

THE COMING DEMOGRAPHIC SHIFT – An Issue for PSI Affiliates

2005.1



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Education International (EI) and Public Services International (PSI) have agreed to publish jointly in areas of common concern and we have identified a number of areas where future publications could be developed. PSI is the international federation of public sector trade unions, EI the international federation of workers in education.

This is one in the series Policy, practice, programme. The papers in this series are meant to serve several purposes: to help trade unionists understand some of the issues; to enable trade union educators to run short sessions on education and public sector issues with their members; to provide material for union leaders writing speeches or informational material for wider audiences; and for distribution to a range of interested people. Further copies can be obtained from:

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INTRODUCTION

Many countries are beginning to experience a great **demographic shift** that will have profound effects, as huge numbers of working age people all near their retirement age over a quite brief time.

The bulk of this paper discusses this issue from a retirement perspective but, at the end of the paper, we switch focus a little because the aging of our societies is not the only demographic impact that is happening.

In much of the world, **the retirement shift** was caused by the baby boom that resulted after the Second World War when people in many countries had children at an enthusiastic rate, resulting in a concentration of people that were born between 1946 and 1964.

For example, 225,000 Canadians currently retire every year. The figure will climb to 370,000 a year by 2010, and 425,000 annually by 2020. This kind of picture will be familiar to many nations. By the year 2007 more people will be leaving the workplace than will be entering it.

In 2002, the United Nations released a study of demographic predictions on how the world will change in coming decades. Their conclusions:

- By 2050, the number of older persons in the world (age 60 and over) will exceed the number of young (under age 15) for the first time in history.
- There are now 629 million people aged 60 and over. By 2050, there will be two billion.
- In 1950, for every senior citizen (aged 65 and above), there were 12 people aged 15 to 64. By 2050, the ratio will have plummeted to four to one.
- "Population aging is unprecedented, without parallel in the history of humanity," the report warned.
- Indeed, the "oldest-old" (those aged 80 and above) are the fastest-growing age group in the world. Their numbers are rising by 3.8 per cent a year.
- As well, the number of centenarians (aged 100 years or older) is projected to increase

15-fold, from 210,000 this year to 3.2 million people in 2050.

The UN says the "historic crossover" from the young to the old is so profound that it parallels the magnitude of the Industrial Revolution.

The UN says two factors are behind the demographic changes: declining fertility and rising life expectancy. The AIDS crisis is a particular aspect of the change; the HIV/AIDS crisis is forcing many older people in developing countries to care for children orphaned by the disease -- of whom there are now more than 13 million worldwide.

"We are in the midst of a silent revolution," according to UN Secretary-General Kofi Annan. "It is a revolution that extends well beyond demographics, with major economic, social, cultural, psychological and spiritual implications."

The 'revolution' that the UN talks about will have major workplace implications, because as this swell of workers ages they will begin to retire in unprecedented numbers. Many in this looming tide of potential retirees carry vital skills and organizational memories, so much so that this demographic impact could cause turmoil in many workplaces.

The Times, (London) of 30 November 2004 carried a story that referred to another UN report, this time on international migration, that showed that, even with 600 000 immigrants per year into Europe, Europe's population will shrink by 96 million by 2050. In order to retain the current ratio of 'old' and 'young', for example, the report says, **France would need to accept 90 million immigrants over the next 50 years. The projected immigration is 3.75 million in those 50 years.** There is no magic to this, the current ratio is not some kind of automatic 'gold standard' but the change is certainly going to be dramatic.

The impact on union's memberships will be significant. For example, 23% of the public service pension plan members in one Canadian province are age 50 or over. In another province 29% of plan members are age 50 or over.

The same phenomenon will occur in many workplaces, not just the public sector. A very

large number of both government employees and private sector employees will have retired within five or ten years.

This change will have important implications for us as organizations, because our leadership is drawn from the members so, as the members retire, our leadership will retire. Our organizations will also be affected because, in most cases, our staffs are part of this overall trend – many of them will be eligible for retirement within a very concentrated period of time.

The retirement boom (as did the baby boom in the 1950s) will have important effects on the programs and services our members currently deliver, the jobs they do.

But there will also be the politically motivated cries that in some way or other the sky is falling. There will be claims that the retirement age needs to be raised. There will be the usual cries of alarm about the pension system being unable to sustain the number of retirees. We will be told that our health care system cannot cope with the influx of seniors.

The UN, for example, says that in many developed countries, “the concept of cradle-to-grave security is fast disappearing. The shrinking size of the working population means that older people are even more at risk of inadequate pensions and medical attention.”

