



Federation of  
**Post-Secondary Educators**  
of BC

## **REPORT OF THE WORKING GROUP ON THE EFFECTS OF REMOVAL OF MANDATORY RETIREMENT**

### **The End of Mandatory Retirement: Adapting to the New Realities of Work and Retirement**

#### **INTRODUCTION**

The 2012 FPSE AGM passed the following motion.

*FPSE will canvass issues connected to and arising from the removal of mandatory retirement, research and consider data, and prepare a discussion paper and recommendations that may guide locals in their advocacy and bargaining on these matters, and that further may guide FPSE as a pension partner dealing with these issues.*

Presidents' Council set up a working group to prepare the discussion paper. The working group consisted of Dominique Roelants (First Vice-President), Frank Cosco (Second Vice-President), Mark Battersby (Local 01) and Teressa Fedorak (Local 02). Staff Representative Weldon Cowan assisted the group with its work.

The working group met several times over the year through conference calls and email exchanges. The following report contains 15 recommendations addressing a broad spectrum of issues related to the elimination of mandatory retirement and post-65 work.

The world of work is changing rapidly as baby boomers reach traditional retirement age in this country. Mandatory retirement has been effectively eliminated. Increasingly, people are choosing to work longer. The world of post-secondary education is not immune from this trend. Indeed, it would seem that educators are attracted to the concept of work past age 65. At the same time, a new generation of educators wants to join the workforce.

This new trend has implications for all instructors. How is access to work affected for new educators? How should older workers be assisted in maintaining more optimal levels of work? Should workers be allowed to phase into retirement by collecting a partial pension while working a reduced assignment? How should the pension plan respond? How should benefit plans be structured? Each of these issues is discrete. However, they all need to be addressed in a comprehensive and cohesive manner if we are to affect change in our working conditions which properly reflect our needs as educators.

This paper will attempt to explore some of the issues related to the elimination of mandatory retirement and the changing workforce. The paper contains recommendations for how the FPSE should proceed.

The paper is divided into 6 sections. Each section contains a discussion of specific issues and a set of recommendations.

Section 1 deals with pensions.

Section 2 takes a closer look at some options for partial or phased retirement.

Section 3 examines the issue of benefits for post-65 faculty.

Section 4 looks at the expected response of management to an aging workforce.

Section 5 deals with issues related to new faculty entering the workforce and their relationship to post-65 work.

Section 6 deals with some of the more common issues and concerns raised when discussing post-65 work.

## **SECTION 1: PENSIONS**

This section will discuss the impact of the end of mandatory retirement on the College Pension Plan (the “Plan”). It will start with a review of the current Plan rules and their relationship to the end of mandatory retirement. This section will also discuss certain options that the Plan could consider as a result of the elimination of mandatory retirement.

### **The Current Rules**

Unlike the other public sector pension plans in British Columbia, the College Plan has no rules that specifically disadvantage an employee who wants to work past 65. The other plans in BC limit service to 35 years. In contrast, the College Pension Plan has no rule that places a limit on service. As such, members can earn more than 35 years of service.

The Plan does have a rule that states members must terminate employment with all Plan employers in order to collect a pension. The rule is designed to prevent members from “retiring” and collecting a pension while continuing to work within BC’s post-secondary system. This “all or nothing” approach to retirement has been made because it is a financial benefit to the Plan. It prevents people who want to keep their job from collecting their pension at the same time<sup>1</sup>. In all likelihood, this rule probably keeps members in the workforce for a longer period of time. That is also a financial advantage to the plan.

The Plan provides significant early retirement incentives. The incentives include small reduction factors for early retirement, unreduced retirement at 60, the Bridge Benefit and indexing as early as age 55.

To better understand how the rules subsidize earlier retirement consider the following example. Two full-time regular instructors join the Plan, work 30 years of pensionable service at the same place and retire at the same time. If one of them is 60 at retirement and the other is 65, under our plan rules, the 60 year old gets a slightly higher pension than the 65 year old for the first five years of retirement and then gets the same pension after that. Clearly the 60 year old gets far more value than the 65 year old.

