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## **WFTU TUI PENSIONERS CALL**

**October 27th, 2020**

Dear colleagues,

With this letter, we want to express the need for the contribution of the labor movement in the coordination and joint action with the movement of pensioners and retirees in each country.

We believe that this process is a prerequisite for the unity and strengthening of the popular workers' movement at both national and international level, regarding the common problems faced by workers and pensioners who even if they no longer work, they do not lose their class characteristics but also their spirit of struggle as has been proven and confirmed where there is a movement of retirees.

Life experience confirms this observation where the workers-popular-pensioners movement has developed this common action.

The course of both the capitalist crisis and capitalist development, as well as the problems created by the pandemic and the efforts of the governments at the request of the capitalists to overcome their problems to the detriment of the working class, the pensioners and all the popular strata without discrimination, show us the path that the class movement is already following, but which there is still the need and the duty to strengthen today.

After all, the pensioners who may be on the margins of work but not on the margins of struggle can speak out in a militant way through their organization in pensioners unions. The pensioners' movement (where it exists) has a wealth of experience which can mobilize pensioners and shed light on a number of issues that will strengthen the struggle of the working class movement.

It is necessary that all the forces of the movement act immediately because the problems that we have before us because of the anti-worker - anti-popular - anti-pension policies demanded by the exploitative system, will continue. And they will continue because this system has no choice but to implement its destructive policies to the detriment of all popular strata and also the retirees to line

the pockets of the big capitalist business groups during the periods of both capitalist crises and capitalist growth.

Appreciating the action of the pensioners' movement where there are organized unions, we call on the workers' unions to give the necessary attention and assistance within their countries, to the organization of the pensioners, taking into account the difficulties and problems of each country.

On this basis we should appreciate and deal with the following problems as they appear:

- There are countries which effectively prohibit the organization and functioning of the pensioners' movement.
- Countries where its action is authorized but where the necessary measures have not been taken by our unions as well as the corresponding initiatives to this effect. Indeed, the formation of unions for pensioners is not at the heart of our trade unions.
- Countries where the movement of pensioners is organized and has an action, but does not have contact and joint action with the popular workers' movement.
- Countries where the movement of pensioners is an integral part of the action and organization of the popular workers' movement with great reciprocal results in action.

Taking these aspects into account (perhaps there are others), we believe that the participation and joint action of pensioners with the working class movement is necessary. Labor veterans cannot be considered veterans of the struggle by the class trade union movement.

On this basis, we recognize that the trade union movement must give weight to the organization and effective cooperation with the movement of pensioners. This is the reason why we formally ask each of the 330 member unions of the WFTU to designate and have direct contact with the TUI of pensioners, either through the pensioners' organization of their union, or at least through an individual who will act as contact if a structure affiliated with the TUI of pensioners does not exist.

Firstly, where there is a movement of pensioners, we must ensure the good cooperation and joint action with the workers movement with joint initiatives of struggle, gatherings, coordination and exchange of experiences. We must formulate common demands on questions and problems of wider social and economic importance, such as questions of economy, social security, health, rest, housing, nursing homes, culture, as well as other actions which are not to be dictated by us through this letter.

What we especially want to underline is the need to organize this action through a general work plan. In each country in question, this plan can be enriched according to the experience of the class movement but also the possibilities that exist there.

Where there is no cooperation and common action, the trade union movement could help create pensioners' unions starting with pioneer unionists when they retire.

All over the world, the class unions of the WFTU must give special importance to the participation of women in the trade unionist action, as well as their election to the leadership and organs of the unions, the promotion and assertion of demands on the particular problems that women face.

Dear colleagues,

As we celebrate the 75th anniversary of the WFTU this year and in honor of the history of our struggles, let us further strengthen the TUI of Pensioners and Retirees with our participation in all daily struggles big and small.

We honor 75 years of FSM by strengthening our TUI.

Warm greetings,

**The President of the TUI of Pensioners  
and Retirees**  
Dimos Koumpouris

**The General Secretary of the TUI of  
Pensioners and Retirees**  
Quim Boix

**The WFTU General Secretary**  
George Mavrikos

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## **THE VARIED REALITY OF PENSIONS ON OUR PLANET, AND THE ROLE PLAYED BY TRADE UNIONS**

### **Synthesis:**

We plan to make a presentation of this collective work written by the TUI of Pensioners and Retirees at the reflection and contributions process to be held by all WFTU's organizations prior to the WFTU's 18th Congress.

Pensions of all kind (that will be analyzed) are a great conquest attained by the whole working class, not only by Pensioners themselves, currently at risk of being robbed by the Capitalists moguls in order to help them overcome their current and further systemic crisis, as predicted by Karl Marx.

Our analysis goes from the first pensions, attained 200 years ago, to the present ones - in all its variety all through the five continents.

We explain how trade unions work and have worked on this item.

Nowadays, approximately 30% of the total population entitled to vote are or will be Pensioners in the future (more or less 20% of the total world's population), especially those around 60 years old who have contributed with their capabilities to the creation of wealth, to the improvement of life on a collective basis and to the development of cultural and intellectual matters.

In global terms, and through their organizations, the working class must include this item among their highest priorities as it's a problem that not only affects to those currently retired but also to one of the main conquests attained by the working class.

That's why we appeal to all WFTU's TTUI to improve its performance concerning this item while at the same time we call all trade unions all over the world to adopt class positions for the defense of pensions and to denounce any attempt of privatizing pensions (sometimes disguised as fake "collective bargain advances", as we at the WFTU constantly denounce).

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### **Ideological basis**

It may seem unnecessary, but we consider of high importance to clearly state to all those who may read this document which are the ideas in which we are based:

1. As long as Capitalism exists there would be class war.
2. The working class is and must be considered as a whole that includes active workers, unemployed workers, self-employed workers (exploited by multinational companies), informal and part-time workers, domestic workers that don't receive a salary in exchange for their work, and pensioned workers in all its variety (that have lived on their work and that will die as belonging to the working class). Obviously, other as intellectuals as well as other linked to liberal professions must decide by their own in which class, they place themselves must (and therefore being of consequence to the choice they make).
3. The middle class doesn't exist. It is only an invention of the bourgeoisie aimed to the division of the working class. Some consider part of the middle class to those who live on inherited or accumulated wealth while not exploiting workers any longer (they forget that those same people, their ancestor, or the relatives actually were real exploiters while in the process of wealth accumulation).
4. Opposed to the working class there's only another class: the bourgeoisie that make possible his high standard of living thanks to the efforts of the exploited working class.
5. Pensions are a great and historic conquest attained by the working class through uncountable struggles, sacrifices, deaths, injured, fired, tortured, fined, and jailed by the repression staged by the bourgeoisie.
6. Pensions, if sufficient, guarantee a decent living in the final phase of life.
7. From 1948, pensions are a Human Right, as included in the Declaration of Human Rights: article 25-1 (see text annexed on note 1)
8. CONCLUSION: **The defense of Pensions, Public and sufficient** to guarantee a decent living in life's final phase as well as in other phases in which pensions must be needed: accident, sickness, etc., is **another of the very important tasks to be included in the struggle waged by any class-conscious trade union.**

### **INTRODUCTION:**

The WFTU's International of Trade Unions of Pensioners and Retirees is going to participate in the WFTU's 18<sup>th</sup> Congress to be held in 2022.