We need to be ready both to deal with the **real** impacts, and to defend against **alarmist** attempts to use the retirement shift to justify the unacceptable.

The situation is dramatic, and there will be profound implications for working people. Some of the predicted results, however, are based on the usual assumption that if things are changing, the sky must be falling! The fact is that the sky is still firmly in place.

There are sensible answers to the most common cries of alarm:

- **In most countries the retirement system is safe and reliable.** Public pension plans are usually adequately funded or are operating on a sensible pay as you go basis. Many other pensions, public and private

sector alike, are fully funded which means the money to pay for future pensions is being put aside now, so when everyone retires there will be pensions for all those entitled.

- **The taxpayers of the future will not be expected to pay for all the retirees.** Since when did retirees stop paying taxes? They’ll pay taxes on their pension income, they’ll pay property taxes, they’ll pay the VATs or GSTs or other consumption taxes. Many if not most of their pension plans have been fully funded in advance. The idea that there will be intergenerational conflict is most often based on pure ignorance about the real situation.
- **Our health care systems will not be in crisis because of all the old folks.** The seniors of today in much of the world are a very healthy bunch, and all expectations are they will get healthier. A recent US study indicates that the idea of a cost crisis in health care because of seniors is simply not accurate.

The UN is not immune to the pessimism; it says the average cost of health care due to aging will increase by 41 per cent in the next half century -- about 36 per cent in the developing countries and 48 per cent in the developed world. That is almost certainly overstated, and the rise in costs is not all caused by seniors in any event.

In fact, what **is** costly is **dying**, not aging: a disproportionate share of health-care spending is spent in the last two years of life – whatever the age. Think about that in the light of the HIV-AIDS pandemic – costs for the young that are crippling developing country health budgets.

OUR CHALLENGES

- 1) We can anticipate a concerted effort to raise the retirement age or at very least the age at which people become eligible for an unreduced pension. In the US the age for receipt of Social Security is being increased from 65 to 67 over the next few years. Canada’s armed forces have already raised

their retirement age from 55 to 60. **We need to protect workers from being forced to work for more years than they wish to.**

2) At the same time we should consider whether we need to continue to insist that workers automatically retire at a certain age if they don't want to. Is there still a social need for mandatory retirement? **It's time for the labour movement to revisit this issue.**

3) Our workplaces won't work as well when experienced workers leave in large numbers. As the Canadian Council on Social Development says, "When older workers leave the labour market, they take with them a considerable cache of knowledge and valuable experience – much of it essential to the smooth functioning of their organizations." We've seen this already when some early retirement programs ended up stripping government departments of their senior employees, and crippling the effectiveness of the department as a result.

We need to insist that our employers take action to plan for the retirement impact before our workplaces become ineffective – and unhappy – places to work. We have long since abandoned the idea that all management decisions can be left to management alone. **We have to insist on the right of our members to deliver quality services and do quality work – and that requires a quality workforce.**

4) **We need to support a reasonable, managed immigration policy.** The population in many industrialized countries would be decreasing already if not for immigration. But on the other hand, immigration shouldn't mean that industrialized countries simply import a skilled workforce so the industrialized countries and employers don't have to train new workers – it doesn't mean stripping poorer countries of their skilled workers. This issue must be treated in the context not just of poor people moving to the North but also of jobs migrating to the South – as in the call-centre phenomenon. The issue is not immigration *per se* but the question of workers everywhere having worker rights and trade union rights. Much of the fear of the migrating

poor swamping the rich North would evaporate if all workers everywhere were free to join unions and bargain for wages that were relevant to their cost structures.

5) **We need to insist on effective programs for seniors so they can enjoy a decent quality of life, and enjoy an independent, healthy retirement.** Safe, well-maintained communities, public transportation, accessible affordable housing, public home care, and the backing of decent long term-care facilities are all part of the policy mix. We're going to have to design cities that are more respectful of age. Even such a seemingly small thing as high curbs will be a problem or buses that are difficult to climb onto in the winter. The UN suggests a range of "age-friendly" policies such as: well-lit streets and good public transit systems; recreation programs that keep older people fit; educational services that keep their minds sharp; social services that provide hearing aids or sign language instruction; and medical treatments like cataract and hip-replacement surgery and flu shots.

6) Around the world, in the ideological 90's, governments cut education funding when this retirement wave was so clearly looming. **Schools, Universities and Community Colleges and training institutes will have a key role to play in the development of tomorrow's workforce,** through training thousands of skilled people to fill current and expected future jobs - but only if governments dedicate enough money to funding the programs and staff those institutions will need. The importance of this sector in training new people to fill skilled positions will be huge.

