

## BENEFIT TRENDS **EQUALITY**

# Does your benefits plan discriminate against some of your members?

More than three-quarters of CUPE members have access to some level of workplace benefits like extended health, dental or vision coverage, but 22 per cent of our members still don't have any plan at all. The percentage of CUPE members in equality-seeking groups (women, racialized workers, Aboriginal workers, LGBTTI workers, and workers with disabilities) without access is greater than the overall percentage.

That means we have work to do. Accessible, employer-paid workplace benefit plans help reduce inequality, both on the job and off. The best place to improve benefit access is at the bargaining table.

Below are some tips to keep in mind as your local prepares for bargaining.

**Before bargaining starts, it's important to recognize who has a voice at your bargaining table and who's missing.** For instance, are women represented at the table? Are workers of colour represented? Are

other equality-seeking groups missing? It's a good idea to seek additional input from those who may be missing.

**Evaluate who has access to the plan.** If there are groups of workers that don't have access (part-time or casual workers, for instance) bargain to include them. Members of equality-seeking groups are more likely to be in part-time or casual work, so improving access helps improve workplace equality.

**Resist concessions and tiered agreements.** One of the most common trends we see at the bargaining table are concessions that affect future members or a group of members that has little or no voice in the bargaining unit. But tiered concessions have a destabilizing effect. They reduce solidarity, the effectiveness of future mobilization efforts, and workplace



equality. It may seem like the only choice at the time but it is never the right choice, especially for those who will be cut out of the plan.

Overall we see more small gains than losses in benefit plans across Canada. It's an area where we can continue to improve, and where we can do our part to reduce inequality in our workplaces.

For more information on bargaining benefits, check out [cupe.ca](http://cupe.ca)

■ Jordana Feist

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**CUPE** / Canadian Union  
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# CUPE MEMBERSHIP SURVEY RESULTS FOR EQUALITY-SEEKING GROUPS



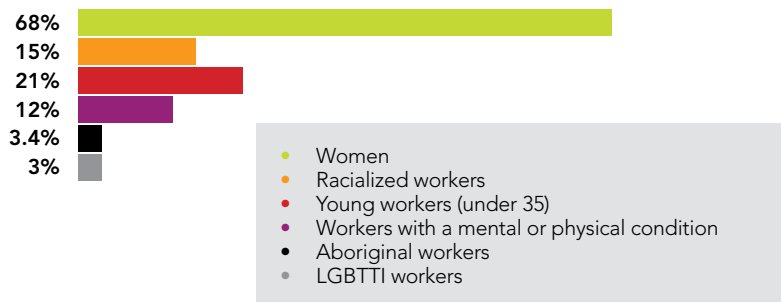
## CUPE

conducted its first-ever comprehensive survey of its membership in 2014 to give our union a better understanding of the union's demographics and diversity, as well as the degree to which its members face precarious work. Nearly 3,000 members representing all regions and sectors were polled. The data provides valuable insights into the wages, working conditions, and union involvement of our members from equality-seeking groups. Below you'll find some examples of what we've learned so far.

The survey data shows that CUPE's membership has more women (68 per cent) than the Canadian labour force in general (48 per cent). It also shows that we are older. Canada's working age population under age 35 is 39 per cent, whereas only 21 per cent of CUPE members fit into this category. At the opposite end of the spectrum, 55 per cent of our members are 45 to 64 years old compared to 32 per cent for the general population.

While 4.3 per cent of the population identify as Aboriginal, only 3.4 per cent of our members identified that way. About 15 per cent of CUPE members identified as racialized compared to 19.1 per cent of the Canadian population. There were about 12 per cent of our members that reported having limitations, either physical or mental, which affected their work activity, whereas an estimated 13.7 per cent of adult Canadians reported being limited in their daily activities due to a disability in 2012.

## CUPE EQUALITY-SEEKING GROUPS AT A GLANCE



Tabletalk is published four times a year to provide CUPE bargaining committees and servicing representatives useful information for preparing and negotiating bargaining demands.

Find past issues of Tabletalk online at [cupe.ca/tabletalk](http://cupe.ca/tabletalk)

An email edition of Tabletalk is available. Subscribe at [cupe.ca/subscribe](http://cupe.ca/subscribe)

Please email Margot Young at [research@cupe.ca](mailto:research@cupe.ca) with corrections, questions, suggestions, or contributions.

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## PRECARIOUS EMPLOYMENT

Members were divided into four employment precarity classifications, where precarious work describes states of employment that do not have the security or benefits enjoyed in more traditional employment relationships. Precarious employment has real implications in terms of economic wellbeing, though it can also affect social, community, and family life.

Unfortunately, precarious employment is on the rise, and equality-seeking groups are often more likely to find themselves in this situation.

