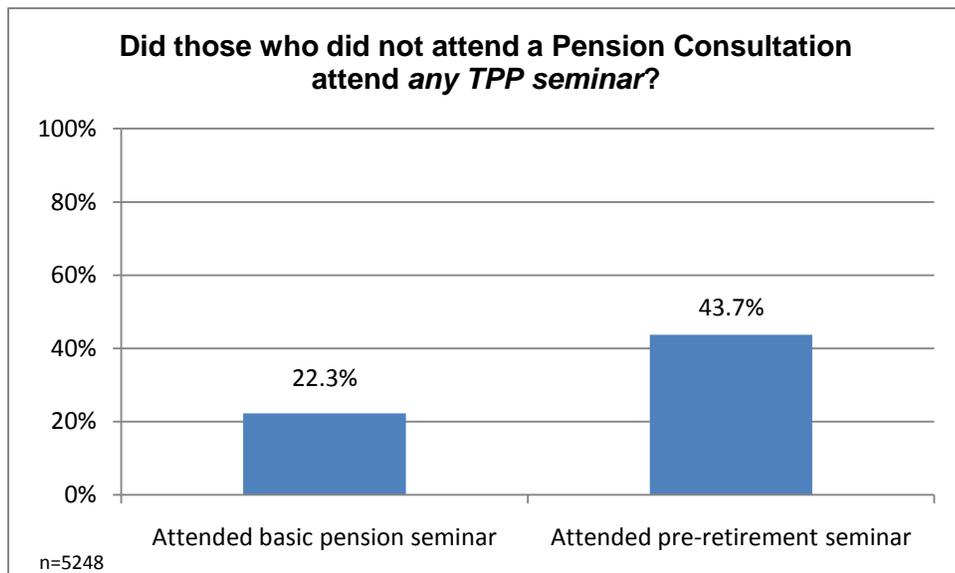
# Strategies to ensure full protection against inflation for the Teachers' Pension Plan

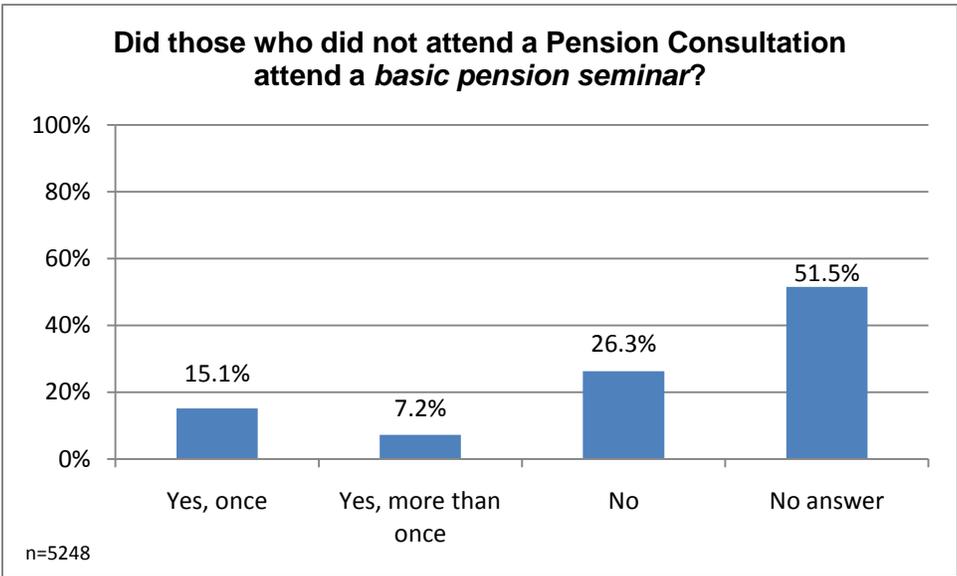
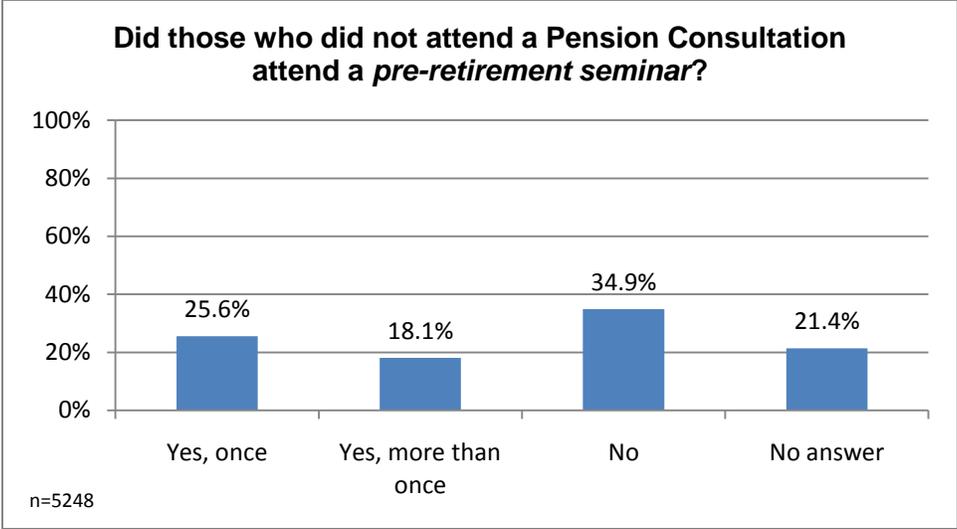
## Attendance at a Pension Consultation session

About one-third (35.5%) of respondents said they had attended a Pension Consultation meeting in fall 2009. Active TPP members (40%) were somewhat more likely to have attended a Pension Consultation meeting compared to retired TPP members (30.1%).



Of the 5,248 respondents who said they did not attend a Pension Consultation meeting, 43.7% said they had attended a pre-retirement seminar at some time in the past, and 22.3% said they had attended a basic pension seminar one or more times.





## The importance of inflation protection

The survey asked TPP members to rate how important it is for them to have inflation protection for their pension (Q6).

The responses to this question reveal two distinct groups—TPP members who rated inflation protection as *very important* (51.3%) and members who rated inflation protection as *very unimportant* (35.4%). Member status does not appear to explain this difference—only slightly

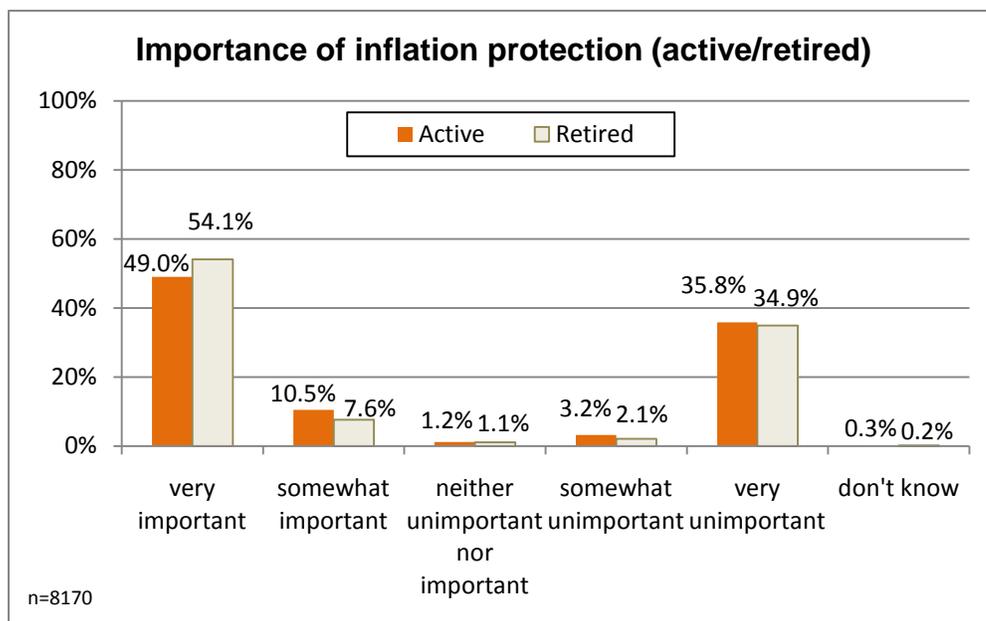
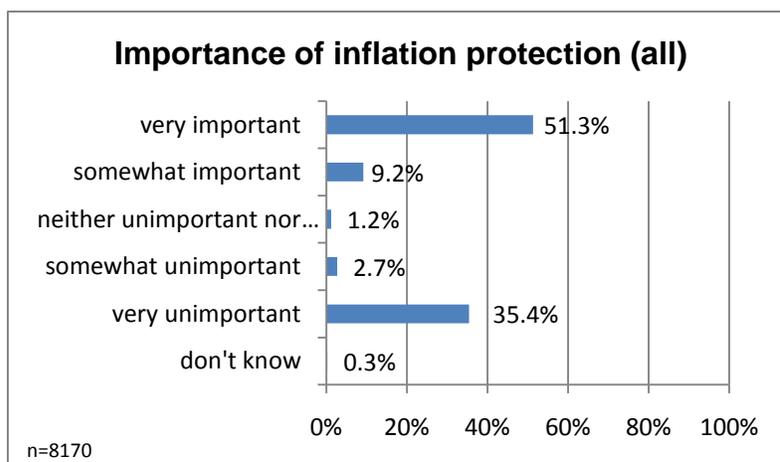
fewer active TPP members than retirees (49.0% vs. 54.1%) ranked inflation protection as *very important*, while about the same percentage of active members as retirees (35.8% vs. 34.9%) ranked inflation protection as *very unimportant*.

A comparison of responses by attendance at a pension consultation

session did not reveal any significant differences in how strongly these groups ranked the importance of inflation protection. However, a much higher proportion of those who answered “Don’t know” or had no opinion had not attended a pension consultation session.