7) **Pensions will continue to be an important issue for our unions for the next couple of decades.** We will have large numbers of our members in the 'about to retire' age group for many more years and they will insist on the union focusing on decent pensions for them when they do retire. However, for many affiliates, the most pressing challenge is the threat to various kinds of pension/retirement programmes/funds: privatising pension funds, cutting pension entitlements,

delaying, sometimes very quickly and drastically, the age for eligibility for pensions, increasing contributions to pension funds/programmes by individual workers, etc. PSI does not have good global data on what is happening here and it would help us to be of more assistance to other affiliates if those who are facing such challenges could inform PSI of the nature of the threat, the arguments being used by its proponents and the responses from unions – especially, in the latter case, where this has been successful in dealing with such threats. Such comments could be sent to Mike.Waghorne@world-psi.org

With privatization, members in some PSI affiliates move to private employers and lose the ability to continue contributions to and remain members of their public pension plan and, although our unions may successfully follow their members into the private sector and continue to represent them, the unions do not always manage to have the members continue in their public pension plan.

That's a huge loss of benefit to members. So, we have to continue to fight for joint trusteeship of our pension plans/funds and fight to have those privatized members that we continue to represent continue in their public pension plans/programmes and not lose that very important benefit when they are privatized. Often, the problem exists in the statutes/rules of the Pension Plan/Programme: in some countries, these provide a very narrow definition of who can contribute to the plan/fund. In British Columbia, Canada, for example, in the Public Service Pension Plan, the union achieved joint trusteeship of their pension plan in 2000 and has worked very hard to ensure that the privatized members that the union continues to represent stay in the public pension plan.

8) The retirement wave will affect our organizations. Our leadership comes from the membership, and current leadership is of much the same age groups as the workforce as a whole. If one suddenly removed from the picture all the elected leaders that are now 40 to 55 years old, it would be quite a remarkably different scene. We need to cultivate a new generation of leaders that

will be ready to assume the challenges. Perhaps we need to create a membership involvement program where new elected members are taken off the job temporarily to work full time in the union and thereby get practical education to supplement their formal union education.

9) Current union staffs are often much the same age. If you took out of the picture all the union staff members that are 40 to 55, what would our organizations look like? We need to consider mentoring programs, hiring staff before it's absolutely necessary so they can learn from the existing senior staff, pick up the skills, but, perhaps more importantly, the ways of operating, the 'union culture', so that by the time the existing staff retire these apprentices are ready to take over their positions. We will need to consider retaining retired staff in different 'teaching' roles.

10) We need to have mechanisms in place to renew our organizations. Much of the history of our organizations – the culture, the ways of operating, the reasons things are as they are – is stored in the memories of activists/staff/leaders. Without a sense of history, of the collective experience of the organization, the value of what is can be lost because it isn't understood.

We don't have external sources to reinforce our collective memory; the history books don't tell us much about how unions developed, why they have evolved as they did. Certainly we don't have external sources to tell future leaders about the reasons why our components/branches/affiliates operate as they do.

Unless we want to sentence a future generation of leaders to 'hard time', where they are required to reinvent all the wheels that were painfully invented over years of struggle, where they are required to remake all the mistakes we have all learned from – unless we want that, we need to meet the challenges of this looming transition. We need to find ways to transfer as much as we can of our collective heritage to the new generation.

We should look at Leadership Development courses. Perhaps we also need a living history

education program where retired/retiring leaders can transmit their experiences to new leaders, both staff and elected, so that the history of the union isn't lost in the transition.

11) There is no reason to assume that coming generations of workers will be non-unionized. But ***as existing unionized workplaces are stripped of their union members by retirement, we need to reinforce our commitment to organizing*** – organizing the unorganized and energizing the organized. New members coming in to unionized workplaces will have to be educated about the gains made by the union, the reason for the union.

CONCLUSIONS ABOUT THE FACTS

- The reverberations caused by retirement will have a major impact in our countries on our organizations and our members.
- This is not, does not have to be, a doom and gloom scenario. It's life, and life is about change.
- It will be a challenge, but challenges are our bread and butter.
- The first step is always to identify the situation, anticipate the impacts.
- The next step is to make sensible and realistic plans for dealing with this looming social phenomenon - preparing for a major transition.
- We will be required to act internally so that our organizations are ready, and we will be required to work for reasonable social policies – and against panic-driven policy reactions.
- In short, we will have to act. We can't **just wait as this demographic shift approaches**.
- It's up to us to leave a foundation that new generations can build on as they create an even better future.