For most long term Plan members, the longer one waits to retire, the less total monetary value they get from the Plan over the remainder of their life, even after accounting for the increase in pension one gets from working longer. As such, most people who work past 65 are subsidizing the Plan. This is the case because unlike the Canada Pension Plan, the Plan rules do not provide for an actuarially neutral increased pension if one retires later than 65.

The biggest economic motivation for plan members to work past 65 is the employer paid health benefits and a continuing salary. Of course, people are also motivated to work past 65 for reasons unrelated to economic benefits.

### **Possible options**

One of the decisions FPSE faces is this: do we want to encourage retirement before 65 or encourage work past 65? This section will highlight options that could be adopted to help achieve either goal.

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<sup>1</sup> There are some that would suggest that the mandatory severance of all connections to a Plan employer before being able to draw one’s pension is also a rule that interferes with people’s ability to work past 65.

## **I. Creating structures that encourage retirement at 65 or earlier**

If one wants to encourage retirement at 65 or earlier, then the options should address as many of the reasons for working longer as is possible. As mentioned above, some of the reasons for working longer are economic, but some may be psychological. It is possible for the Plan and the employers to potentially deal with the economic reasons, but it is more difficult to address the psychological issues in a way that does not allow the employee to remain, at least to some extent, an employee. Addressing the psychological issues in a way that involves severing the ties to the employer is beyond the scope of this paper.

The options that could deal with the economic reasons for delaying retirement include the following:

- a) Reinststate the 35 year cap on service.  
This option would likely not be popular with our members and could cause division within the membership.
- b) Provide better inflation protection. Although members support improving inflation protection, this option would require additional funding to the plan or a movement of funds within the plan.
- c) Reintroduce an employer-paid retiree health benefit plan. This option might well be popular at least as long as it was affordable. This option could be done by individual employers and need not be part of the pension plan. For instance instead of giving cash as a retirement incentive, employers could offer extended health benefits. It could also be made part of the Pension Plan, but we would need to discuss whether this question should be addressed through pension plans. There may be ways to create new vehicles for funding benefits during retirement, life-long trust accounts or some other vehicle that would be outside of the Plan. Political advocacy may have governments better ensuring that all seniors have better health care provisions.

## II. **Creating structures that encourage retirement after 65**

The removal of mandatory retirement is resulting in increasing numbers of faculty working past 65. This raises a question. Should we develop structures that support and encourage work past 65 or, instead, do we need to develop structures that provide retirement incentives for members who are over 65? This is a difficult question. Below are a series of options which would either encourage working past 65 or which would support post-65 retirement.

The following possible options would either support retirement or work after age 65.

### **a) Increase the pension formula for those that retire after 65 (e.g. increase the pension by 3% per year after 65).**

This option is a clear incentive to encourage work past the age of 65.

### **b) Allow members to start drawing their pension and still maintain their job**

- i. At a level that means that their combined pension and work income is less than or equal to their full time salary; or**
- ii. At any level they want.**

Option b)i. is a form of phased retirement. This option would support retirement after age 65. Option b)ii. would support continued work after age 65 because it is simply a way to increase income, but it would also work to alleviate pressure to increase wages which would be bad for younger workers who cannot access their pensions.

### **c) Allow members to start drawing their pension at any time after they have worked in the plan for X years.**

This option effectively allows people to increase their income and would encourage continued work past age 65.

While option c does not deal with all people who might want to work past 65 and draw their pension, it does reduce the cost a bit. Options b and c leave open the question of whether the member could continue contributing and what additional benefit they might get.

All three options cost money and option a - increase the pensions for those retiring after their 65<sup>th</sup> birthday - would be the most expensive. (Note that the options in b could be designed to be cost neutral in which case they would not engender additional costs to the Plan)

Of course, if someone is drawing their pension and not still contributing, then that creates a significant financial incentive for employers to hire retirees – they will be 10 percent cheaper than younger non-regular faculty. As such, an option worth pursuing is having the employer pay pension contributions on all employment – whether the employee is gaining additional pension credits or not.