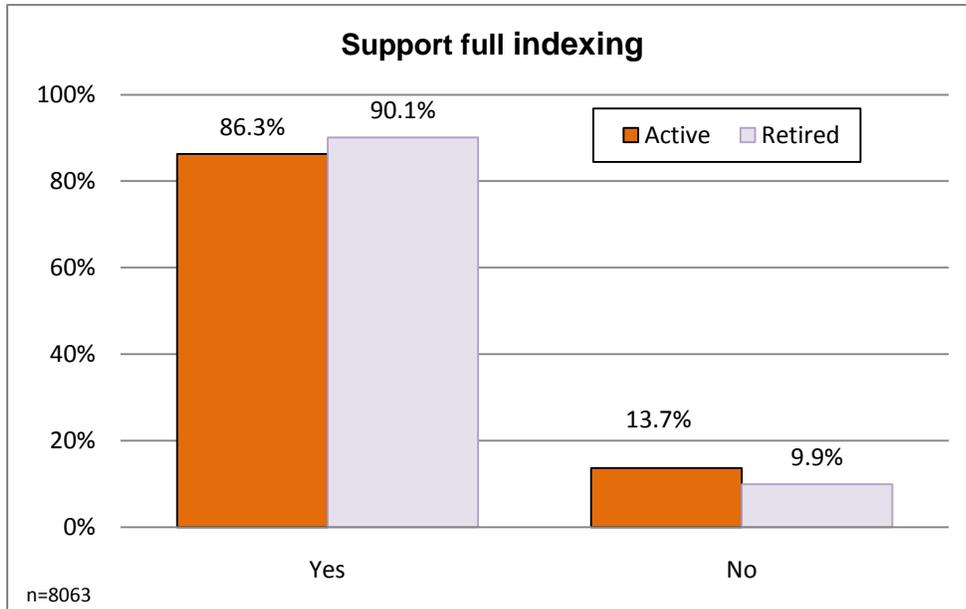
Age and teaching experience had some influence on how survey respondents view inflation protection. About one-quarter of TPP members under 45 years of age ranked inflation protection as *very unimportant* compared to one-third of members over 45 years. The percentage of active members who ranked inflation-protection as *very unimportant* increased from 27.2% of teachers with 1 to 9 years experience to 42.7% of teachers with 30 or more years of teaching experience. About half of all active-member respondents ranked inflation protection as *very important*, with minor variations between age groups.

The result showing one-third of respondents ranking inflation protection as *very unimportant* should not be interpreted to mean these TPP members do not support full indexing. The data analysis shows those who ranked inflation protection as *very unimportant* were even more likely to support full-indexing than the overall sample (93.4% vs. 88%). It may be that the wording or format of the question was interpreted differently than was intended by some respondents.

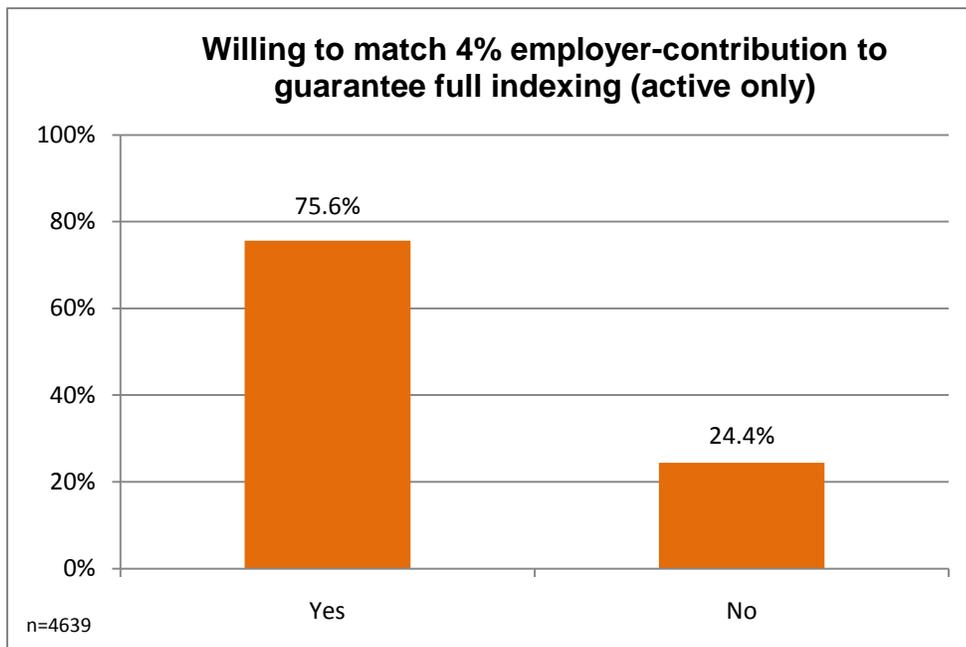


## Contribution-increase options

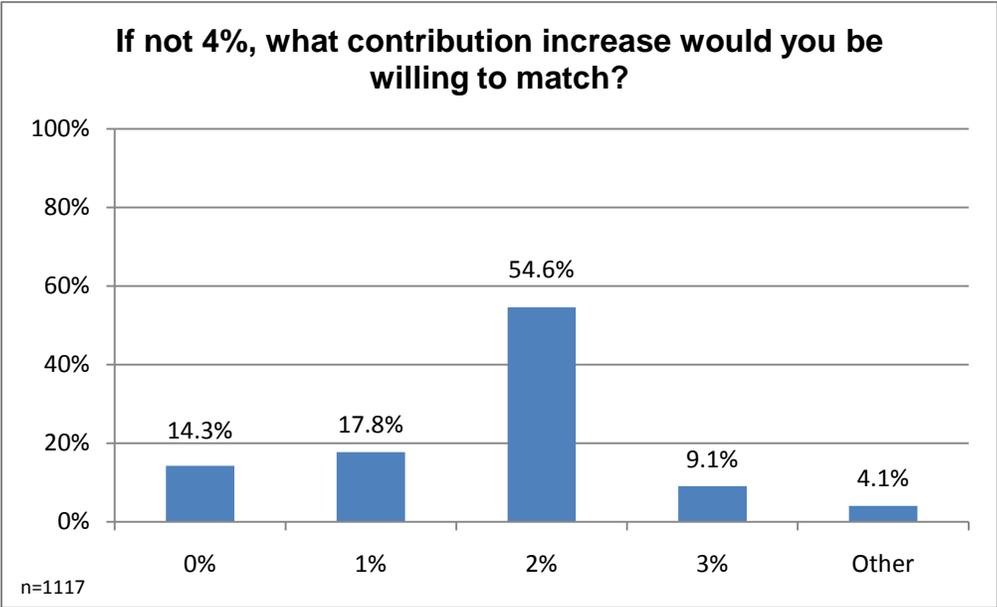
The large majority of respondents (88%) support full indexing of pensions. Retired TPP members (90.1%) were just slightly more likely to support full indexing compared to active members (86.3%).



Three-quarters (75.6%) of the 4,639 active TPP members responding to the survey said they would be willing to match a 4%-of-salary employer-contribution increase with a 4%-of-salary contribution increase of their own to achieve guaranteed full indexing.



Of the one-quarter of active-member respondents who did not support a 4%-of-salary contribution increase to achieve full indexing, 14.3% wanted no increase (0%), 17.8% supported a 1% increase, 54.6% supported a 2% increase, and 9.1% would support a 3% increase. The comments indicate a varied response from the 4.1% of these respondents who selected “Other.” Fifteen respondents indicated amounts ranging from 0% to 3.5%, and six respondents indicated supporting an increase ranging from 4% to 6%, or “whatever it takes.” Other comments revealed that some respondents were undecided or said their choice would depend on other factors.



## Sustainable-indexing options

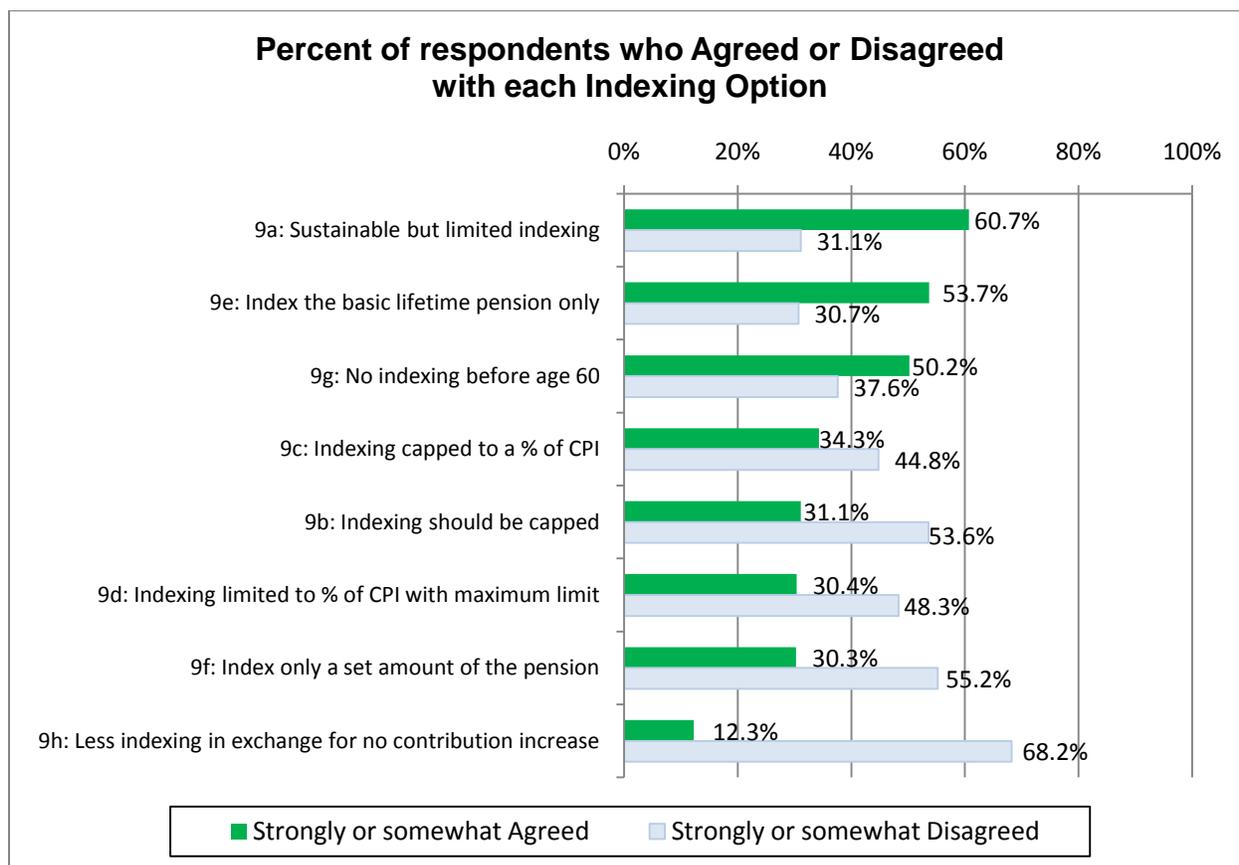
Sustainable indexing sustains the ability of the Inflation Adjustment Account to provide some measure of indexing, but does not guarantee full indexing to match the Consumer Price Index. Question 9 on the survey asked TPP members the extent to which they agreed or disagreed with a number of sustainable-indexing options. The following charts illustrate responses to 9a–h.