Together we'll meet this challenge, as we've met so many others over the years. We'll leave to the future a legacy of all the best that our organiza-

tions are, all the best that we've learned, and all the best that we've accomplished.

As Malcolm X said, "The future belongs to those who prepare for it today."

HOW DO UNIONS KNOW WHAT THIS MEANS FOR THEM?

This paper has already outlined several actions that unions should take if they know that this demographic shift is on its way for them. But **how** do you know?

Unions need to consider the various parts of their organizations: how does this apply to your membership, elected leadership, negotiators, educators, organizers, clerical staff, etc. As the paper suggests, the responses to the issue will vary a bit for each of these categories, although there will be overlap.

Calculating the likely retirement prospects of your leadership and staff should be relatively easy and in some cases, when organizations actually look at the retirements that are fast approaching, it is an alarming picture.

You also need to know how this will apply to the general membership. This can be difficult in some cases, and unions may have to turn to other sources for the information – if there are pension plans the plan may have a good understanding of the ages of plan members, for example, or there may be a government source of information about its employees.

There may be parts of the country where the union's members are younger or older than the national norm. There may be particular segments of the union that are at an older average age: is the information technology sector still young, for example, whilst the nursing sector is much older? The paper discusses the fact that we will need educational services to replace all the retiring workers' skills but there may be skills that are going to be more immediately needed and some that will take a bit more time to reach the critical point.

Unions that rely on voluntary memberships may

have to consider a different factor. If the average age of members is considerably older than the rest of the workforce, this may indicate a problem. Does it mean that the aging membership is not portraying a public image of the union that attracts younger members? If that is the case, then unless it is responded to, the implosion of the older workforce may well lead not just to a loss of the skills, knowledge and culture mentioned in the paper but may also see the union's existence threatened as recruitment dries up.

The age structure of the country will usually mirror that of the workforce, but the overall national picture needs to be considered. In looking at public programs, is it simply a matter of shifting resources from what used to be services for the young into services for the old, or is there a baby-boom bounce also happening? What new services might a country need to respond to an older population? Are there services that will not be needed – at all or in reduced numbers?

GENDER IS CENTRAL TO THESE QUESTIONS

And, of course, gender issues impact on the demography of the workplace. Apart from the HIV-AIDS issues discussed below, women are, of course, becoming more occupationally active, not just in traditional 'women's jobs' but across the spectrum. This is resulting in greater difficulties in recruiting (in some countries, poorly paid) teachers and nurses, so policy makers have to urge governments to improve the salaries and working conditions in these areas if they are to attract enough staff. In turn, this move of women into the paid workforce is also resulting in much of the work that they used to do on an unpaid 'voluntary' basis now having to be replaced by paid workers.

In all of these areas, new workers are either coming into the paid workforce or are moving into employment in new services – new either to them or to society. These workers, women and others, all need training **but they also need organizing!**

HIV-AIDS – A PARTICULAR DEMOGRAPHIC CRISIS

In some countries, all of this has to be put up against the ravages of HIV-AIDS. Some countries already know that, even without thinking about all of the impending retirees, they are losing more teachers, doctors, nurses, etc. to HIV-AIDS than they can possibly train. It has been claimed that, for some reason, Zimbabwe will lose virtually all of its graphics workers to HIV-AIDS.

We know that HIV-AIDS is increasingly hitting women – not just directly, as a result of the behaviour of men, but also indirectly, as they are expected in many cultures to be the ones who will care for the sick, to be the older sister to take care of orphaned children or as grandmothers who become foster mothers to a virtual tribe of such orphans.

A national response to the HIV-AIDS crisis will require a workplace component. Among the considerations: workers now employed will have to be enlisted in programs to stop the spread of AIDS; the needs of one-parent families, where that parent is in the workforce, will have to be met by society through child care and other services; and there will have to be urgent measures to ensure that new workers are educated and trained to take the place of those who fall in this awful battle. In the wider society, the harsh reality is that social safety nets will have to be designed for the huge number of children losing both parents.

RECOMMENDED ACTION BY AFFILIATES

This paper has focused on mostly on retirement as the case study for the impact of demographic change occurring in our societies. However, issues of gender changes in the labour force, young people's changing roles and expectations, the HIV-AIDS pandemic all have to be considered, in the same way that we have examined retirement.

And that is what PSI recommends that all of its affiliates and constituent bodies do: to consider for each of these demographic groups or trends,

the actual impact on the union or union structure over the next five and then ten years. What is actually happening to the workforce, the user populations of each of our services, the union membership and leadership and what steps are we going to have to take to ensure that we do not suffer from spontaneous chaos but rather that we have controlled impacts that we can contain?