### **Potential FPSE Advocacy**

FPSE should first determine what its position is with respect to the direction of incentives. It is possible to implement options from both section I [pre-65 oriented] and II [post-65 oriented], but the adoption of options in Section II would lessen the impact of adopting incentives from Section I. Further, the adoption of options out of Section II would mean additional cost and FPSE might have different priorities for that money.

With respect to advocacy, because the options cost money, and because there is currently a plan redesign going on, it may be difficult to start advocating for other plan changes in the near future. If the next round of negotiations doesn't result in any significant changes, then FPSE should start with its own membership to identify its position(s) around further Plan changes. Taking a position on the issues here is problematic.

Based on the above, the subcommittee makes the following recommendation:

#### **(Recommendation 1)**

**When discussing or proposing Plan design changes as a pension partner, FPSE should continue to consider carefully the predictable intergenerational effects those changes will have on the availability of work for newer faculty and on the amount of work older faculty may, with as little impact as possible, be able to let go of.**

## **SECTION 2: POSSIBLE STRUCTURES FOR POST-65 WORK**

There is nothing about being over 65 that necessarily requires people to work differently. In fact an increasing number of members are choosing to work past 65 while maintaining a full workload. The three key drivers to this trend are a general improvement in health, job satisfaction and financial security.

However, there also appears to be an increasing portion of the membership that desires work arrangements which facilitate transition into retirement, whatever age that might occur at. More specifically, there is an expressed desire to find ways to reduce total workload while minimizing the financial impact of the reduced workload.

There is no clear consensus within FPSE concerning the transition period from work to retirement. There is also a great deal of vagueness around the specific definitions of commonly used terms such as "partial" or "phased" retirement. This section will explore various concepts and variables related to work as people approach their expected retirement.

### **Options**

#### **Continued Full-Time Work**

This is the simplest approach to post-65 work. Members can choose to simply keep working at their regular assignments until they choose to retire. People would likely select this approach for financial reasons or because they simply enjoy their work and have no need to "slow down." Unfortunately, many locals provide reduced access to benefits for people over 65<sup>2</sup>. This is an issue for members, particularly in the area of short-term disability. Post-65 benefits are explored in more detail in Section 3 of the report.

#### **Workload Reduction**

It is a fact that there are more post-65 faculty now working than there were before 2008 when mandatory retirement ended. That feature of post-secondary work is not going to change in the foreseeable future. It would benefit both those under 65 who would otherwise have been doing that work and those over 65 who would rather not retire but would rather work at a reduced level if strategies could be put in place that would to a measurable degree accomplish both.

The simplest way to reduce workload is to take a workload reduction. However, there is a commensurate financial penalty. In some cases, members may also lose access to benefits. Although this option is currently available to virtually all employees in the system it enjoys little use as a form of transition to retirement.

#### **Post-Retirement Re-Employment**

There are a small but not insignificant number of people who retire from the post-secondary system and then return to teach at a later date. In most cases, these people return as auxiliary, sessional or part-time instructors. In some cases, retirees have been able to re-regularize and continue teaching.

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<sup>2</sup> Note that those employers that are not providing benefits to their workers who are 65 and over are likely in breach of the Human Rights Code and any contractual provisions limiting their access to benefits is likely void.

From the point of view of retirees, this option is not viable for long term planning because it is too risky. When employees retire they lose all their seniority because they must resign employment. Consequently, there is no guarantee that they will be re-hired at a later date.

### **Phased Retirement**

Conceptually, phased retirement allows a faculty member to reduce his or her assignment over a set period of time which ends in retirement. During the phasing period, the faculty member begins collecting his or her pension. Current legislation allows employers and pension plans the flexibility to implement phased retirement models. However, the legislation is only permissive, not prescriptive. The current rules of the College Pension Plan do not allow this to occur because the rules require a person to cease employment with all plan employers in order to be able to collect a pension. If this option is to ever become viable, pension plan rules will need to be changed and, consequently, cost issues for the Plan will need to be addressed.