### Strongest areas of agreement or disagreement on indexing options

The following chart shows the percent of respondents who *strongly agreed* or *somewhat agreed* with each indexing option, and the percent of respondents who *strongly disagreed* or *somewhat disagreed*. This chart provides a relative sense of which sustainable-indexing options the respondents most support or reject.

The sustainable-indexing options that at least half of respondents *strongly agreed* or *somewhat agreed* with are 9a: sustainable but limited indexing (60.7%), 9e: indexing only the lifetime pension but not the bridge benefit or the temporary annuity (53.7%), and 9g: no indexing until the recipient reaches the age of 60 (50.2%).

The sustainable-indexing options that at least half of respondents *strongly disagreed* or *somewhat disagreed* with are: 9h: being prepared to accept less indexing in exchange for no contribution increase (68.2%), 9f: indexing a set amount of the pension but not for amounts in excess of that limit (55.2%), and 9b: indexing should be capped (53.6%).

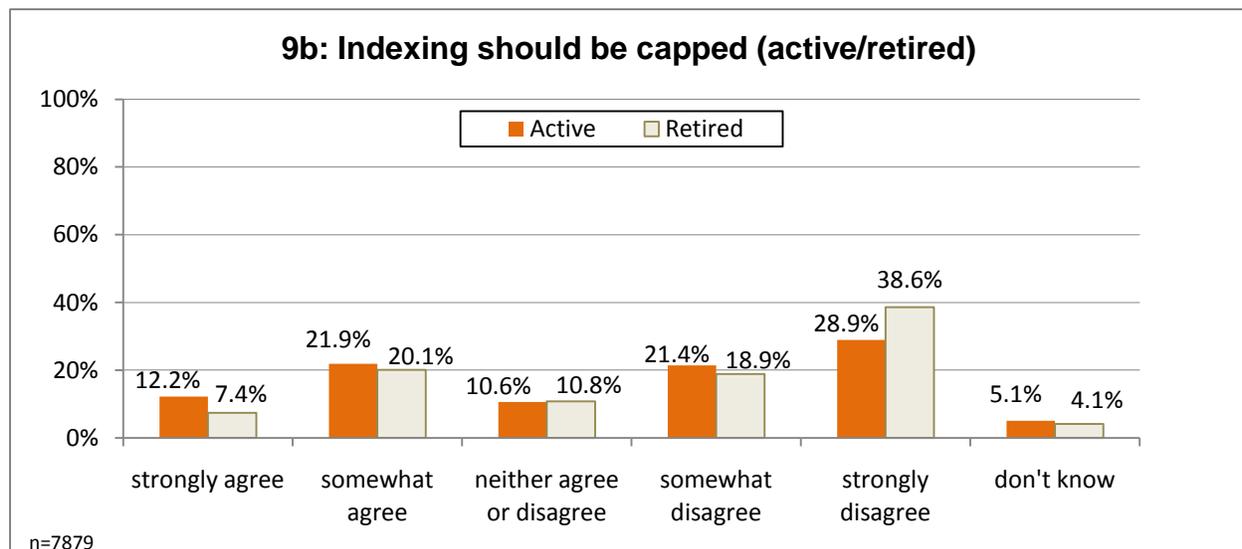
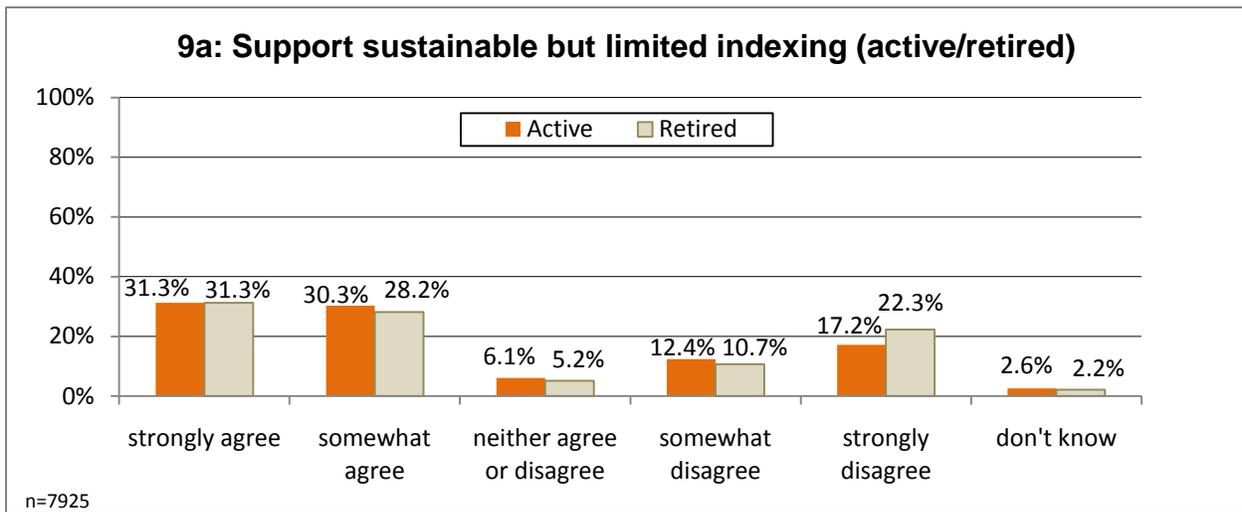


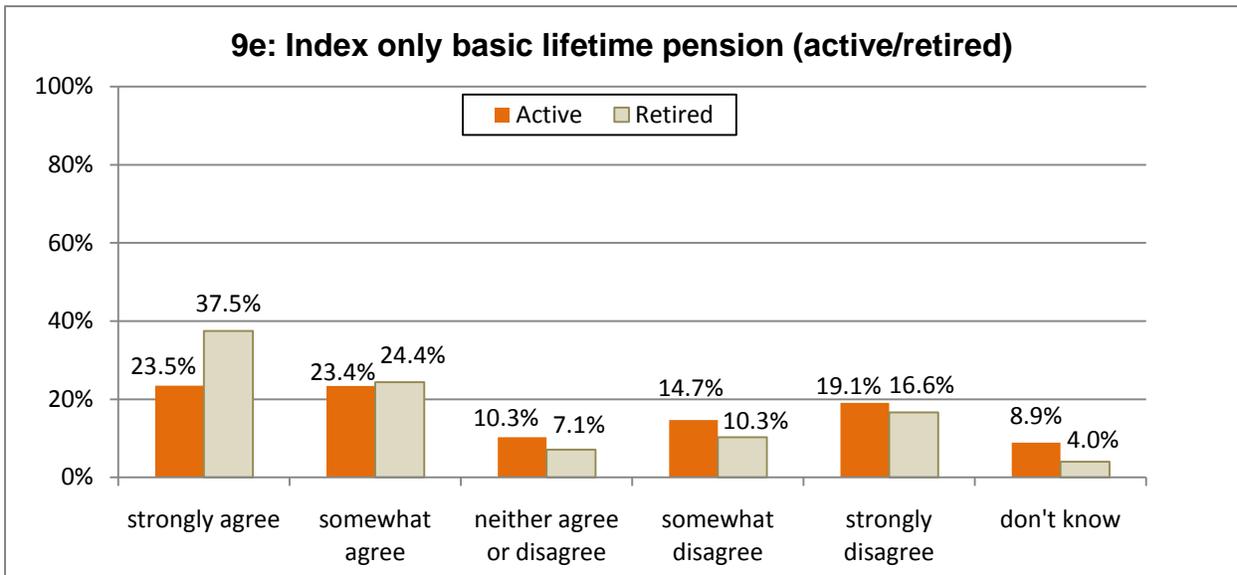
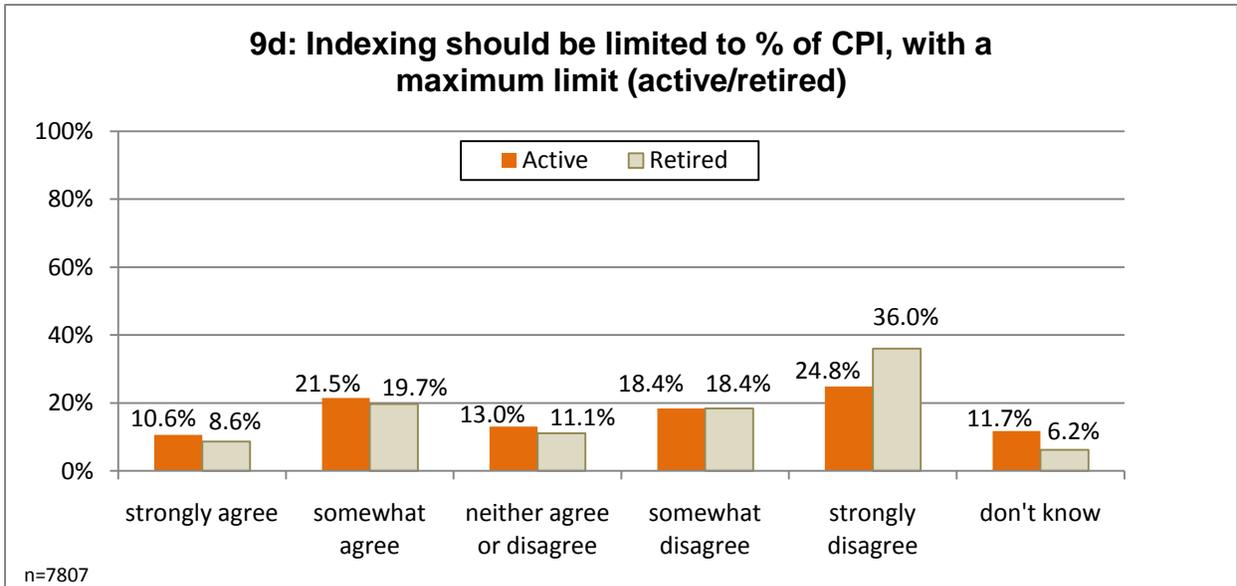
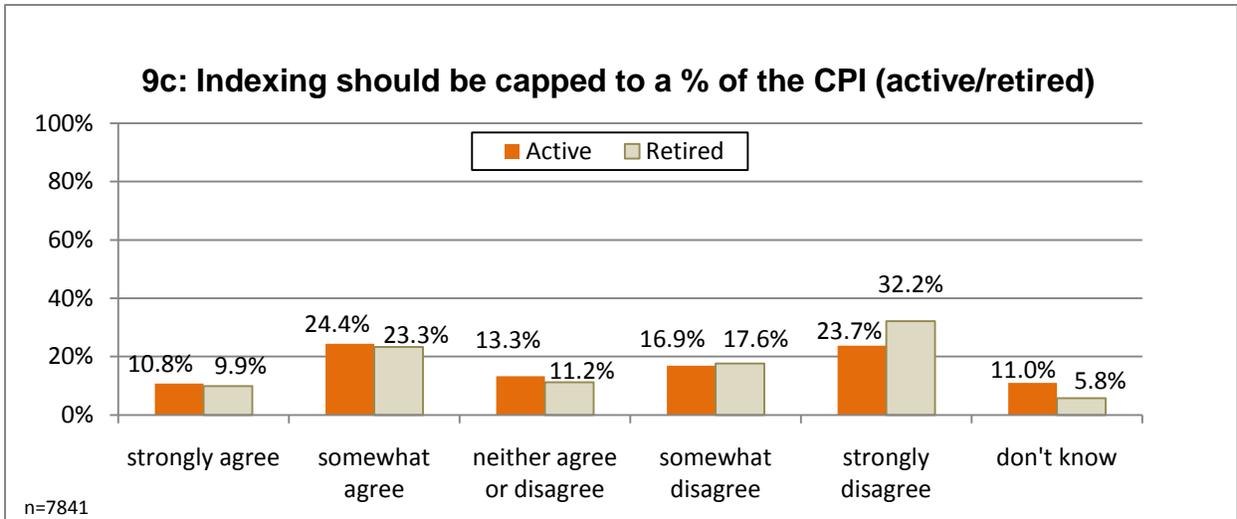
## Support for each indexing option by TPP member status