Our TUI was founded during the WFTU's 16th Congress held in Athens – Greece in April 2011, being formally constituted during its First Congress in Barcelona – Spain in February 2014.

At the WFTU's 17th Congress our TUI gave its first accounting render before the collective organ that decided our existence as an organization inside the WFTU.

Nowadays, after eight years of existence: approx.2 million members affiliated in almost 60 countries under the leadership of a collective organ able to held its working meetings on a regular basis and

to elaborate a complete written report on our activities translated to three languages – duly sent with months in advance in order to be included in the Congress' documents, we are in better conditions to give our report to the 18<sup>th</sup> Congress in order to serve as the starting point of a debate and to give a proper base to a collective reflection on the reality of pensions as CONQUEST **ATTAINED**

### **BY THE WORKING CLASS.**

As we will explain along the present text (approved by the collective leadership of our TUI), Pensions are a great conquest of the working class (we will also explain its history in detail) whose widespread existence came to being along the triumph of the Russian Revolution, when Lenin signed the first state-law to provide universal right for a Pension to everyone: men over 60 years old; women over 55 years old, included women and any other person dedicated to domestic care as well as all peasants, men and women, during their last phases of their lives.

Actually, the IFM (International Monetary Fund) as well as other bodies on the leadership of world's Capitalism, including all non-socialist governments and the private entrepreneurs, are trying to find the money they need to overcome its current crisis at the Funds for Public Pensions. That is why they have launched an all-out word offensive to lay their hand on through its gradual privatization.

We are to enhance what we said in the former paragraph with the document that is being written by our Technical Committee.

### **WFTU as a whole must assume the defense of this great conquest of the working class.**

Only yellow trade unions, social-democratic trade unions and reformist trade unions defend and manage (as administrators of their own funds) the private pension (also including those attained by the employers and disguised as a victory of the workers through collective bargain).

The active defense of Public Pensions must be waged not only by those workers actually retired, as it concerns (no matter that sometimes it is not notice) to the whole of the working class. In reality, those cuts aimed by the International Monetary Fund (through the action of governments and EU) to be applied on Public Pensions as a mean to allow a decent life when retirement comes will mainly affect to those that are actually working.

The TUI of Pensioners and Retirees, side by side with all unions affiliated to the WFTU, must make understand to every worker that from the very first day of his/her working life he/she ought to defend his/her right (along with those same right entitled to every worker) to receive a pension that may guarantee a decent living when retired.

Our TUI, whose motto, approved during our Congress, is "LONG AND DECENT LIFE FOR PENSIONERS!", **stated as "decent life" those under the following guarantees:**1) Proper living quarters; 2) fresh water, heating, and air conditioned inside the house; 3) wealthy and sufficient foodstuff; 4) health services, leisure, cultural and educational activities, means of transportation, all of them public, of free access and of quality.

. During six ILO's Conferences in a row, we have claimed for the capitalist governments their liability – shared with their States – to pay for the Social Security's dues of those unemployed, as they are not unemployed on their own will but as a collateral effect of the schemes of those who rule the economy. Only through this state-sponsored liability those deprived of job would be able to attain their much-deserved pensions when their time comes. At this point it must be said that in spite of our mentioned insistence neither government's representatives, nor entrepreneurs attending the six yearly ILO's Conferences ever listened or took note of this claim). **Therefore, we ought to have this claim place among the top priorities of all class unions.**

## **PENSIONS: A HISTORY**

We think it will be highly useful to make a short summary on pensions aimed to a better understanding of pension's reality at the present moment in the early years of the 21<sup>st</sup> Century.

As a previous note we want to inform that our TUI has established a Technical and Investigation Committee working on this matter, but we lack the resources at the disposal of our class enemy (to them all these expenses are paid by the exploited and consequently all this data is used on behalf of their interests as exploiters: and even then, they will never give us free access to this kind of data and documents). For this reason, we may ask to all class unions to send us all kind of information concerning the realities of Public Pensions in their countries thus making possible that our TUI will be able to collect all the information we need.

We also lack the professionals and scholars that may make a proper and complete use of all this data and information. That's why we also ask everyone related to these professions to get in touch with us in order to provide the conclusions on every patch of information we may attain access to, from a class point of view.

Starting at this reality we can say that Retirement Pensions (as stated at the end of this chapter, in the epigraph "Concepts", these are not the only ones that exists and are necessary) appeared 200 years ago, at the beginning of the XIX in the Americas, as showed by the data we have.

The first person entitled to a Retirement Pension from who we have written knowledge is Simón Bolívar (although at that time he hasn't reach the age of 50 years old), former President of what was known as Great Colombia, a vast territory that linked those countries liberated from the Spanish Throne, the present Colombia, Venezuela, Ecuador, Bolivia, and Peru.

This fact is very easy to explain as the first law passed by the government of The Great Colombia was to concede a Public Pension to all military men that had fought against the Spanish Empire and that due to injuries sustained in battle or due to their age could not remain in the ranks as active soldiers. Bolívar himself – who died in 1830 at the age of 47 – was the first man entitled to his Pension.

Another great step forward – and of greater and wider importance – was that of Socialist Russia, where V. I. Lenin signed the first Law that universalized the right to paid retirement to all persons, no matter which job they have performed and including – already in 1917 – all persons dedicated to domestic labor as well as peasants.

Among these two dates there were Pensioners in Argentina (a pioneer nation on this item) as well as in other countries. It was also a right clearly linked to the age of retirement for public servants (as public servants were the first pensioners).

It is very normal that public servants were the first pensioners, as those working for the State were the ones better prepared to exert some kind of influence in present and future laws, and therefore were also those aiming to a dignified old age.