### **Partial Retirement**

Partial retirement is similar in concept to phased retirement except that there is no end date to the arrangement. Instead a faculty member reduces his or her assignment and starts to collect a pension. The same caveats regarding changes in Plan rules and cost issues apply.

Currently, one local has a structured, contractually codified model of phased or partial retirement. Furthermore, Plan rules prevent members from collecting a pension if they have not relinquished all work in the sector. Because phased and partial retirement are only ideas at this time, members do not have a consistent or clear understanding of what the structure of such arrangements would look like. Here's a sampling of such structural issues:

#### Minimum Age

Should partial or phased retirement be available to all members who could otherwise retire or should there be a minimum age set to access these arrangements?

#### Time span of arrangements

There is no clear view concerning how long a phased or partial retirement arrangement should or could last. Technically, a partial retirement arrangement could last indefinitely. What would be the appropriate duration of a phased retirement arrangement?

#### Financial mitigation of the reduced workload

The key feature of both phased and partial retirement is a reduced workload with a source of income that complements the salary earned for the work actually done by the member. The two basic ideas for additional income are: paying faculty on partial or phased retirement the difference between their salary and the salary of their replacement; or, collecting a partial or full pension for the portion of work that is reduced. The former can be achieved through negotiation. The latter requires changes in Plan rules.

#### Access to benefits

Members who are interested in partial or phased retirement want to continue receiving benefits. Language would need to be negotiated to ensure full benefit coverage was available to members regardless of the actual percentage of work.

#### Regularization rights of new faculty

This issue does not directly affect older faculty. However newer faculty hired to replace partially retired faculty should earn the right to regularize through the replacement work they do. Several collective

agreements don't allow replacement work to count towards regularization. In those cases, changes would need to be negotiated.

#### Pension Rules

FPSE locals can affect change in their collective agreements. However, changes in plan rules to allow for partial or phased retirement can only be done by the Pension Plan. Practically speaking, the pension plan could not change the plan rules unless there was agreement amongst the four partners to pay any increased costs such a change would cause. The rule change itself would need to address such issues as timeframes, contribution requirements from employers and employees, service calculations, allowable time frames for such arrangements and so on. The rule changes would be fairly complex. The pension plan would have to carefully consider the actuarial effects of phased or partial retirement and adjust plan contribution rates accordingly.

#### **The Camosun Example**

The Camosun Collective Agreement contains language that creates a type of phased retirement. Following retirement from the College, a previous employee may be appointed to a post-retirement position in his/her previous department. With the approval of the appropriate vice-president, the search to fill a specified post-retirement position may be restricted to retired faculty. The post-retirement appointment shall be for a period of two years, unless otherwise agreed to by the employer and the employee. Appointments may be extended subject to mutual agreement between the College and the employee. An employee who has retired and is subsequently appointed to a post-retirement position may work up to a fifty percent (50%) work load.

#### **(Recommendation 2)**

**That FPSE develop a clearly-defined and comprehensive model proposal for both phased and for partial retirement pursuant to Policy 4.14 (2003) (Please refer to Appendix 2)**

### **SECTION 3: BENEFITS FOR POST-65 EMPLOYEES**

Currently, all institutions provide MSP, Extended Health and Dental coverage to all employees regardless of age. See Appendix 1 for details. The same is not true for other benefits such as life insurance. In 2009, Camosun College Faculty Association grieved the lack of certain benefits past 65. The Camosun grievance resolution established the following benefits past 65:

Life Insurance:	Provided until age 70. Benefit amount reduces gradually from 2.7X salary at 65 to 1.5X salary at age 69
AD&D:	Same coverage as optional life
Short Term Disability:	Coverage until 70
Long Term Disability:	Coverage ends at 65

The essential limiting factor in the Camosun resolution is the inability to buy certain types of coverage. Insurance carriers simply refuse to provide LTD coverage past 65 or to extend any form of life insurance much past 70. (CORFA has AD&D has coverage to 75. No other local has coverage past age 71.)