The following charts show the difference in responses to each indexing option, by TPP member status. There are remarkably few major differences between active and retired TPP members in the percent who agreed or disagreed with the various indexing options. There are some exceptions.

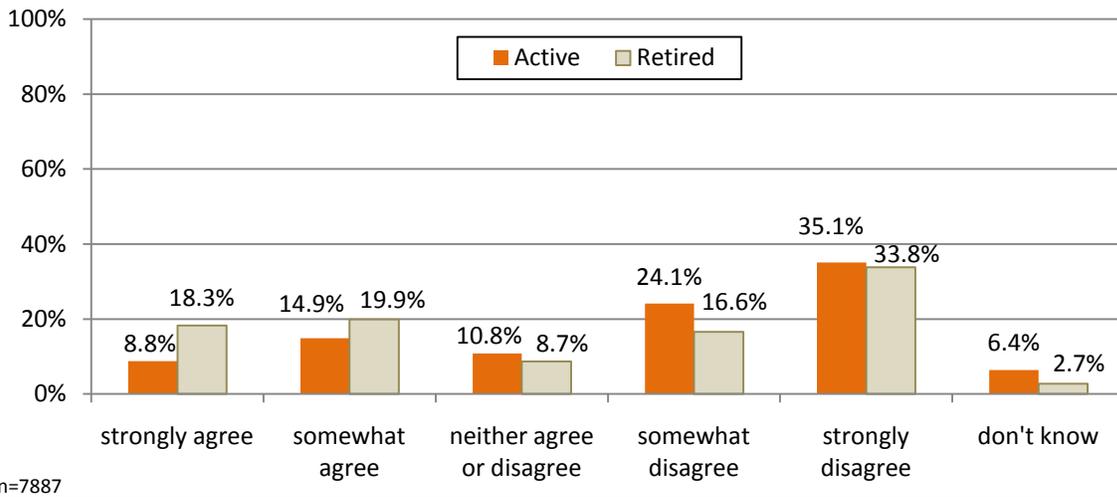
Retirees were about 10% more likely to *strongly disagree* with Option 9b: Indexing should be capped (38.6% vs. 28.9%), and Option 9d: Indexing should be limited to a percent of CPI with a maximum limit (36% vs. 24.8%), than were active members. Active members were 13.2% more likely to *strongly disagree* with Option 9h: Will accept less indexing in exchange for no contribution increase (58.4% vs. 45.2%).

Retirees were more likely to *strongly agree* with Option 9e: Only the basic lifetime pension should be indexed (37.5% vs. 23.5% active), and Option 9f: Index only a set amount of the pension, where 18.3% of retirees *strongly agreed* with each of these options compared to 8.8% of active members.

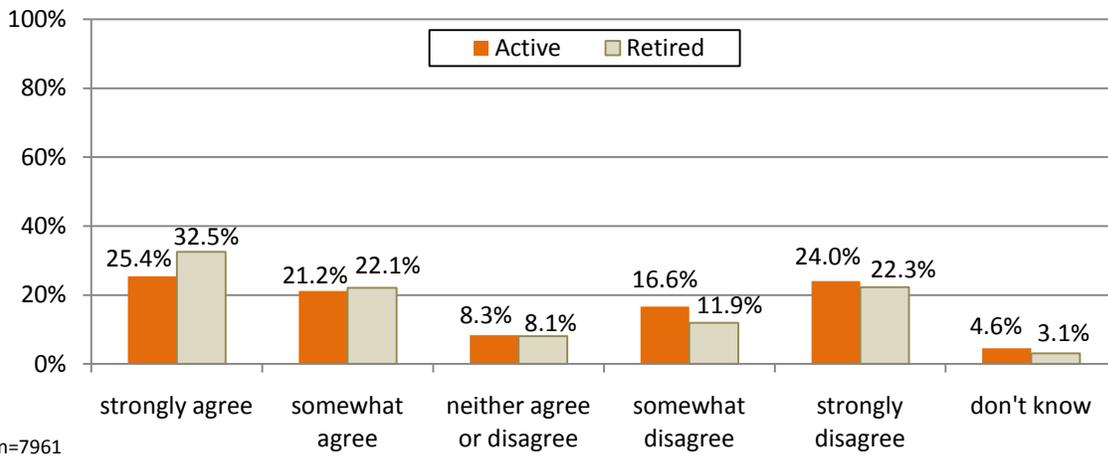




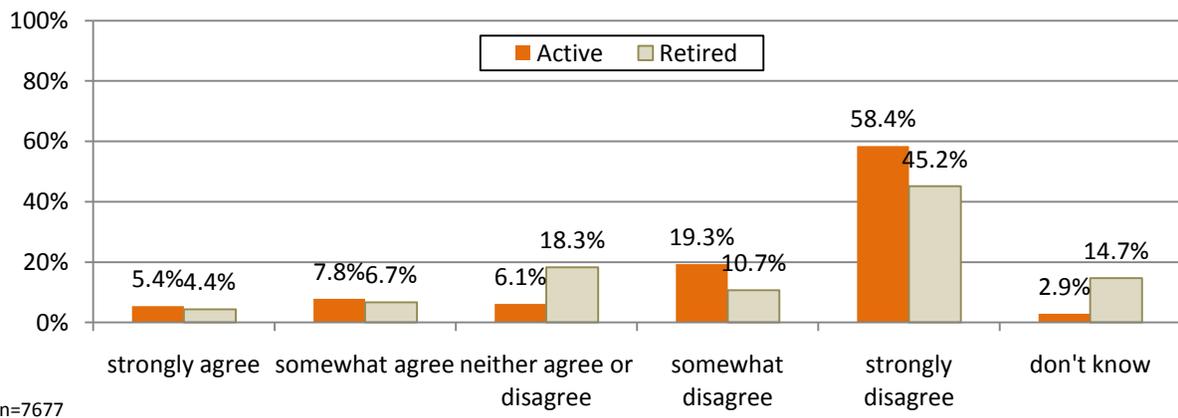
**9f: Index only a set amount of the pension (active/retired)**



**9g: No indexing should be provided before age 60 (active/retired)**

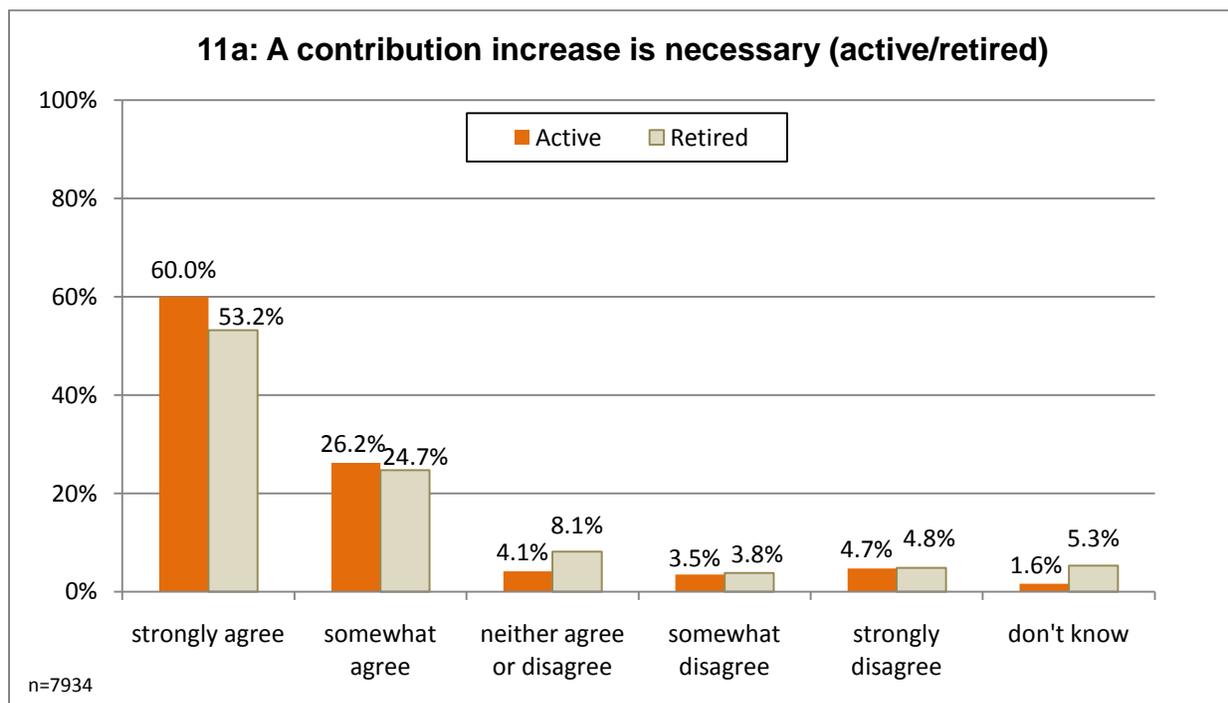
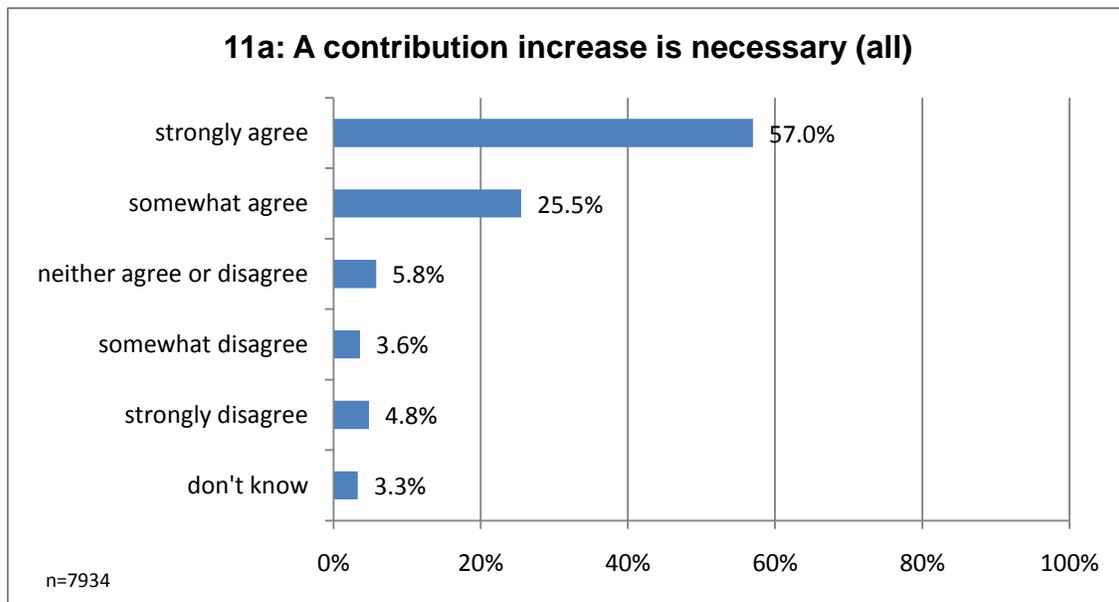