Precarious members were concentrated in permanent part-time, casual, on-call, or contract employment. Many equality-seeking groups are over-represented in precarious or vulnerable classifications, including women, young workers, racialized members, non-citizens and those speaking another language at home, as well as those reporting physical or mental conditions.



**ONE** in eight members reported having more than one employer. These members were likely to be young workers, racialized, speak another language at home, have low incomes, or identify as LBTTI.

## WOMEN WORKERS

- 68 per cent of CUPE's membership
- Twice as likely to hold part-time permanent or casual jobs
- More likely to work less than 30 hours a week with no benefits
- Higher likelihood of having their hours of work reduced

## RACIALIZED MEMBERS

- 15 per cent of CUPE members identify as racialized
- Less likely to hold full-time work (54 per cent) compared to 64 per cent for CUPE members overall
- Twice as likely to have casual work
- Higher likelihood of having their hours of work reduced
- More likely to work on-call or part-time

- Less likely to know their work schedule a week in advance or have employment benefits, workplace pensions or paid sick days.

## YOUNG WORKERS

- 21 per cent of CUPE members are below 35 years old
- More likely to work fewer than 30 hours a week, especially young women
- Less likely to have employment benefits, workplace pensions or paid sick days
- More likely to say that they do not have one employer with whom they expect to work in a year
- Women under 35 are the least likely to have full-time work with 42 per cent having permanent full-time compared to 65 per cent overall, and they are more likely to work part-time

## UNION INVOLVEMENT

A majority of members surveyed reported participating in a union activity or event in the past year. However, even though women represent 68 per cent of the membership, they were less likely to report involvement. We also see that union participation increases with age. Racialized members reported less union involvement. Low-income members (less than \$30,000) also reported less involvement. On the other hand, those who identify as LBTTI were more likely to be involved in their union.

## WHAT NEXT?

We know that having a union on your side makes your job and your workplace safer and fairer. Unionized workers are paid better and are more likely to have benefits

that help you balance work with life at home. This is especially true for equality-seeking groups. But we can see that there are still issues we need to address as a union.

Learning about the conditions for our equality-seeking members helps us understand how we can change. We can show solidarity for all our members by looking at how to improve wages and working conditions for precarious workers. We can look at new and creative ways to reach out to these members to involve them at all levels of our union. We can identify and move forward on a strong political agenda to improve conditions for all persons from equality-seeking groups, whether they are CUPE members or non-unionized workers.

■ **Margot Young**



# 11 million Canadians don't have a workplace pension

## EQUITY PENSIONS

# Retirement security and equality-seeking groups

**Canadians are walking into a retirement income crisis that will hit equality-seeking groups the hardest.**

Over 11 million Canadians today – six out of every 10 workers – don't have a workplace pension plan. Women, racialized workers, Aboriginal workers, LGBTTI workers, and workers with disabilities often experience discrimination that limits their access to even modest retirement security.

### Why?

**Access:** Workplace pension plans and the CPP are tied to employment. Since equality-seeking groups are less represented in the formal labour market, they are disproportionately cut out of these plans. If employed, workplace pension plans are often tied to full-time status, which further cuts many equality-seeking workers out of these plans.

**Adequacy:** The amount a pension plan pays out is related to a worker's earnings. As workers from equality-seeking groups tend to have lower wages, they will have lower pension payments. Years not in formal

employment (such as periods of unemployment, or childbearing or family responsibilities) tend to pull pension payments downwards.

**Security:** Jobs offering good, secure defined benefit pension plans are generally tied to higher wage positions for CUPE members. Workers in smaller workplaces or lower-paid employment are often in insecure types of pension plans (like defined contribution plans), if they have any pension at all.

### What can we do?

**Expand the Canada Pension Plan.** CUPE and the labour movement have been fighting to double CPP benefits through a modest increase in contributions. Canadians, pension experts, and provincial governments say this is the best way to go. But the federal Conservative government has unilaterally stopped any further talks. The NDP has pledged to expand the CPP when they form government.

**Reverse the cuts to Old Age Security and the Guaranteed Income Supplement.** The federal Conservative government has announced a phased-in increase to the age of eligibility for these important plans

from 65 to 67. This strips millions of future Canadian seniors – equality-seeking groups in particular – from two years of important pension payments. This change was unnecessary and can be reversed by electing an NDP federal government.

**Improve the Guaranteed Income Supplement to bring all seniors out of poverty.** A small increase to the Guaranteed Income Supplement benefit levels could bring all Canadian seniors out of poverty. It's affordable, and we need to push for a federal government that will make it a reality.

**Fight for good workplace pension plans.** The best way to ensure equality-seeking members have a secure retirement income is to build and protect defined benefit pension plans in our workplaces.

CUPE has many resources to find the best solutions to protect our pensions. Locals have access to researchers, servicing representatives, and pension experts to help build and defend pensions.

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Check out [cupe.ca/pensions](http://cupe.ca/pensions) for more information and pension resources.

■ Mark Janson