The Camosun resolution set a benchmark for other institutions. However, to date, no employer has voluntarily extended coverage for these four benefits past 65 and few faculty associations have advanced grievances to extend benefit coverage past 65. The lack of coverage past 65, particularly for short term disability, represents a disadvantage for post-65 employees. If current trends hold, the proportion of post-65 employees should grow significantly over the next decade.

#### **(Recommendation 3)**

**That FPSE locals are encouraged to file grievances where employers limit benefits after age 65.**

#### **(Recommendation 4)**

**That FPSE continue to provide locals with the necessary support to successfully grieve or bargain benefit improvements for post-65 employees.**

#### **SECTION 4: MANAGEMENT RESPONSE TO POST-65 EMPLOYEES**

Although there is no hard evidence yet, there is a good deal of anecdotal evidence concerning employers' reactions to an aging workforce. As one would expect, employers will start from the point of view that management rights should not be restricted. Currently, employer reactions have manifested themselves in two basic areas: re-hiring and evaluation.

##### Re-Hiring

Some employers have demonstrated a willingness to re-hire retired faculty. There are two obvious reasons why they would do this. First, rehiring a retired faculty member saves the employer money on pension contributions and benefit costs. Second, the re-hired employee is a known quantity to the employer therefore there is little risk involved; the employer knows who they are hiring and how that person will perform. As mentioned, in some cases, a re-hired employee may even get enough work to re-regularize.

The problem for the union is that management has great discretion in who it rehires. This means that some retirees will enjoy continued employment while others are unable to access work on any terms. Any overarching policy developed by FPSE should address the issue of re-hiring.

##### Evaluation

Some employers appear to have increased the degree of management vigilance applied to older members. There are a few instances where employers have started summative evaluation procedures on older members approaching 70. There is a concern amongst some management and some faculty that older members may not teach as effectively as younger members. As offensive as that line of reasoning might seem, one should expect employers to try to increase the frequency of evaluations on members who are older.

Readers of this document may notice that employers appear to prefer older employees on the one hand and want to get rid of them on the other. There is no contradiction. What employers clearly want is the flexibility to hire whomever they want and to get rid of people they no longer want. That is not a surprise; they do it with workers of any age, but the changing nature of the workforce is giving employers an opportunity to develop new ways to exercise management rights.

##### **(Recommendation 5)**

**That FPSE locals are encouraged to negotiate effective evaluation language which will ensure fair treatment of faculty regardless of age.**

##### **(Recommendation 6)**

**That FPSE locals are encouraged to negotiate provisions regarding the re-hiring of retired faculty which establish an appropriate balance between the rights of retirees and the rights of new faculty.**

## **SECTION 5: THE VIEWS OF NEW FACULTY**

There is a common assumption that there is an inherent generational conflict between the desires of older faculty members who want to work longer in a variety of ways and new faculty who want to establish secure careers in post-secondary. The reality is the conflict does not really exist. With the change to the *B.C. Human Rights Code*, the provisions allowing for mandatory retirement were eliminated and as a result, the new reality is that members have the right to work past 65 and unions have an obligation to defend their interests. As such, there is no value in focusing on intra union disagreement. Rather, there are more significant trends in the world of post-secondary work which require our attention and which should unite all members in a common cause for better job security and working conditions.

However, given that the average age of retirement is rising, many established faculty are planning to work well past 65, and growth in the sector is zero<sup>3</sup>, one can reasonably expect that new faculty will have a more difficult time finding sufficient work or achieving regular status. What should FPSE advocate in order to improve the prospects for work and regularization for newer faculty?

FPSE has much to be proud of in its history of advocacy and in the success of its locals in bargaining some of the best conditions for non-regulars in North America. It has to be recognized that there is a lack of consistency in the conditions for non-regulars amongst locals and that unfortunately there's been a lack of consistent progress on these issues over the past several rounds of bargaining. FPSE "Bargaining Goals for Non-Regulars" is a comprehensive statement with various goals that have accrued over twenty years. It is a powerful statement even if some goals have yet to be attained. (See Appendix 2.)

Through local and common table bargaining up to the end of the last century the standard for regularization levels has become maintaining a roughly half-time work level for two years. Only a few locals have the further standard that regularization is thereupon automatic, regardless of the "expectations for ongoing work." Locals also have a broad range of rules around related issues such as "right to first refusal," compensation, seniority accrual, and evaluation.