**9h: Will accept less indexing in exchange for no contribution increase (active/retired)**

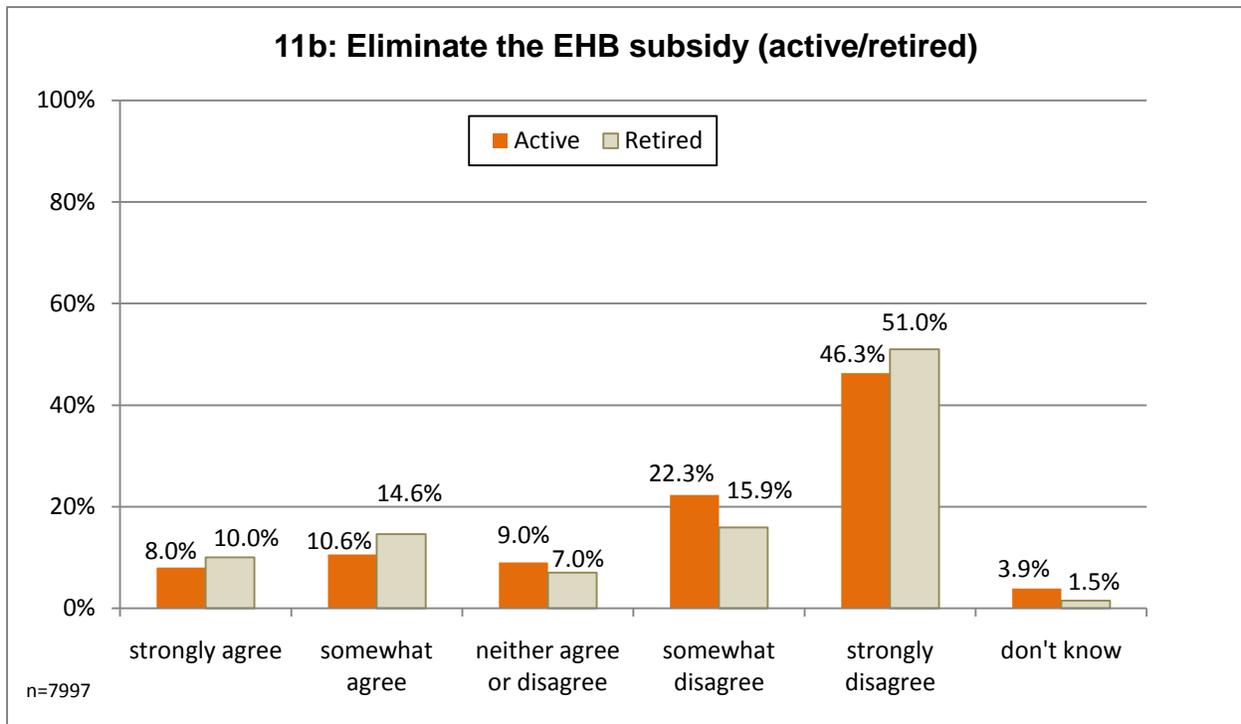
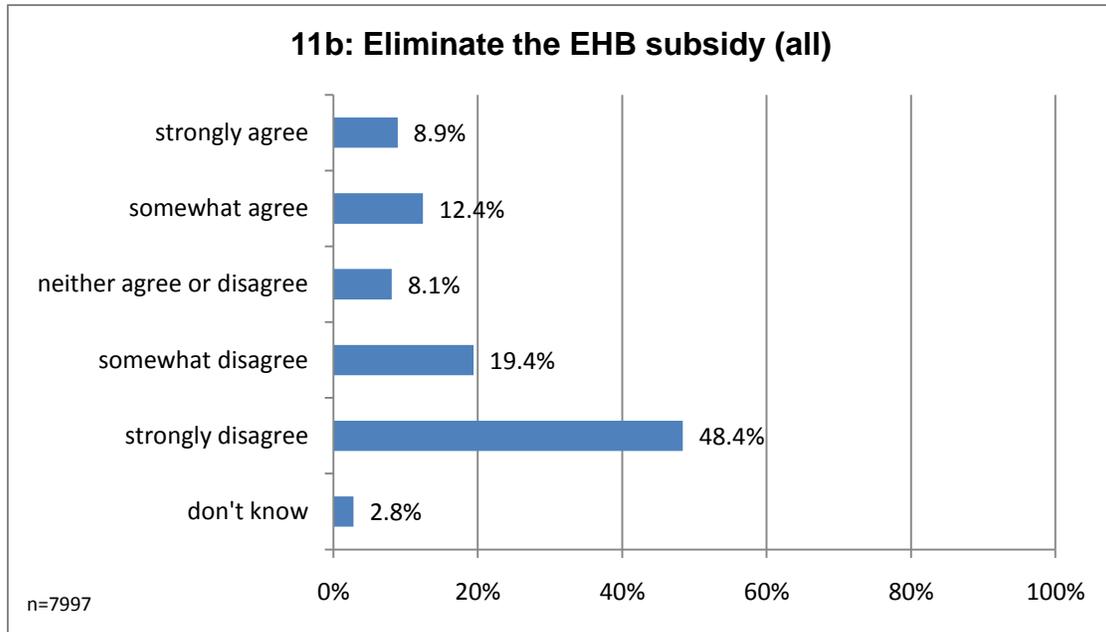


## Contribution increase combined with other options

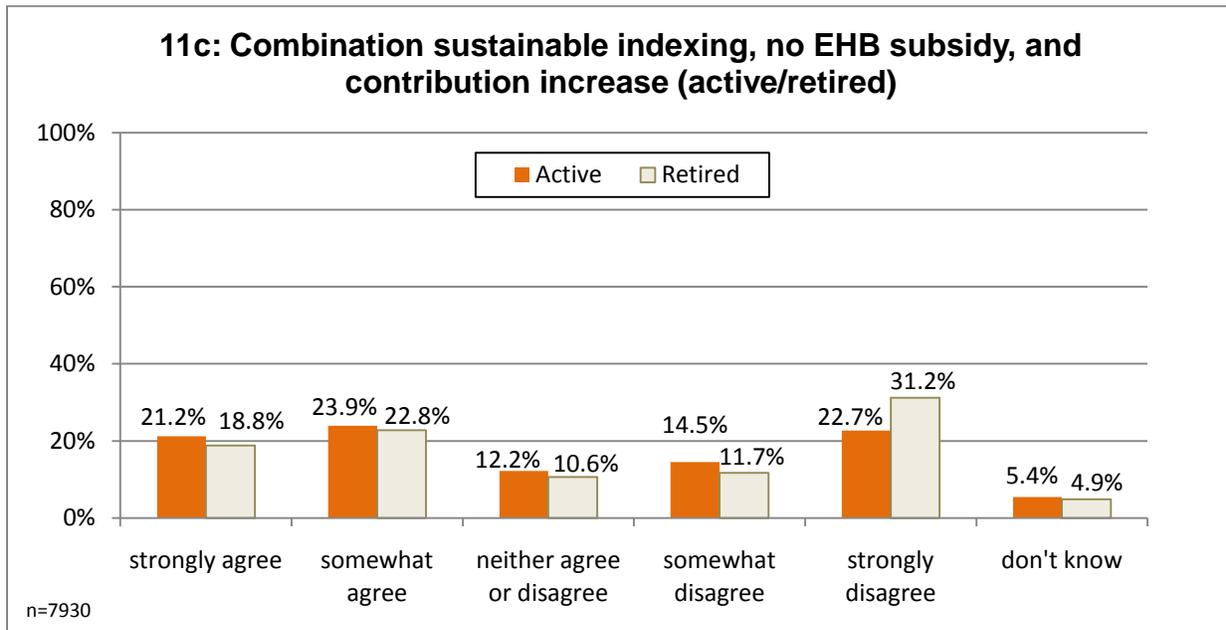
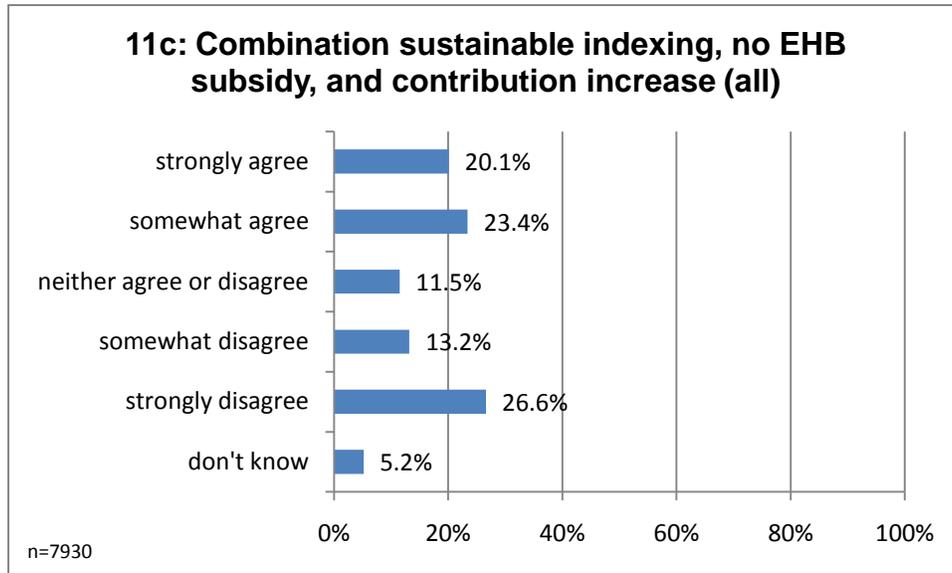
The survey also asked TPP members to what extent they agreed or disagreed whether a contribution increase was necessary (11a), whether to eliminate the Extended Health Benefit subsidy (11b), or to do a combination of sustainable indexing, EHB subsidy elimination, and contribution increase (11c). There was a consensus that a contribution increase is necessary—57% *strongly agreed* and 25.5% *somewhat agreed* with this option. Active members were slightly more likely to *strongly agree* than retirees (60% vs. 53.2%).