Affiliates should work out what is going to happen, what they need to do about it and whether there is a role for PSI in helping unions to be in charge of the changes we need to implement.

READER FEEDBACK



PSI publishes many different kinds of publications. Some are meant purely for information. Some are policy documents, clearly advisory in nature and needing to be unpackaged for local consumption. Others are guidelines of various types, meant for unions handling unfamiliar or complex issues. Some have been purely exploratory – cases where PSI is entering new territory and is looking for feedback from affiliates or other readers. Many, of course, are a mixture of some or all of the above.

When you have finished reading this publication, could you please answer the following questions and send the reply back to PSI. It does not matter whether we know who you are (although you can tell us that); the more important thing is that you help us to improve future publications for other public sector workers and their trade unions.

1, Please tell us who you are - your name, your union, your country and the job that you do (including your union position if you hold some position):

2. Are there any especially positive outcomes you felt this publication had for you?

3. Are there any especially negative outcomes you felt this publication had for you?

4. How were you able to use this publication in your work or for your union (if at all)?

5. If we were to revise this publication or issue a follow-up, what changes or additional things would you want us to do or to address?

6. Did this publication address all the aspects of the issue as they apply to your country? (If not, what did we miss?)

Thanks for taking time to tell us this. Please return your reply to:



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PUBLIC SERVICES INTERNATIONAL

PSI is one of the oldest international trade union organisations in the world. It was founded in 1907 to develop bonds of solidarity between workers in public utilities in Europe, but over its history has expanded to cover almost all areas of public services throughout the world. PSI's membership currently stands at over 20 million.

PSI's aims however remain much the same:

- To promote co-operation amongst the affiliated organisations with the objective of coordinating their activities directed at establishing social justice, and to promote reciprocal assistance in the pursuit of their aims and objectives.
- To represent and defend the interests of employees in the public service before international authorities.
- To ensure the right of those employed in the public service to form and join professional or trade union organisations for the defence of their rights and interests.
- To uphold the right of organisations representing public employees to participate in the determination of conditions of employment by means of free negotiations.
- To campaign for the implementation of ILO Conventions, Recommendations and Resolutions which have a bearing on the well-being of public employees.

HOW DOES PSI WORK?

The highest authority is the Congress, which is composed of delegates from PSI's affiliated organisations and meets every five years. Between Congresses, PSI is governed by an Executive Board elected from PSI's 25 geographical constituencies. Congress also elects a President - who presides over Executive Board meetings - and a General Secretary - who is responsible for the management of PSI's day to day business.

Regional structures have been created to ensure that the special needs and problems of particular

areas are properly dealt with. Within each Congress period, a special Conference is held in each of PSI's four regions - Africa and Arab countries, Asia and the Pacific, Europe and the Interamericas - in which all affiliated organisations from the region are entitled to take part.

WHAT DOES PSI DO?

In carrying out the fundamental aims of the organisation, PSI organises an extensive programme of education and training for public service trade unionists at all levels. The objective is to help public service unions all over the world to develop into effective, independent organisations, so as to enable their members to play a full role in decisions that affect their work and life.

In addition to education, PSI engages itself in disseminating information on public service and trade union issues and organises a large number of meetings on vocational and technical subjects, including health and social services, workers in public administration, privatisation, trade union rights, globalisation, pensions, public utilities, multinational corporations, international financial and trading institutions, etc. Particular attention is given to women and young people in the public service.

Despite all the efforts of the free trade union movement over many years, there are still many countries where basic trade union rights and freedoms are not allowed or are being abused. PSI is consistently campaigning for the respect of human dignity, and the right to belong to a trade union.



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2005/1	The Coming Demographic Shift

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The PSI Policy, Practice and Programme series includes publications falling into a number of categories: some are fully debated policy papers which have been formally approved by a PSI World Congress; others are more in the nature of discussion papers which have been approved by the PSI Executive Board for release to stimulate debate and feedback so that PSI can further develop its policy in a particular area; others are the production of a PSI specialist committee, such as one on the environment, containing a mix of discussion items and practical suggestions for how trade unions could incorporate work on that particular subject into

their daily practice. Not surprisingly, there is no hard line to distinguish the content of these papers since they are all aimed one way or another at helping trade unions to strengthen their organisational and campaign work on the basis of democratically agreed principles which can be incorporated into a trade union's long term programme of work.

PSI welcomes any feedback on these papers and would be very grateful for any documents which readers care to send to PSI in the event that any revision of the material is undertaken.

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