We also have data on the first pensions in Europe (given on 7-30-21, at the 65th Videoconference of La Voz de las Platataformas, COESPE de Lugo: <https://youtu.be/swiXbPgpbpQ>, by Miren Etxezarreta, emeritus professor of economics from the Autonomous University of Barcelona): 1) in Spain, in 1896, in Guipuzcoa (Basque Country) and in Barcelona (Catalonia), the most industrialized areas of the Iberian Peninsula at the time, there were individualized pensions (logically voluntary); and 2) in 1898, in Prussia, then Germany, where the dictator Bismarck, fearful of the rise of social democracy, tried to stop it by granting some initial pensions.

From a logical point of view, **neither these pensions came from private funds promoted by the Banks like now.** It was the State responsible of the payment of pensions through the system of collecting fund established in each country. Along the present document we are not going to go deep on details concerning the very different kinds of collecting systems, as they were the product of several process of class war.

Another important experience not to be forgotten is that of the era of Workers and Popular Athenaeums promoted by the anarchist movement and forerunner of important experiences of workers' solidarity. Several solidarity funds were thus created, among them the resistance box aimed to sustain workers during strikes and the first pensions for old age. In our opinion, these funds cannot be classified as individual or capitalization funds. These funds provided by the workers by themselves along with the soviet experience were of great help to set forth the varied proposals aimed to the establishment of Public Pensions all over Europe since the end of World War Two, thanks to the struggle of the trade unions affiliated to the WFTU.

Upon the victory, at the middle of XX century, of the antifascist (that it's to say the Popular Fronts along with the real Left – in a time were the Left was always against capitalism) the class unions' struggle was greatly increased. In 1945 WFTU (World Federation of Trade Unions) was born and therefore those rights that nowadays capitalism is trying to take away from workers were established: Lesser labor hours; universal and free access to public education and public health services of quality; the right to holidays and the right to pensions, among others.

The pensions attained in those years were, all of them, public and financed by the state through National Budgets along with the dues added by employers and workers.

In 1949, the social-democracy (always on the side of the capitalists) departed from the WFTU (when it only was five years old) and started to give economical support to yellow unionism; those who stand for class collaboration and the so called "social pact" as well as for reforms and for the selling



out of workers to the employers in exchange of perks to their leaders). Then, the ICFTU was born: the International Confederation of Free Union Organizations... It is clear that neither then nor today those organizations were – in any sense – "free", as they are always complying with the orders received from their masters and financiers.

This is the same ICFTU that during the 1970's made a pact with Chilean genocide Augusto Pinochet in order to privatize the pensions in Chile while promising the workers (always the same promises made by the pro-capitalists, whose principal members are the leaders of the trade unions ready to betray the working class) that thanks to the privatization they will receive in the form of pension the 100% of their last salary, not the former 70%, as it was common in Chile prior to the reform.

Actually, after almost fifty years since then, the great swindle has come to be unmasked as retired workers are entitled to get – through the AFP (Administration of Pension's Funds) created by Pinochet's government and by the ICFTU – only 35% of their last salary.

Due to the lack of strength of class unionism, this same swindle to the workers has been extended and repeated by capitalist exploiters with the help of yellow trade unions.

For further explanation we are going to use a very recent example of the repetition of this lie (being lies, as well as hypocrisy, one of the main tools used by capitalism in order to maintain its image of a "society's democratic phase" when in reality we are living under the dictatorship of capital) as it happened in the Spanish State (and is currently underway in Mexico). The example comes to be extremely clear, so it should be taken into account serves to clarify the situation to all the Spanish working class (along with the rest of world working class) if they don't want to be cheated again and again – and with their consent.

I am talking about the social Pact signed during the early 90's between UGT and CCOO and the management of the transnational company Telefónica / Movistar. Up to three times they had to call the workers for a referendum to privatize the complement of pensions that these same workers had attained in their collective bargain through class unions' struggle. The Spanish law of the period implied that the majority of workers affected by these new measures should accept their pensions change from public to private in order to make it possible and legal the privatization of the amount considered as complement. The first and second referendums were lost by the company along with UGT and CCOO when confronted with AST (Unionist Alternative of Workers – a trade union affiliated to the WFTU that has grown since then incorporating in recent times three new unions to the WFTU. Today, AST is called ASC / Class Union Alternative).

A third referendum was called to make it possible for the company to win. Then, it was pointed out that the change for private pensions would depend on the free will of workers themselves.

Today, 30 years after, the reality shows a new management and yellow unions members of CIOSSL's – today CSI along with UGT and CCOO – lie, as those workers that denied their pensions to be privatized (in spite of the promises to reassure them of supposed better conditions and better monthly income to be derived from privatization) are getting much better pensions (from the basis

of equal amount of years of working at the company) than those who opted for the complementary private funds.

Besides, those who accepted the private complementary pension have paid from their salaries and extra 2% due of their 14 yearly salaries to increase the private fund.

Where have the money gone? The truth cannot be hidden for longer. The Public Accounting of the private fund shows that during these 30 years the company has earned (under excuses of management's cost of the private fund) more than a hundred million Euros, while the yellow trade unions got another 25 million. All this money was stolen from the workers as they were told that the money was used for the proper and professional management of the Private Fund through the Administration Council. Robbers! Both the company and the yellow unions who betrayed the working class.

That is to say that Private Pensions are and always will be a business to those who manage it and a big robbery to the workers.

**For this reason, our TUI, along with the whole WFTU, are against any model of private pensions, no matter if individual (those called of "capitalization") or collective** (the latter also under the model of capitalization and with other elements added by the employers at the collective bargain: actually called, for instance, "Austrian backpack", as it was in that country where they started).

**Not a single trade union, acting coherently and from a class standpoint**, will ever accept the signing of a collective agreement in which money taken from the workers may be used to finance Private **Pensions Funds**.

This is the summary of the reality of pensions, from their appearance to the present day.

A recent point, from the 21st century, is the general collapse of private capitalization funds in the world, which was confirmed in 2010, by failing to give a minimum return to the people who had invested in them (for example, in The Spanish state, of 320 private funds, only 6 gave benefits, about 30 maintained the value of the money contributed, and almost 300 gave losses to people who trusted the bank's deceptions).

Finally, taken from Wikipedia:

<< In many Latin American countries, the economic pressures of the International Monetary Fund have promoted the implementation of private pension funds that do not replace public systems since only those citizens who have some capacity to save and access or can access a private fund are recipients. In addition, being subject to the fluctuations of the stock market, long-term benefits can be obtained or also the opposite, important losses that can put millions of people into poverty in old age in addition to the fact that coverage of the social security, so its implementation can be considered a failure.