Two-thirds of respondents disagreed with the option of eliminating the EHB subsidy—48.4% *strongly disagreed* and 19.4% *somewhat disagreed* with this statement. There were no major differences in the responses between active and retired TPP members.



The response to the mixed options was varied with 26.6% *strongly disagreeing* and 20.1% *strongly agreeing* with this option. Retirees were more likely to *strongly disagree* (31.2% vs. 22.7% for active TPP members) with a combination of strategies.



The quantitative data and analysis documented here represent significant member engagement in the education and consultation process, and input to the Pensions Committee on issues facing the Teachers' Pension Plan.

# Analysis of qualitative data results

“For those who complain that the younger workers are subsidizing the older ones, it should be remembered that every generation has worked hard for the one ahead and behind them, and the younger workers are benefiting from hardships older workers were prepared to make.”

“Guarantees need to be made for younger employees. If we are agreeing to pay more over a long period of time, there has to be a commitment and money for when we retire as well. It shouldn’t just be the current younger generation paying for the current retiring generation.”

“I am a single, 57-year-old woman with a Master’s degree who does not own a home and has no inheritance or other capital other than my hard-earned income to support me in my old age. After 26 years of service, I do not want to be a ‘Bag Lady’ due to my profession.”

“You cannot keep changing pension benefits for people already retired. You are undercutting our livelihood and putting at risk the long-term financial planning we did when considering retirement. All your retirement workshops become a joke when the basic pension benefits are not secure. We have limited options to supplement our potential decrease in income power. We have already had to find \$90 a month for dental. We could have worked longer had we known the potential changes to our income. This whole lack of foresight and planning by the pension board makes me angry especially in light of the fact that teachers are retiring more slowly than anticipated. You cannot always blame the economy for pension problems since the economy constantly varies from year to year.”

“I’m unsure why there is a push for those of us paying into the pension plan, needing to pay in more when there’s a question if there will be enough funds to provide me with a healthy pension when I retire. Stop indexing now. Allow the pension funds to increase in value over the next 5–7, years and then look at indexing, to see if it will benefit all members.”

## Method of analysis

Four “comments” questions on the Pension Consultation survey provided substantial qualitative data (333 pages). The banks of data for each question were formatted into “Word” documents, with each comment retaining its unique code identifier to allow for linkage to specific survey returns if needed. For each comments question, two data sets were created, one comprised of responses from active members, and the other of those from retirees. Each set of data was then entered into the ATLAS-ti software program for qualitative data analysis. The same codes were generated for each data set, allowing for comparison of the perspectives between those TPP members still teaching and retirees. Once this initial coding was complete, the data were checked and some additional codes generated for each set of data. Patterns and themes were generated to reflect what respondents said in their comments.

## The unique value of qualitative data

Some believe that qualitative data are less “hard” or “firm” than quantitative data, yet with access to software programs, analysis allows us to generate themes and patterns which are as informative as information generated from quantitative data.

One reflection other than the key themes generated is that there are strong emotions, as well as some fear and apprehension, reflected in respondents’ comments. Emotions include reflections on previous strikes and actions to preserve and extend pensions and benefits for the good of all TPP members, and a hope that those retiring or retired would not be abandoned by their colleagues still working. Fears include strong concerns about potential poverty or inability to access health care if indexing did not occur or if EHB was less accessible or more costly. Some expressed concern that they might pay more into a pension plan but that pensions may be less available to them in the future unless the system was sustainable.

Thus, the qualitative data show us not only the preferences but also the depth of feelings of those who responded, and those depths are considerable. Respondents’ sentiments are clearly visible throughout the qualitative data, and are acknowledged in this report.

For each question, a brief summary of key themes has been generated and is shown below. For each question, a range of comments are quoted in order to share some of the range of perceptions, but they are not always representative of the total responses. The more representative perceptions are shown in the statements which have been generated after detailed coding and analysis of the whole range of data. Thus, the analysis describes and reflects the main views of respondents, while the quotes provide a sense of the range of preferences and indications of the depth of feeling.

## Question 9i—Sustainable-indexing options

### Key themes

**Respondents are concerned about pension issues and tensions, but retirees expressed more immediate concerns. There is a large majority of both retiree and active TPP members expressing support for the maximum possible indexing of pensions and most appear prepared to contribute more. There are some explicit and many implicit statements and assumptions that increased contributions will result in indexed pensions, and that such indexing will at least match CPI.**

### Quotes

“Without full indexing, the buying power of a pension decreases. This may not be significant in the early retirement years, but it will be significant if one is retired for 20+ years.”

“Indexing should not be limited, it should be fully funded. Indexing is the most important issue, it is crucial that it remain.”

“We need to have the full cost-of-living adjustment added each year, especially if you do not have a full pension. It should not be capped.”

“Where is the option to maintain indexing as it currently stands? The author(s) of this survey has/have obviously made up their mind(s) that the inflation account is doomed. Where is the optimism that the inflation account may survive?”

“When our politicians are also required to make concessions to their gold-plated pensions as well as their over-inflated salaries, then, perhaps, I may consider some concession that might match theirs. Let us not forget the outrageous increase they managed to get just a few years ago while also threatening to jail the leaders of the BCTF for intending to strike for a decent salary increase. What bloody hypocrisy!!!!!!”

## **Other findings**

- There exists a sense of unease and concern over the situation, some dismay over loss of health benefits among retirees, and some anger towards the government, managers of the TPP, BCTF, etc. More dismay at the situation than blaming organizations.
- Retirees expressed hope that their fights and strikes for pensions, etc., would be recognized by active teachers.
- Some respondents believed the survey to be biased against full indexing options.
- Strong support for the maximum possible indexing from both retired and active members.
- Most active TPP members supported increased contributions if that resulted in indexing, but wanted to see matching contributions from employer/government.
- Very few active TPP members are openly hostile to paying more.
- Reasonable support for 4% among active TPP members, but some hoped for less.
- Some supported a limited increase or limited indexing among both active and retired respondents, but some retirees were negative about any limits to indexing.
- There was an “ideal” situation (full indexing, minimal additional contributions) and an acceptance that this was unlikely, and so increased contributions acceptable.
- Sustainability a key issue, in terms of both the indexing and the TPP itself.
- Some concerns over whether younger teachers could afford increased payments, but few recognized tax deduction mitigation.

## **Question 10—Suggestions to extend the future of indexing**

### **Key themes**

**Respondents had much less to say in terms of suggestions to extend the future of indexing. With the vast majority of respondents having stated that they want full indexing, such ambivalence is to be expected. If respondents prefer full indexing, why would they spend much time on options to extend it?**

### **Some shared beliefs among both active and retired TPP members**

- Government and employers should be pressured in negotiations to pay more or to be pressured to allow more flexibility in the administration of the TPP so that changes might be made responsive, say, to changes in investment returns. There were varied suggestions in terms of what this might look like, but with some suspicions aired about the role and motives of government, the key theme was pressure for government to pay more.
- There was limited support for limits to indexing either for teachers retiring under 60 or for those aged over 80.

Some active TPP members wanted to see retirees either pay more or receive less if active members were to pay more in terms of salary deductions. Other ideas included means testing or limiting EHB subsidies, but these views were minority opinions.

## Quotes

“With the increasing life-span of pensioners and therefore the possibility of huge price increases over a 20-year period or more, it will be necessary to have the optimum possible indexing that will allow us to maintain a reasonable lifestyle and stay above the poverty level. I also think the BC government should pay twice the subsidy of the teacher, as it is up to the government in any reasonable country to provide full health-care services to its people.”

“With salaries reaching new levels, current teachers can easily afford a greater percentage of their salary into indexing. Teachers are a select group which as a whole still enjoy a stable and well-paying career and are not as such affected by the downturn as much as other areas of the private sector are. Retired teachers seem to be getting the short end of the stick despite the many dedicated years of service to our great profession.”

“Retired teachers returning to full or partial employment in the district should continue to make pension contributions or better yet remain retired and allow younger teachers to work and contribute to the pension plan. Having retired teachers taking positions away from younger teachers seeking employment is detrimental both to the workforce within the district and to our teachers’ pension plan.”

## Question 12—Contribution increase combined with other options

### Key themes

**There was strong support for full indexing, with a majority of active respondents stating that they would be willing to contribute more. Many retirees’ emotions ran high in terms of protecting EHB, with concerns that real hardships might result from further erosion.**

#### **In terms of active TPP members:**

- A large majority of comments from active members supported paying an additional 4% in contribution, but with the assumption that indexing would occur.
- Most wanted full indexing. There were clearly mixed views on “sustainable indexing,” with a strong preference for full indexing.
- There were mixed views on capping, moderate support for indexing and contribution increases.
- A large majority wanted protection for the Extended Health Benefit, but a small group voiced approval for ending EHB subsidies.