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<sup>3</sup> The 2012 Annual Report for the College Pension Plan showed a decrease of 3 active members between August 31, 2011 and August 31, 2012

#### The view of the NRFC

As part of the creation of this paper, the February 2013 meeting of the Non-Regular Faculty Committee (NRFC) considered the issue of post-65 work and the potential effects of phased/partial retirement. The observations and suggestions made by the NRFC form the bulk of this section of this report.

The members of the NRFC made four observations which guided much of the discussion and the recommendations at the end of this section. The four observations follow.

#### Mandatory retirement is gone and it's never coming back.

The simple reality is that attitudes toward work past 65 have changed dramatically over the last few years. Mandatory retirement has been eliminated. A growing number of faculty want to work past 65 and they want to do so with the ability to reduce their workload. Many also advocate for the ability to collect a full or partial pension while still working part time. This new reality has an effect on the ability of non-regular faculty to achieve full time, regular employment. However, that reality is a function of employment rights everyone enjoys including non-regulars. The end of mandatory retirement should not be seen as an issue that divides new and veteran members.

#### Non-Regular faculty need better security of employment.

Employment security for non-regular faculty is a broad issue that is affected by far more than post-65 work. Improving job security and advancement for non-regulars does not need to come at the cost of limiting opportunities for older faculty to work reduced workloads or otherwise extend their work past age 65. Rather, collective agreement provisions related to remuneration, access to work, and regularization need to be strengthened.

#### Pensions matter to everyone.

Third, the College Pension Plan is a critical benefit for all faculty, including non-regulars. The NRFC felt strongly that any phased or partial retirement options which involve working while collecting some or all of a pension should be structured to ensure the continued financial health and integrity of the pension plan.

#### Members need rights that work for everyone.

The NRFC believes that given the changing demographics of the profession and the evolving views of work in society, the FPSE should develop a comprehensive model of working conditions through the entire arc of employment and then work towards achieving collective agreement improvements that would actualize the model.

The NRFC believes that the FPSE can play a critical role in ensuring that the discussion of post-65 work does not become a debate between generations. The real answer for non-regular faculty lies in achieving better collective agreement language and rights for non-regular faculty; not in denying rights to older faculty.

Newer faculty members are concerned about the effect of phased retirement on the pension plan as well as the effect of re-hiring retired members. Faculty members who are currently drawing a College pension do not make any contributions into the pension plan nor do their employers. When a retiree fills a position, the pension plan loses the income from that position. Employers see an advantage in hiring retired instructors because the employers save almost 10% on payroll costs by not having to contribute to the pension plan. New faculty members have two concerns. First, an increase in positions filled by people already collecting a pension will cause a decline in the pension plan's revenue. Second, new faculty want to ensure there is no built-in payroll incentive for employers to hire retired faculty

**(Recommendation 7)**

**That FPSE advocate for pension rules which would require both employers and employees to make contributions to the Pension Plan regardless of whether the employee is already collecting a pension.**

The nature of work and the expectations of members regarding the structure of work have evolved dramatically over the last decade. Given that reality, the FPSE should consider developing a comprehensive set of policies that promote a progressive structure of work and rights through the entire arc of a career. Locals could then implement those ideals over time through collective bargaining.

The NRFC believes that one of the first steps in designing new policies is to conduct a comprehensive demographic survey of non-regular faculty. This information would provide the FPSE with a better understanding of the non-regular membership and its needs.

**(Recommendation 8)**

**That FPSE conduct a comprehensive survey to determine a more accurate profile of the demographics and economic conditions of non-regular faculty.**

**(Recommendation 9)**

**That FPSE task the NRFC with establishing new employment standards for FPSE to advocate for in its advocacy and for FPSE to bargain towards.**

NRFC members believe that the real issue for new faculty is not so much what older workers are doing. Rather the issue is finding ways to have greater job security and better working conditions. There should be a renewed commitment to resetting the standards for employment in the post-secondary system. That can include a lower work level required for regularization, perhaps quarter-time; a shorter qualifying period, perhaps one year; that regularization become automatic; and that attendant medical and dental benefits start much earlier during one's probationary period. It should also include an elimination of secondary scales for like-work where they exist and seniority based access to work.