This was already announced in 2004 by the World Bank report "Keeping the promise of income security in old age in Latin America", which warned of the failure of the pension reform promoted for all of Latin America by the International Monetary Fund (IMF.) during the 1990s, following the falsely triumphant results of the Chilean system. >>

## **THE CURRENT DETAILED REALITY OF PENSIONS.**

We are going to leave aside (they deserve a complete separate study) pensions for accidents at work, for illnesses or for other causes. Its diversity would greatly lengthen this text, although in the end they reflect the same confrontation and class struggle that has led to the defense of retirement pensions.

a) According to the ILO, 90% of the active population in low-income countries work in the informal sector, so they are not entitled to any social, medical, or pension services. Most of this population, 70%, if we include unpaid domestic work, are women and most of them are older women. In middle-income countries informal work occupies 66% of the population.

The governments, the unions, and the organizations of retired people and pensioners, as their name indicates, do not have them as a priority in their struggle.

b) For the rate of contributing workers (much less women due to the above), who have accrued rights, thanks to the workers' struggles, the models that have been implemented have been disastrous. For example, the Pension Fund Administrators (AFPs) began operating in Chile in 1981, the public pension funds passed to financial entities and the AFPs took charge of administering them in exchange for payment of administration expenses. Between 1981 and 2018, 30 countries fully or partially privatized their mandatory public social security pensions, with the promise that financial investments would increase funds and better private management would keep them safe. The result has decreased the rate of return and coverage of the population, impoverishing a large percentage of older people, among whom women are the ones who suffer the greatest poverty.

c) After the 2008 crisis, the debt and the fiscal deficit demanded the recapitalization of the state. That was the reason for the re-reforms.

The cost of the administration (which made the AFPs fat) and the high amount of the transition (paid by the state) not only drastically reduced the funds to be distributed, leaving miserable rates of return, unable to cover the basic basket, but also, and above all, it affected state funds, already consumed by the crisis. Nationalizations to curb the debt and recapitalize the state began. In 2018, eighteen of the countries that had adopted the AFP model had once again reformed their pension systems, totally or partially reversing privatization.

d) The ILO, IMF, WB model is mixed: a public compulsory basic band (varying between Austrian backpack, PEPP, notional accounts, etc.) with a high retirement age, a long calculation period (tending for full working life) and revaluation compromised by various formulas; and the rest is voluntary and private. Model that defends these reforms under the fallacy that there is not and will not be enough money to pay the pensions that grow in number due to longevity and the Baby Boom.

i) In developed countries, it is about imposing this model under said fallacy and its implementation will destroy rights acquired more than a century ago. For this reason, there is a large

protest movement of pensioners and retirees, grouped in platforms and/or unions, whose demands include the elimination of the double gender gap.

ii) In highly indebted developing countries, the same model is "sold" as an improvement because the funds are going to be publicly managed. Here you have to keep your eyes open, because, according to the ILO, there are countries that after the reversal have used a good chunk of the recently recovered public pension funds to pay a badly named public debt, since it comes from the rescue (through IMF) of private companies. Said rescue supposes the assumption of those private debts by the government, turning them into public ones, then it will pay them with the funds that it manages. There are countries in which 80% of the pension funds nationalized after the reversal have gone to pay part of said odious debt and another part has gone to improve the pensions of the military sector. Little remains for the publicized "distribution", of which the least part corresponds to older women who suffer from a double pension gap when they are entitled to a pension. The majority of older women live in absolute precariousness, surviving from informal work that they are forced to do to survive. For them there is no retirement age or right to a pension in most of these countries. In some they are entitled to a subsidy that cannot take them out of the informal sector so that they can rest.

iii) In impoverished countries, coverage is non-existent. (SPM, 4 O)

From the examples given above—what precedes, the real current situation of pensions in the 5 Continents will be understood.

#### **Countries that do not obey the IMF. -**

We are referring to Cuba, China, Vietnam, the Democratic People's Republic of Korea, and Laos.

In all of them pensioners have insured, by the state (socialist state that contrary to what the capitalist state does, has as its main objective to improve the quality of life of all people) and the laws, the vital minimums that we have detailed before when claiming a DIGNIFIED LIFE.

For our class enemy, who has always denigrated the conquests of socialism (denying them or manipulating them with all kinds of distortions), these conquests of the working class in these countries are not enough because pensioners do not have money to do tourism in countries of the other extreme part of the planet. In reality, pensioners from countries that do not obey the IMF are tourist in their own nation states.

No one in these countries (as is seen every day in capitalist countries) will see a pensioner remove the garbage to find how to feed himself, nor will he see them give up medicines or medical services (which are free in Socialism and paid in the vast majority of cases in Capitalism) to be able to buy food. Nor will you see a pensioner without electricity, gas, telephone in his home, or evicted from it for debts to the bank or the owner of the apartment.

#### **Countries that returned to Capitalism after decades of struggle for Socialism. -**

They are about thirty countries that took about 30 years ago, a great step backwards in their history (promoted by traitorous political leaders who allowed themselves to be bought by the Capitalists), by abandoning the socialist management of the economy and returning to obsolete Capitalism.

Its inhabitants have now, almost 100%, found that, while they were trying to move towards Socialism and Communism, pensioners did have their basic needs, insured, and covered.

Today, pensioners in these countries are once again organizing themselves - our TUI is helping them - to demand the recovery of the rights enjoyed in those countries, for decades, by pensioners.

We are convinced that, sooner rather than later, they will once again have the basic rights that Socialism guaranteed, and that Capitalism has stolen from them.

### **Countries of North America and Australia. -**

In these countries people who have been able to work as salaried workers, with legal contracts (which are far from 100% of the respective working class), reach retirement with 3 types of income:

1. A basic public pension, which does not allow people to live in dignity.
2. A supplementary pension, the result of agreements (mainly in large companies) which, if it exists, allows us to live with a lot of austerity. Part of these Private Pension Funds, the result of collective bargaining, have gone bankrupt. For example, truckers have gone (through the bankruptcy of "their" Supplementary Fund) from living in dignity to picking up empty cans of drinks and mis selling packaging.
3. The funded individual pensions that only people who, while they were active workers, were paid enough to be able to save a part of their income and pay an amount each month to the corresponding bank have. A significant part of these funds has also gone bankrupt, and others (the ones that give more) instead of giving returns, give losses.

### **Other countries of the Americas (except revolutionary Cuba). -**

They were world pioneers in having laws that gave the right to a retirement with pensions paid by the state.

Normal, because its officials, especially the army, were the ones who enabled and ensured the independence of the (European) metropolises, and their influence in the respective governments allowed them to promote positive retirement laws.

