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In recent years, many issues have affected the working class, the first thing that comes to mind is the pandemic which resulted and continues to still create a lot of changes in terms of the organization and access to work, particularly in the private sector. At the federal level, we have known the fiasco of Phoenix and are still living with its repercussions, but also, at the union level, there are other issues that could come up in the coming years. Member commitment has decreased over the years, whether we like it or not, which leaves room for employers to make decisions concerning workers without consulting them. Namely, we think of salary and everything attached to it, such as pension funds and benefits, which I believe will be the next big union fight. Indeed, unions will have a lot of mobilization work to do if we want the greatest participation possible to defend and bring our demands to a conclusion. Despite that there seems to have been an increase in salaries in the last year, exaggerated by the medias, if we take inflation data and the purchasing power of the working class over the last 30-40 years, there is clearly a shortfall at the salary level. More and more, the government and its crown corporations, Treasury Board, Royal Canadian Mint, etc. are taking the neo-liberal practices from the private sector and applying them to the public sector. Salaries are increasing, but the premiums for various insurance plans are being progressively withdrawn from collective agreements. This is also the case for pension funds and retirement plans, specifically defined benefit plans, which are more and more poorly governed for public servants. Year after year, the media, lobbyists, think tanks institutions, are reopening the debate on the relevance of DBP and the weight of these on the state to tip the balance in favour of private benefit models or individual savings that are far from being accessible to everyone. There is no doubt that the decline in members to a DBP is higher in the private sector, but the tendency is nevertheless a decrease in both spheres. In both cases, the DBP are capitalization systems which are based on the performance of financial markets, which are often volatile. When markets are in decline and interest rates fall, company premiums, like at different levels of government, increase. It is at this point that business leaders and senior government officials no longer see the relevance of investing such sums of money in pension funds under the pretext that the structural instability of markets and the pressure of shareholders would not justify the increase of premiums. This progressively results in the disengagement of businesses towards DBP, favoured by the implementation of different individual savings plans that allow them to not make any contribution. Thus, life in society cannot be based on financial markets. Certainly, the economy has played a key role to date in the organization of the latter, but cannot determine the right to a decent standard of living upon retirement, specifically; when we sacrifice part of our life to work. Different pension plans which are used more and more by senior officials and businesses put all the risk on the backs of employees, which decreases the chances of a decent retirement as the plans are based on speculated financial returns at the time of contribution, which can be totally wrong at the time of

retiring from the labour market. The eternal quest for profits and expansion of businesses and shareholders should not justify the fact of having to die at work to provide for ourselves. Hence the importance of a union in workplaces and in life, as it always has been, to ensure the sustainability of social rights and workers rights.

In my view, this issue stems from the fact that, for many years now, the working class, particularly in the public sector, is content with their working conditions and no longer goes out in the streets as much to protest, which can let the establishment believe that they can play with pension plans and contributions. But I also believe that the importance being given to it will mobilize all workers, both public servants and private sector employees due to the extent that decision-making can impact the quality of life of citizens in the broad sense. At the federal level, I believe that it is the duty of unions to do this mobilization work, to obtain the best working conditions possible for their members and so pave the way for working conditions that the working class deserve.