**(Recommendation 10)**

**That FPSE locals and the Bargaining Coordination Committee consider how to recommit to making non-regular issues in general and a major restructuring of work conditions for newer faculty top priorities for change over the next rounds of bargaining.**

**(Recommendation 11)**

**That FPSE locals work towards reducing barriers to regularization wherever they exist in language and practice**

**(Recommendation 12)**

**That FPSE locals without regularization of the person language continue to try to negotiate such language into their collective agreements.**

## **SECTION 6: COMMONLY EXPRESSED ISSUES AND CONCERNS**

### Ageism

It is likely that many have encountered the casual forms that ageism can take. Simply asking people about when they plan to retire in the wrong setting, at the wrong time or too often can be viewed as ageism. It's important to have a greater awareness and general sensitivity to the older worker.

We should keep these matters in perspective as well. In almost all fields there isn't an objective falling off of skills and competence to do the job just because one happens to be a certain age. One could argue that this is even truer in post-secondary faculty work. Indeed there is any number of examples of people successfully continuing their careers. Issues of continuing competence need to be examined and dealt with on individual, case-by-case terms, just as they are with other faculty.

At the same time, the needs of the younger worker have to be kept in mind. Just as we properly consider the need for inter-generational fairness when we approach pension-related issues; there's an obligation to consider inter-generational fairness when addressing the changed workplace. It is objectively true that at any institution 50 full-time people working 5 years longer than they might have before 2008 will change the work-life of those in new or mid-career stages.

### **(Recommendation 13)**

**That FPSE develop training modules for leaders and general members on practical pitfalls and approaches in workplaces that have a greater number of older workers than they have ever had.**

### Contract Administration Connection / Stress & Strain

Stewards and Chief Stewards will bear the brunt of cases of inter-personal interactions that are connected to cases of ageism or the frustrations of being delayed in one's attainment of job security. Such internal disputes can be very disruptive to the union and it is in everyone's interest to do what we can to ensure these disputes do not happen.

### **(Recommendation 14)**

**That FPSE develop training modules for stewards on how to become more sensitized to the needs of older workers and on how to assist and facilitate when misunderstandings and conflicts occur.**

### **(Recommendation 15)**

**That the FPSE representatives on the joint FPSE/PSEA committee created to discuss harassment issues and training work to ensure that the training includes sensitivity to ageism.**

## APPENDIX 1

### Overview of Post 65 Benefits

Local	STD	LTD	Life	AD&D
01 CFA	Ends at 65	Ends at 65	Ends at 65	Ends at 65
02 TRUFA	Ends at 70	Ends at 65	1X salary to 70	Ends at 70
03 FACNC	Ends at 65	Ends at 65	1.5X salary to 70	1.5X salary to 70
04 DCFA	Ends at 65	Ends at 65	1X salary to 71	1X salary to 71
05 KFA	Ends at 65	Ends at 65	1X salary to 71	1X salary to 71
06 CORFA	Ends at 65	Ends at 65	3X salary to 70 1X salary to 75	3X salary to 70 1X salary to 75
07 UFVFSFA	Yes	Ends at 65	3X salary to 70	3X salary to 70
08 VIUFA	Ends at 65	Ends at 65	Ends at 65	Ends at 65
09 OCFA	Ends at 65	Ends at 65	Ends at 65	Ends at 65
10 SCFA	Yes	Ends at 65	3X salary, up to \$350K. No age limit.	Ends at 75
11 AWU	Ends at 65	Ends at 65	Ends at 65	Ends at 65
12 CCFA	Ends at 70	Ends at 65	Declining salary multiplier from 3X at 64 to 1.5X at 69. No coverage at 70	Declining salary multiplier from 3X at 64 to 1.5X at 69. No coverage at 70
14 LFA	Ends at 65	Ends at 65	\$10,000 to 70	\$10,000 to 70
15 VCCFA	Ends at 65	Ends at 65	Ends at 65	Ends at 65
16 NICFA	Ends at 65	Ends at 65	1.5X salary to 71	1.5X salary to 71
17 TRUOLFA	Ends at 65	Ends at 65	Ends at 65	Ends at 65
19 NVITEA	Ends at 65	Ends at 65	1X salary to 71	1X salary to 71
22 ECUADFA	Paid sick leave for 90 days	Ends at 65	1.5X salary to 70	1.5X salary to 70