Before we have cited Simon Bolivar as the first retiree with a public pension in the history of humanity, and we also cite Argentina as the first country with positive laws in this regard (early twentieth century).

This positive reality, which began affecting only public officials, spread to the entire working class in the mid-twentieth century (without reaching: neither peasants, nor the so-called "informal work", nor the self-employed, nor domestic work, while in the USSR these groups were entitled to a pension from retirement age).

Then, "thanks" to the trade unionism of capitulation, sold to the employers, the trade unionism of the ICFTU (today CSI), began (first in Chile, as we have already explained above) the privatization of the Public Pension Funds. The AFP (Pension Fund Administrations) that have brought misery to

retirees (not only in Chile) were extended, although they have enriched the leadership of the reformist trade unionism that denies the class struggle.

Today, throughout the Americas, the battle is almost the same as in the rest of the planet: you struggle to maintain what has been won, like public pensions, you struggle to maintain the purchasing power of a pension pay, and the demand for annulment of the existence of private pensions (all in the face of IMF pressures on the governments of each country).

To the above we must add that even in most countries of the Americas, including the US, there is a high percentage of workers misnamed "autonomous" (informal work, black work, unregulated or regulated work, etc.) who do not have any legislation to protect them, and therefore (if this reality is not changed with the struggle) they will not collect any pension. These people will be forced to survive thanks to family help, when due to age and health they can no longer work.

An example: Colombia

According to a publication in the Colombian newspaper El Tiempo, on October 20, 2021, 4 million one hundred thousand people remain unprotected in the world. High poverty rate. The ILO, in its report, says that only 47% of the world's population had social security coverage, (not counting health care and sickness benefits), 53% did not benefit from any.

In the same publication El Tiempo, the ILO figures show that only 52% of the population received a social benefit in 2020, a little more than half. 47% of the population, that is, 23 million, did not have any access.

"The percentage of Colombians who receive some social benefit increased especially after the aid created during the pandemic, before this situation it was only 30 percent. (Deidnet Castellanos, Conversation 4 O of the World Committee of the SPM of the TUI of PP and JJ of the WFTU)

"The percentage of Colombians who receive some social benefit increased especially after the aid created during the pandemic, before this situation it was only 30 percent. These do not necessarily have to be cash, it can be access to a public university

Colombia joined the OECD, this means putting an end to public pensions, this is what makes us think that the State cannot claim that people aged 70 or 75 have enough with \$20 for each older person, well that it forces them to be working at that age without the right to have social security from the State, which does not exist, there is only assistance. The coverage only covers a million people of a certain economic level. Colombia has 52 million inhabitants, that is, 11% are over 60 years of age, of whom a million or more are state pensioners. The rest of the elderly do not have assistance coverage (Deidnet Castellanos, Conversation 4 O of the World Committee of the SPM of the TUI of P&R of the WFTU).

Another example: Honduras

What happens in Honduras with the elderly is a product, precisely, of the situation and the suffering of the Honduran population in general, we are nine and a half million inhabitants. Of which 70 percent live in poverty and 45 percent in extreme poverty. This tells us how youth, children and the

elderly live in this context. In addition, there is a study made by the Gerontologist comrade of the National Institute of Social Security of University employees, in which she reports the mistreatment suffered by older adults.

This institute has one thousand seven hundred and sixty-eight affiliated adults, seniors, men, and women. Most are women.

We have a Penal Code that punishes those who violate the rights of women and especially those who physically violate their partners, their daughters. However, it has already been reported this year, this year alone, that there are around 64,000 femicides, rather, feminicides, and barely 5 percent of that 100 percent have been sanctioned. And that impunity directly affects women in general!

I am now talking about women in general, working women. There is also an equal opportunities law, which was passed in 2007. Precisely with a progressive government that existed at that time so that the ILO conventions are complied with, for example, Convention 87 for equal work, equal pay. That doesn't really work out in practice. Also here in Honduras, the State has ratified the United Nations convention.

And it has also ratified a number of International Labor Organization conventions. For example, Convention 100, which refers to equal pay, between men and women, for work of equal value. That agreement is ratified and yet it is not fulfilled; Convention 111 on discrimination in employment and occupation is also not complied with in companies, which prefer to hire more men than women. And this agreement is then very clear, because it prohibits discrimination and promotes equal opportunities and treatment with respect to employment and occupation, without exclusions or preferences for various reasons, including sex, race, etc. too. Honduras has ratified Convention 156, which also promotes equal treatment for workers with family responsibilities. And yet, the man never fulfills his family responsibility. No, he is always working, he is always in public. And the woman should go to the private. She who takes care of the children and who cooks the food and who waits for her husband with the food at the three times, who washes the clothes, who irons, who does this, who does the other. In agreement 103, which is the protection of maternity, 183 is also related to maternity. And here there is a phenomenon that women, due to the need to earn a little more than what sometimes the Labor Code speaks of two months prior to having the child, but the woman works one more month to be able to earn a little more. And the boss allows it. The employer should not allow it for the health of women. And then, in that sense, those agreements are totally violated. The same occurs with the night work of women. There are women who take turns just like men. And that would supposedly be prohibited. So, really everything is to the detriment of social benefits.

The situation is quite difficult. There are projects that are false in which many dollars were invested that never appeared, for example the hospitals in which junk appeared that did not serve any purpose, nor do they work according to the social security institutes.

I could continue talking, but it is better to leave it here, because the situation is quite difficult, but that does not mean that we cannot do anything and in fact we have carried out mobilizations all last

year and this year to veto those harmful decrees against pensioners. (Leonor Meza, Oct. 4, open discussion World Committee of the SPM of the TUI of P&R)

### Countries of Africa. -

The reality is similar to that of the Americas, but with a long delay in the implementation of the scarce right to receive a pension.

The conquests, on the subject of pensions, which in the Americas were at the beginning of the twentieth century, in Africa (with few exceptions) were in the mid-twentieth century, almost contemporary with the struggles for independence from European metropolises.

Thus in Africa, the victory in Europe against Nazism, and the beginning of the process of decolonization (which was more so in the military than in the economic), helped them to be able to apply the trade union proposals of the WFTU (newly created in 1945) and have somewhat correct retirement laws, but only and almost exclusively for the public workers sector plus the large companies (those that were able to develop union activity).

This African reality was greatly influenced by the class unions of the corresponding metropolises, which helped to organize the classist trade union struggle in their respective African colonies.