#### **In terms of the retirees’ perspective:**

- There was some ambivalence about contributions and combinations.
- Full indexing is the preferred option.
- Many expressed a view that they had paid into a system with expectations and they expected those to be fulfilled.
- The biggest issue in these responses from retirees was EHB. Respondents were concerned about previous limits or cuts to EHB and fearful of any more.
- The majority, but not unanimous, view was that EHB should be kept, and that any further erosion might cause hardship.

## Quotes

“Without full indexing, the benefit of pensions will gradually erode and teachers will be left in their senior years with less and less funds to support their needs as health-care and housing requirements grow with age. We are living longer. Let’s make sure we live those extra years with dignity and comfort.”

“Under NO circumstances should full indexing be eliminated. We endured many poor working conditions, no increases, and job action during my career. Now, when I do not have the option to supplement my income, I should not have to worry about being able to live on my pension as I age. Younger teachers should not even consider losing our indexing.”

“As a retiree, I think that indexing is one of the most important parts of our pensions. I would be willing to pay for EHB and even medical in order to maintain adequate indexing.”

“Perhaps EHB is unimportant to most members. When I was working, we negotiated things like EHB terms as a part of our contracts, understanding that we were improving the lot of then-current pensioners, and taking a lower percentage increase as a reasonable accommodation for the employer. Since retirement, I find that our provincial governments do their best to weasel their way out of such commitments. These are the same people who vote themselves gold-plated pensions and incredible raises, even when they deny government employees a reasonable cost-of-living raise. Instead of arguing about what we should give up, you should/we should be fighting tooth and claw to preserve the little we do have.”

## Question 13—Additional comments

“After the consultation meeting I attended, I was left with a somewhat empty feeling of isolation. There was not sufficient time, nor was it really the appropriate format and location, to have a round-robin discussion. I would love to know how my fellow retirees and the still-educating practitioners feel about these issues. My suggestion is to establish a BLOG where we could exchange our feelings and ideas openly. This would not be as good as a face-to-face meeting, but at least would help some of us feel more confident about our choices. Thank you for these workshops and this survey, and for keeping us all informed of these very critical decisions.”

“The BCTF protects their huge pension. Administrators protect their huge pensions. Those on pensions want to continue on the gravy train so they don’t give a care about the teachers paying their pension.”

“I have little hope for the plan’s future and am not banking on much from it, although virtually everything that can be cut from it already has been, and consultation is 13 years too late.”

“Thank you so much for initiating this consultation—being retired has certainly increased my appreciation of our pension plan and the importance of it not only for the interests of retirees and teachers, but also for the health of the teaching profession.”

The range of respondents' views is reflected in the above comments. One respondent expresses his or her difficulty with understanding the mass of complex information in a short time, and suggests a need for extended future communication. One reflects anger at what he or she perceives as differences between BCTF staff pensions or the pensions of school administrators and those of teachers, while another reflects satisfaction with the consultation process. These are not all representative of the total number of responses, but indicative of anxiety, anger, or satisfaction with either the pension situation or the consultation and survey process that was reflected in a significant number of responses. Far more respondents are anxious than angry. The anxiety is essentially about uncertainty, about the fear of possible poverty, or of losing benefits and pensions thought to be safe. It's the fear of growing old in a changing and arguably less-empathetic world, where costs of living generally, and the costs of health-care in particular, may rise while the capacity to pay for life's needs or to access health-care may be reduced. Some single people expressed their concerns at having only one income, and so being totally dependent on that income to survive, stressing that their dependence on pension and EHB was significant and, in some cases, total.

Some respondents are also angry—at perceived imbalance or injustice, or at perceived mismanagement of pension funds, or at the consultation process. Others were angry at the survey instrument or design for a variety of reasons, but primarily arguing that it was designed to achieve particular and pre-ordained results. Others perceived the consultation processes and survey design as efforts to gauge reactions and to identify and prioritize approaches, and were satisfied with it.

Perhaps the clearest overall sense is that while there is fear, anxiety, and anger, most respondents also looked at options and gave their input and perspectives in terms of preferences. There were differences in the comments between those who have retired and those still working, but there was a greater consensus on the essential need to protect pensions and maximize indexing. The data in terms of EHB are less reflective of consensus between, and in some cases within, the two groups, but for those in immediate need of EHB, the issue is of crucial importance—data which suggest that it may be reasonable to infer that the issue increases in priority depending on need and access.

This analysis is meant to describe the range of comments, and to accurately reflect the range, focus, and intensity of comments provided by Teachers' Pension Plan members in their survey responses. For those who work in managing the pension plan, the huge number of comments are a timely reminder of how important the issue is to the over 8,200 people who responded with the range of perspectives described here.

See Appendix 4 for a “word cloud” generated by *Wordle*, which provides a graphic representation of the relative importance of words in the qualitative data.



# Appendices

1. Links to documents
2. Survey instrument
3. Pension Consultation meeting schedule
4. “Word cloud” of qualitative data

# Appendix 1: Links to documents

## The Pension Consultation PowerPoint presentation

*Your pension: The future is worth thinking about.*

<http://www.bctf.ca/uploadedfiles/Public/SalaryBenefits/Pensions/consultation/2009Presentation.pdf>

## Supporting documents

Presentation overview

<http://www.bctf.ca/uploadedfiles/Public/SalaryBenefits/Pensions/consultation/Section1-overview.pdf>

How the Teachers' Pension Plan works

<http://www.bctf.ca/uploadedfiles/Public/SalaryBenefits/Pensions/consultation/Section2-HowTPPworks.pdf>

Questions and answers

<http://www.bctf.ca/uploadedfiles/Public/SalaryBenefits/Pensions/consultation/Section3-QA.pdf>

Glossary

<http://www.bctf.ca/uploadedfiles/Public/SalaryBenefits/Pensions/consultation/Section4-glossary.pdf>

## Pension Consultation website

<http://www.bctf.ca/SalaryAndBenefits.aspx?id=19748>

## Appendix 2: Survey instrument



**BC Teachers' Federation**

# Pension Consultation 2009

## INTRODUCTION

The purpose of this survey is to gather feedback from you, the members of the Teachers' Pension Plan, regarding the future of the Inflation Adjustment Account.

To fully understand the survey questions, you should have attended a Pension Consultation meeting in your local area.

If this was or is not possible, please review the Pension Consultation presentation and supporting documents on the BCTF web site before proceeding. These can be found online at <http://www.bctf.ca/SalaryAndBenefits.aspx?id=4780>. It is critical that you have a basic understanding of the history of the Inflation Adjustment Account and the challenges facing the future of indexing pensions before you complete the survey.

The data collected from the survey will be used by the BCTF Executive Committee to create recommendations that will go to the BCTF 2010 Annual General Meeting for consideration. Decisions made by the BCTF Annual General Meeting may then be forwarded to the Teachers' Pension Board of Trustees for their consideration.

Your input is important, as the data may help determine the future of indexing with regard to your pension.

This survey is confidential, and the findings will be reported in such a way that individual teachers cannot be identified from comments provided in the survey. The survey results will be stored in a secure database at the BCTF Research Department, and only BCTF staff in the Salary Indemnity and Research departments who are responsible for the survey, and the data-entry service-provider, will have access to the original survey data.

If you have questions about the survey, please contact Arnie Lambert, 604-871-1931, [alambert@bctf.ca](mailto:alambert@bctf.ca), or Rob Taylor, 604-871-1949, [rtaylor@bctf.ca](mailto:rtaylor@bctf.ca).

The deadline for survey submission is December 4, 2009.

Thank you for your feedback to the Pension Consultation.

The BCTF Pension Committee

September 25, 2009

# DEMOGRAPHICS

1. Gender

- Female
- Male

2. In what age category are you?

- under 25
- 25-34
- 35-44
- 45-54
- 55 and over

## Active or retired Teachers' Pension Plan (TPP) member

3a. Are you an active, contributing member of the TPP?

- Yes
- No, I am retired. [Go to Q4a]

**If Yes,**

3b. What is your current position?

- Teacher
- Teacher Teaching on Call
- Principal/Vice-principal
- District Administrator
- Other \_\_\_\_\_

3c. For how many years have you been teaching?

- 1-9 years
- 10-19 years
- 20-29 years
- 30 + years

3d. In which school district do you currently teach?

SD # \_\_\_\_\_  
SD name (in full; not initials) \_\_\_\_\_

**If No** (i.e., you are retired)

4a. For how many years have you been retired?

\_\_\_\_\_

4b. From which school district did you retire?

SD# \_\_\_\_\_  
SD name (in full; not initials) \_\_\_\_\_

*All continue from here:*

## STRATEGIES

5. Have you attended a Pension Consultation meeting this fall?

- Yes
- No

In order to ensure full protection against inflation for the Teachers' Pension Plan, it has been calculated that a contribution increase of 4% of salary for both the employee and the employer is necessary (i.e., a contribution increase to the plan totaling 8% of salary).

The Pension Committee identified five possible strategies for addressing inflation protection:

- a contribution increase
- sustainable indexing
- indexing only a portion of the pension
- discontinuing the Extended Health Benefit Subsidy
- a combination of the above.

Questions 6 to 12 seek your feedback regarding these possible strategies.

### Contribution-increase options

6. How important to you is inflation protection of your pension?

(Please indicate your response on a scale of 1 to 5, where 1 is very unimportant and 5 is very important.)

- 1 Very unimportant
- 2 Somewhat unimportant
- 3 Neither unimportant nor important
- 4 Somewhat important
- 5 Very important
- Don't know

7. Do you support full indexing?

- Yes
- No

8a. Would you be willing to match a 4%-of-salary employer-contribution increase with a 4%-of-salary contribution increase of your own to achieve guaranteed full indexing?

- Yes [Go to Q9]
- No
- N/A (I am retired) [Go to Q9]

**If No,**

8b. What level of employer-contribution increase would you be willing to match?

- 0%
- 1.0%
- 2.0%
- 3.0%
- Other \_\_\_\_\_

## Sustainable-indexing options

The Pension Corporation defines **indexing** as “increases to monthly pension amounts based on the annual increase in the cost of living.” **Sustainable indexing** sustains the ability of the inflation-adjustment account to provide some measure of indexing. (However, sustainable indexing does not guarantee full indexing to match CPI.)

9. The following statements relate to sustainable-indexing options. Please indicate your response to each on a scale of 1 to 5, where 1 is strongly disagree, and 5 is strongly agree.