#### Notes:

- *This table is a compilation of data as of Nov. 26, 2009. The current status of some locals may be different.*
- *Life and AD&D is normally 3X annual salary until Age 65.*
- *Almost all locals have extended health and dental benefits that continue until retirement.*

## **APPENDIX 2**

*From FPSE Policy and Procedures Manual (2012) pages 83 – 85*

3.5.1 FPSE encourages ... locals to adopt as a bargaining priority the regularization of the person and equity for non-regular faculty.

...

3.5.3.1 FPSE encourages all locals to make the right of first refusal and the right of accrual for non-regular faculty bargaining priorities and to make every effort to fill the workload of a non-regular before external postings. *(2005 AGM)*

3.5.3.2 FPSE will continue its commitment to the improvement of the rights and benefits of all faculty, especially for those other than full-time or regularized, with a goal of achieving equity, fairness, and respect for all. *(2001 AGM)*

3.5.3.3 FPSE supports the principle of full and equal compensation and working conditions for non-regular faculty on a “full-year” *pro rata* basis. *(1993 AGM)*

3.5.3.4 FPSE supports the concept of equal compensation for equal work; equal compensation and working conditions include:

- (a) wages;
- (b) vacations;
- (c) statutory holidays;
- (d) any other benefits regular faculty receive;
- (e) curriculum development time;
- (f) professional development time;
- (g) preparation time;
- (h) annual increments;
- (i) seniority;
- (j) facilities and services equal to regular faculty;
- (k) inclusion in departmental decision-making; and
- (l) all other matters related to regular faculty.

*(1993 AGM)*

3.5.3.5 FPSE affirms its commitment to achieve, through bargaining or whatever other means necessary, equity in salaries, benefits, job security, and working conditions between regular and non-regular faculty and further endorses the principles of:

- (a) internal posting and hiring for all positions prior to consideration of any external applicants, and
- (b) protection for non-regular faculty who apply for positions in regard to hiring qualifications by supporting the principle that employees who are non-regular and apply for the same or similar positions, who have received satisfactory evaluations, or in the absence of evaluation procedures have been found to be satisfactory, shall be deemed to be qualified for the position.

*(Revised: 1993 AGM)*  
*(1992 AGM)*

3.5.3.6 FPSE endorses the CAUT *Pro Rata* model and encourages all locals to adopt the model in their Collective Agreements. *(2010 AGM)*

#### **4.14 PHASED AND EARLY RETIREMENT**

FPSE supports the development of phased retirement options and early retirement options (retirement options) for members. Phased retirement refers to a combination of work and pension income such that the total income not exceed a full-time salary.

Access to a range of retirement options benefits employees in easing the transition from regular employment to full retirement while maintaining income and benefit levels and working at less than full load.

Retirement options are valuable to employers and the post-secondary system as such options recognize the valuable contribution and experience that employees make to institutions and allow institutions to retain skilled older employees who would otherwise retire. Employers also benefit from retirement options by being able to plan and support workforce adjustment and transition more effectively.

Access to retirement options should not limit access to regular work for existing non-regular employees and for new employees. Access to retirement options may assist in avoiding layoffs in the context of workforce reductions.

FPSE believes that the funding of retirement options is primarily an employer responsibility.

Where retirement options are being considered, it is appropriate to assess the implications for the health of the College Pension Plan funding, including the impact on the Basic Account, the Inflation Adjustment Account, and the Plan's ability to subsidize health benefits for retirees.

*(2003 AGM)*