The yellow unions did the opposite, sold to the employers (of the ICFTU first, and of the ETUC-ITUC now), and they did not hide from supporting the colonization of almost the entire African continent. These unions, already in 1945, in the First Congress of the WFTU, voted against the Congressional Resolution that condemned the colonization's. Then in 1949, these same reformist, social pact, yellow unions, which deny the class struggle, opposed, in the Second Congress of the WFTU (before breaking it and abandoning it), the congressional resolution that condemned the recent (also in 1949) creation of NATO as a military machine promoting genocides and plundering of natural wealth of Africa and other continents.

Pensioners are now organizing themselves in Africa. The TUI of Pensioners of the WFTU is helping to do this, although it does not always find sufficient support from the class unions of this great continent, focused on their difficult working realities and on the daily struggle for the survival of employees and their families.

There is a lack of even greater awareness of the importance of helping pensioners to be organized.

The serious and daily problems of the working class active in Africa lead to the prioritization of trade union activity to defend the rights of active workers.

Furthermore, the legislation of quite a few countries does not favor or even prevent pensioners from creating trade unions or organizations to defend their rights. An example of these restrictions on the right to organize is in Algeria, and that is why we have already denounced it internationally.



These unacceptable limitations on the legality of quite a few countries, our TUI, together with the WFTU we have transferred to the ILO, although this international body has reacted alone (as it always does) with fine words, but without any action.

There are also important interventions in Africa (which in some countries are increasing) by NATO, which protects multinationals that go to this continent to steal raw materials. The cases of Libya, Somalia, Ethiopia, Mali, and the affected parts of the Democratic Republic of Congo, Burkina Faso, and Sudan, etc., are sadly topical. In these countries, people are struggling to survive and not to have pensions.

In Africa there are still conflicts of continuous colonization: Western Sahara, Ceuta and Melilla, and other enclaves, which show that the reality of the colonies is not over.

The WFTU has always defended the right of peoples to self-determination.

Finally, in Africa the informal economy, not legalized (without any regulation) of survival, is the real majority. All people affected by this reality only survive (when they can no longer work because of age or illness) thanks to family help.

Here, too, the difference between class unionism and that of reformers has always been clear. They consider (obeying the capitalist leaders who finance trade union yellowing) that family support is a better solution than the right to a pension and do nothing to change the situation. This was made clear, publicly, in Senegal, by Mrs. Fatima, ITUC representative for Africa (also ilo delegate for the whole continent) when, in a trade union seminar (year 2015) she replied to our Secretary-General, Comrade Quim Boix (who demanded decent pensions for all, because there is wealth for it, but it is stolen by multinationals), that in Africa family solidarity was better than public pensions.

### **Countries in Asia that continue to obey the IMF. -**

These are countries that have been operating for a few years with pseudo-independence (more in the military than in the economic) of the metropolises.

Recent and current events are the long and hard Vietnam war, what is still happening in Palestine, the military interventions in Afghanistan, Iraq, Yemen and Syria, the tensions caused by imperialism between different peoples (a clear example of this are the wars between India and Pakistan, disguised as religious battles), etc., show us that the struggle still (in these countries) is still focused on respecting their independence and avoiding the plundering of their wealth (including the artistic and cultural heritage that the invading armies have stolen without hiding at the time of doing so).

The existence of pensions is similar to that described for former African colonies. Here, too, the civil servants' sector benefits the most, and the informal economy (the false self-employed), who are a very high percentage of the working population, is at the expense of family allowances as they do not have legal employment contracts that give them the right to a retirement pension (however small). In these countries, too, yellow trade unionism helps employers and pro-capitalist governments.

India stands out for the great trade union work, with class positions, driven by the strong left-wing organizations (which have even been voted by majority to govern states like Kerala). The Open Letter of our TUI presented internationally last June at the ILO and other bodies (UN, UNESCO, etc.) shows that India is one of the countries with the largest number of organizations, active and fighting, of pensioners and retirees.

There are other countries in Asia which could not embrace the contributory type of pensions so far because of the militant trade union movement and also the political conditions prevailing there. For example, in Nepal, due to the presence of a strong class-conscious trade union movement and because of the strong left political conditions, the international corporate forces could not succeed so far in bringing the contributory pension system in that country. Attempts are there but much headway could not be made by those liberalization forces in this area. Similarly, Sri Lanka could not implement privatisation of pensions because of strong and militant resistance from the trade union movement. The strong trade union movement in India too, is able to protect the state funded pay-as-you-go pension system to a vast majority of civilian and military pensioners numbering more than 20 million, even though the new entrants in Government Sector and Public Sectors are forcibly brought under 'contributory pension system' from around 2003-2004. The struggle for ending the contributory pension system is strong in India and already the united struggles of the working class led by Indian Trade Union Centres have succeeded in winning the family pension to the families of Government employees under Contributory Pension System also if they die while in service and gratuity benefits of social security (DCRG) to the 'Contributory Pension System' employees also.

### **Countries of capitalist Europe. -**

The conquest of the right to a pension has varied from country to country. The differences stem from the date on which this workers' conquest was won, and from the strength of the union that started it.

It was the result of various struggles always driven by class unionism.

Before World War II (mainly European, like the First) the working class claimed the rights won by workers in the USSR.

Precisely for this reason, the European bourgeoisie used the war against the USSR to diminish its concessions to the workers' struggle.

It was after the great victory against Nazism, when the conquests imposed by class syndicalism were extended, incorporating claims already achieved by the working class of the countries that built Socialism.

It was the same WFTU that, from its foundation in 1945, helped to extend the conquests from one country to another.

It has always been, as a good practice of class unionism, to claim the same victories that workers from neighboring countries have already achieved.

This was the case, from the middle of the twentieth century, when European employees began to enjoy holidays, rest homes, general gratuity in health and education, etc. It is in this broad "etc.", which varied country by country, where the right to pensions must be included, both those for retirement, as well as those for accidents or occupational illnesses.

That is why the leaders of Capitalism focused their efforts on 2 major objectives:

- A. To reverse the advance of Socialism (by escalating the arms race and infiltrating the communist party leaderships of which Gorbachev has been the clearest and most great example, which no one denies anymore).
- B. Divide and weaken class unionism.

In both he saved neither time, nor effort, nor money.

Thus, the CIA helped, from 1949, to create the ICFTU (International Confederation of Free Trade Unions, which of free never had anything, because like now its successor, the ITUC, they depend economically on the subsidies given to it by big capital).

The ICFTU developed especially in the countries of Northern and Central Europe, where workers' leaders wanted colonialism to endure because of the economic crumbs it brought them. Thus, they had certain social conquests, most of which were not the result of large strikes or as a result of a clear struggle against Capital, but as recognition for their collaboration with big businessmen, in the exploitation and plundering of colonized countries.