	1 strongly disagree	2 somewhat disagree	3 neither agree nor disagree	4 somewhat agree	5 strongly agree	don't know
a. I support sustainable but limited indexing.						
b. Indexing should be capped (e.g., 2.5%).						
c. Indexing should be capped to a percentage of the Consumer Price Index (e.g., no more than 60% of CPI).						
d. Indexing should be limited to a percentage of the Consumer Price Index, with a maximum limit (e.g., 60% of CPI to a maximum of 2.5% indexing).						
e. Only the basic lifetime pension should be indexed, not the bridge benefit or the temporary annuity.						
f. Indexing should be provided for a set amount of the pension (e.g., the first \$30,000), but not provided for amounts in excess of that.						
g. Indexing should not be provided until the recipient reaches the age of 60.						
h. I am prepared to accept less indexing in exchange for no contribution increase.						

9i. Comments on any of the statements in 9a-h, above (please identify the statement(s) on which you comment).

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## Teachers' Pension Plan and BCTF

16. Have you accessed your personal pension information on the Teachers' Pension Plan website? ([www.tpp.pensionsbc.ca](http://www.tpp.pensionsbc.ca))

- Yes
- No

17a. Are you aware of the pre-retirement seminar, "Thinking about retiring," for members who are within 5 years of retirement?

- Yes
- No [Go to Q18a]

**If Yes,**

17b. Have you attended a "Thinking about retiring" seminar?

- Yes, once
- Yes, more than once
- No

18a. Are you aware of the basic pension seminar, "Your pension, your future," for new and mid-career members?

- Yes
- No

**If Yes,**

18b. Have you attended a "Your pension, your future" seminar?

- Yes, once
- Yes, more than once
- No

Thank you for your participation in this survey.

## Appendix 3: Pension Consultation meeting schedule

Below you will find a complete listing of the Pension Consultation meetings scheduled to date. Where the venue is known, it has been indicated. Please contact the local teachers' association office if a meeting place has not been identified.

Date (2009)	Local	Time	Location
September 25	Central Coast TA	5:00 to 7:00 p.m.	Bella Coola Valley Inn
September 28	Prince George DTA	4:00 to 6:00 p.m.	Van Bien Training Centre
September 29	Quesnel DTA	4:00 to 6:00 p.m.	Correliou Secondary School
September 30	Cariboo-Chilcotin TA	4:00 to 6:00 p.m.	Beeothcheese Restaurant
	Nicola Valley TU	3:30 to 5:30 p.m.	Merritt Civic Centre
October 5	Kitimat DTA	3:45 to 5:45 p.m.	Mount Elizabeth Secondary School— theatre, 1491 Kingfisher Avenue, Kitimat
	Boundary DTA	4:00 to 6:00p.m.	Grand Forks Secondary School - Multipurpose Room.
	Terrace District TU	7:00 to 9:00 p.m.	Western Terrace Inn
October 6	Prince Rupert District TU	4:00 to 6:00 p.m.	
	Kootenay-Columbia TU	4:00 to 6:00 p.m.	
	Arrow Lakes TA	4:00 to 6:00 p.m.	
October 7	Bulkley Valley TU	4:30 to 6:30 p.m.	
	Nelson DTA	7:00 to 9:00 p.m.	Best Western Baker Street Inn 153 Baker Street, Nelson
	Revelstoke TA	4:00 to 6:00 p.m.	Revelstoke Community Centre
	Comox DTA	4:00 to 6:00 p.m.	Comox Valley Curling Rink Headquarters Road, Courtenay
October 8	Vancouver Island North TA	5:00 to 7:00 p.m.	Sunset Elementary School Gym, Port McNeill
October 13	Kamloops Thompson TA	4:00 to 6:00 p.m.	Grand Hall, Campus Activity Centre, Thompson Rivers University
	Nechako TU	4:15 to 6:15 p.m.	Nechako Valley Secondary School
October 14	Richmond TA	4:00 to 6:00 p.m. & 7:00 to 9:00 p.m.	McNeill Secondary, 6841 No. 4 Road, Richmond
	Burns Lake District TU	4:15 to 6:15 p.m.	Lake District Secondary School— Library
	Gold Trail District TA	4:30 to 6:30 p.m.	Ashcroft Secondary School
	Burnaby TA	3:45 to 5:45 p.m.	Michael J. Fox Theatre 7373 MacPherson Ave.
October 19	Mount Arrowsmith TA	3:45 to 5:45 p.m.	Ballenas Secondary School Auditorium, Parksville
	Princeton District TU	4:00 to 6:00 p.m.	Princeton Secondary School—Library
October 20	Haida Gwaii TA	4:00 to 6:00 p.m.	Port Clements
	South Okanagan Similkameen TU	4:00 to 6:00 p.m.	Old Catholic Church, 350th Avenue, Oliver
October 21	Okanagan-Skaha TU	4:30 to 6:30 p.m.	KVR Middle School, Multi-purpose room
October 23	Nisga'a TU	3:00 to 5:00 p.m.	Nisga'a Elementary Secondary School

Date (2009)	Local	Time	Location
<b>October 26</b>	Sooke TA	4:00 to 6:00 p.m.	Isabelle Reader Theatre Spencer Middle School
	Central Okanagan TA	4:30 to 6:30 p.m.	Evangel Church 3261 Gordon Drive, Kelowna
	Peace River South TA	4:00 to 6:00 p.m.	Central Middle School, Dawson Creek
	Fernie District TA	4:30 to 6:30 p.m.	Fernie Secondary School
<b>October 27</b>	Saanich TA	4:00 to 6:00 p.m.	Claremont Secondary Ridge Theatre
	Vernon TA	4:00 to 6:00 p.m.	Prestige Hotel and Conference Centre, 4411 32nd Street, Vernon
	Peace River North TA	4:00 to 6:00 p.m.	PRNTA office 10142- 100 Avenue, Fort St. John
	Cranbrook District TA	4:00 to 5:30 p.m.	Heritage Inn
<b>October 28</b>	Greater Victoria TA	4:00 to 6:00 p.m.	Oak Bay High School, West Auditorium
	North Okanagan Shuswap TA	4:15 to 6:15 p.m.	District Education Centre
	Fort Nelson DTA	4:30 to 6:30 p.m.	Fort Nelson Secondary School
	Windermere TA	4:00 to 6:00 p.m.	David Thompson Secondary, Invermere
<b>October 29</b>	Cowichan DTA/ Lake Cowichan DTA	4:00 to 6:00 p.m.	Quamicham Middle School, Multi-purpose room, Duncan
	Golden TA	4:00 to 6:00 p.m.	Golden Secondary School
<b>October 30</b>	Gulf Islands TA	2:00 to 4:00 p.m.	Gulf Islands Secondary School, Multi-purpose room
<b>November 2</b>	VESTA/VSTA	6:00 to 8:00 p.m.	Tupper Secondary School Auditorium 419 East 24th Avenue, Vancouver
	Abbotsford DTA	4:00 to 6:00 p.m.	ADTA offices 2570 Cyril Street, Abbotsford
	MacKenzie sublocal	4:00 to 6:00 p.m.	MacKenzie Secondary
	Kimberley TA	6:00 to 8:00 p.m.	Public Library, Upstairs
<b>November 3</b>	VESTA/VSTA	4:00 to 6:00 p.m.	Tupper Secondary School Auditorium 419 East 24th Avenue, Vancouver
	Chilliwack TA	4:30 to 6:30 p.m.	Cheam Room, Kipp Centre, Portage Avenue, Chilliwack
	McBride Valemount	4:00 to 6:00 p.m.	McBride Secondary
	North Vancouver TA	4:00 to 6:00 p.m.	Lucas Centre Gym 840-21st Street West, North Van.
<b>November 4</b>	Maple Ridge TA	4:00 to 6:00 p.m.	Westview Secondary School, 20905 Wicklund Avenue
<b>November 9</b>	Fraser-Cascade TA	4:30 to 6:30 p.m.	CE Barry Intermediate School
	Langley TA	4:00 to 6:00 p.m.	Brookwood Theatre 20902 37A Avenue, Langley
	Surrey TA	4:00 to 6:00 p.m.	District Conference Centre 400 - 9260 -140 Street
<b>November 10</b>	Surrey TA	4:00 to 6:00 p.m.	District Conference Centre 400 - 9260 -140 Street
<b>November 14</b>	Vancouver Island West TA	9:00 to 10:30 a.m.	Ray Watkins Elementary, Gold River
<b>November 16</b>	Coquitlam TA	4:00 to 6:00 p.m.	Winslow Centre Gym 1100 Winslow Ave., Coq
	Mission TU	3:45 to 5:45 p.m.	Elks Hall, 33342 2nd Ave., Mission
	New Westminster TU	4:00 to 6:00 p.m.	New Westminster Secondary School, Library, 8th Street, New West.

<b>Date (2009)</b>	<b>Local</b>	<b>Time</b>	<b>Location</b>
<b>November 23</b>	Alberni District TU	4:00 to 6:00 p.m.	Best Western Barclay Hotel
	Powell River DTA	4:00 to 6:00 p.m.	Oceanview Junior Secondary School, Commons Room
	West VancouverTA	3:45 to 5:45 p.m.	Kay Meek Studio Theatre West Van Secondary School
<b>November 24</b>	Nanaimo District TU	5:30 to 7:30 p.m.	Wellington Secondary School, Multi-purpose room
	Sunshine Coast TA	4:15 to 6:15 p.m.	Chatelech Secondary School Theatre
<b>November 25</b>	Campbell River TA	4:00 to 6:00 p.m.	Thunderbird Hall 1400 Weiwaikum Road
	Sea to Sky TA	4:00 to 6:00 p.m. 7:30 to 9:30 p.m.	Whistler Whistler Secondary School 800 Alpine Way, Whistler Squamish Don Ross Secondary School 42091 Ross Road, Brackendale
<b>November 26</b>	Delta TA	4:00 to 6:00 p.m. 7:00 to 9:00 p.m.	Delta Manor Education Centre, North Delta Secondary School
<b>November 30</b>	Richmond TA	4:00 to 6:00 p.m.	McNeill Secondary

## Appendix 4: “Word cloud” of qualitative data

The following page is a graphic representation, in the form of a “word cloud,” of the content of the qualitative data in the comments questions, 9i, 10, 12, and 13. The more frequently a word occurs in the source text, the more prominent it is in the word cloud. This graphic was generated using *Wordle*, found at <http://www.wordle.net/>.



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RT:cep; MW:CN:af/av:tfu

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