The worst example of this was the reality of South Africa, whose working class did not receive from the trade unions of its metropolises the solidarity aid that they did receive in other countries, of course this was given by trade unions in other countries with clear class positions, and by the international progressive movement that denounced Apartheid.

That is why there are the most diverse pension situations in Europe today.

IN SUMMARY we can say the same thing we have already said for North America and Australia: In capitalist European countries, salaried people, with legal contracts, reach retirement with 3 types of income:

1. A basic public pension, which does not normally allow people to live in dignity
2. A supplementary pension, the result of agreements (mainly in large companies) which, if it exists, allows us to live with a lot of austerity. Part of these Private Pension Funds, the result of collective bargaining, have gone bankrupt.
3. The funded individual pensions that only those who, while they were active workers, received enough to be able to pay an amount each month to the corresponding bank have. A significant part of these funds has also gone bankrupt, and others (the most, almost 80%) instead of giving returns, give losses.

But also, in Europe there is a high percentage of people who reach retirement age and do not have the years of contributions (which if worked) that the law provides, so that they are not recognized a right to a pension (unfairly as if they had never contributed).

To this we must add the many people who always worked as self-employed, or directly in the non-legal economy (black work, it is called). All of them are without pension rights. Most people in agricultural and domestic work must be included here.

To conclude, we must record the new measures being prepared in the European Union on the subject of pensions:

Now world capitalism, led by the IMF, wants to privatize, as Pinochet did 50 years ago, all public pension funds, to give them to private banks. That is why the European Union approved a European law PEPP (Pan European Personal Pension Plan) that was voted in the European Parliament (the majority of MEPs did so in favor, demonstrating that they are sold to Capitalism) in secret (at 8 in the morning) on April 4, 2019.

They call it the Personal Pension Plan, probably because the word "Private" has been losing value as it has been demonstrated little by little, thanks to the struggle of class unionism, that they are a great theft.

With the false argument or excuse that in this way any EU citizen will be able to collect his pension in any country by adding up what he has contributed to the countries in which he has worked.

This is right and proper that this should happen (in the very small percentage of people working in several countries), but this does not require privatizing pensions.

The PEPP, which is in the process of being implemented, with the corresponding Provisions and Regulations (which the EU draws up in silence, applying what is mandated by the multinationals of private banking), foresees that only the large private banks, established in all the countries of the EU, may be the managers of these Private Funds, or Individuals, of Pensions.

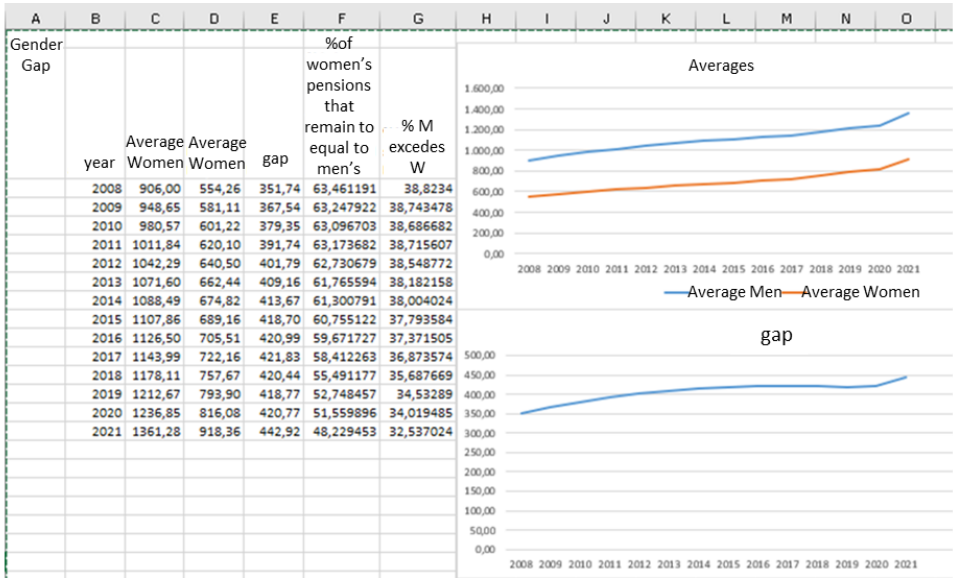
If we do not prevent this law from developing and entering into force, in the future, in the EU, there will only be private pensions managed by the big European banks.

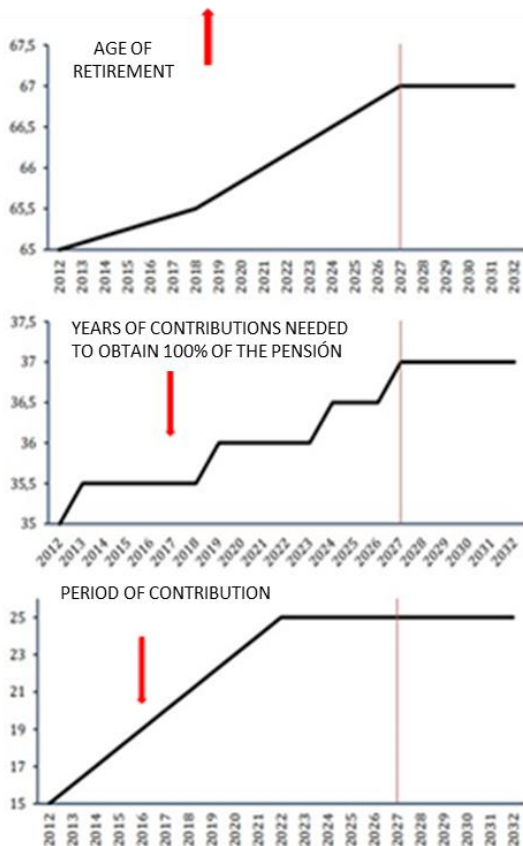
Only our TUI, the class unions, and unitary platforms of pensioners (such as the Spanish COESPE), have denounced it, in the face of the total silence of the yellow trade unionism and class conciliation of the ETCS.

**An example: Spain:**

<b>&lt;1985</b>	<b><u>Reform 1985</u></b>	<b><u>Reform 1997</u></b>	<b><u>Reforms 2011-2013</u></b>
Retirement Age: 65 years	Retirement Age: 65 years	Retirement Age: 65 years	Retirement Age: 67 years
Computing Period: 2 years	Computing Period: 8 years	Computing Period: 15 years	Computing Period: 25 years

Contribution - 10 years Pension: 100%	Contribution – 15 years Pension: 100%	Contribution – 35 years Pension: 100%	Contribution – 37 years Pension: 100%
Revaluation CPI: No	Revaluation CPI : Partial	Revaluation CPI: Yes	Revaluation CPI: No





**LOWER Pensions**

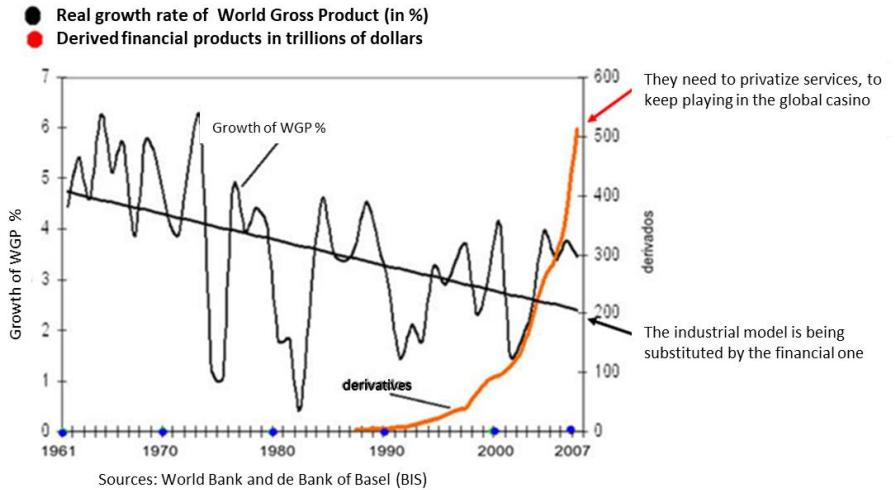
**Because of the invisibility of unpaid, un-computed and unaccounted for care and reproduction work.**

**OLDER RETIREMENT AGE to compensate**

Table IV. GDP per person allocating 18% of GDP to pensions.

		2013	2060
A	GDP (millions of euros)	1.029.279	1.978.413
B	Total Population (millions)	46,6	46,1
C	Population > 65 years (millions)	8,34	13,83
D	Population > 65 years (millions)	38,3	32,3
E	Percentage of GDP allocated to payment of pensions	11,8	18,0
F	GDP allocated to the payment of pensions (millions of euros)	121.455	356.114
G	Difference A-F	907.824	1.622.299
H	GDP per person < 65 years (G/D) in euros	23.728	50.273
Source: own elaboration based upon the EUROPEAN COMMISSION 2015, Op. Cit			

Although the rate of industrial production declines in favor of the rate of financial production



### Arab Countries. -

Their reality, based on the few data we have, is an intermediate between that of the Capitalist Countries and that of the Countries that do not obey the IMF.

An important part of the Arab countries, when they conquered their independence from the metropolises, advised themselves in the now former socialist countries, and applied similar social welfare policies.

Wars, both of imperialist aggression, as well as economic and commercial ones (which continue to suffer in most cases), have affected the ability of the respective states to comply with what is specified in their laws.

At the Second Conference of Organizations of Pensioners and Retirees of these countries (scheduled for the year 2022) we will complete this information (which we began to collect at the successful First Conference, held in Tunis in November 2017).

An example: Algeria

In Algeria there is no salary difference between men and women, but there are many women who are housewives or who work in domestic service until they are 65 or 70 years old, but they are not declared and do not generate the right to a pension. In Algeria, it is easier to work informally than to work with a legal contract. In Algeria, we have many young people, we have many graduates,

under 30 years of age, who do not find formal work, they only find work as salesmen, etc. but always in black and usually with many problems.

Salaries in Algeria are not enough for a decent life and life is becoming more expensive, the life of the population from day to day, including the middle class, we have problems coping with the high cost of living in Algeria. The president of Algeria says that he is going to increase the current salary, but the salary of retirees will not increase. They need to keep working to support themselves. There are retirees who earn the equivalent of €80 per month. the minimum wage in Algeria is €80 per month. That means that we can hardly spend a week with €80, due to the high cost of living in our country.

But in parallel there is something else, in Algeria, because of our education, we support our parents until their death. It is true that we can take our father's house, we can take our mother's house, but we keep the parents with us, because for us the parents are very important. There is great respect for older people in Algeria.

And when we work in the black, we can't seek free medical treatment. If we do not have a formal job, we are not declared in social security, we do not have the right to medical assistance. This affects, above all, the generation between 25 and 30 years of age who cannot find work. The 2 years of protest did not give for anything, it has been 2 years in the streets and there are no results. Therefore, social, and political repression, yes there is and, although we do not have the problem of the difference in salary between men and women and we see ourselves as more or less equal, there is neither enough formal work nor enough salary. There are many old women who work a lot. I see them at 70 years old and working in domestic service without being declared, without the right to a pension, they are forced to work. Me, I see them doing housework because they have no choice, they can't stop working or retire. So, there you have it. There is no unemployment benefit in Algeria, no old-age pension for a large majority. It is not enough for the rest, but I prefer to stop here. (Madame Lafi, Conversation 4 O, World Committee of the SPM of the TUI of P&R of the WFTU)

### **SUMMARY OF GLOBAL REALITY explained above:**

To summarize, since there are different details in each country, in countries that do not obey the IMF pensions only exist as public pensions that guarantee (as happened in the USSR and other countries that returned to Capitalism) a sufficient income to have a dignified life.

What happens in capitalist countries?

There is Money

Although the rate of industrial production declines in favor of the rate of financial production

There are, for simplicity, 3 major types of retirement pensions:

- A. The public ones nourished by the contributions of the workers during their active stage, of the employers and sometimes of the states. The percentages of these contributions vary from country to country. They are the solidarity pensions in which it is charged according to meeting the requirements and only partly according to what is contributed individually.



- B. Those of companies, such as the aforementioned complementary of Telefónica-Movistar. In those that only workers and employers contribute. They have been proven to be big business for companies. In addition, a large number of them have gone bankrupt, leaving millions of workers without supplementary pay.
- C. The private ones, with individual contributions only from the worker. In reality, they are simple personal savings. Also, most of them are a robbery. As an example we cite that of the more than 300 modalities of them that exist in the Spanish state, according to data from the economist Miren Etxezarreta, only half a dozen give benefits to the holders of individual savings; about 30 are neither earned nor lost; but the vast majority of the rest are in deficit, meaning that the worker has enriched the bank and has less money than if he had kept it at home.

## **TRADE UNION ACTIVITY TODAY ON THE SUBJECT OF PENSIONS**

### **History**

The reality of the fight for pensions (all the necessary and possible ones: retirement, accident, illness, and others) does not go beyond the 200 years indicated above, and they only become widespread for about 50 to 80 years.

Trade unions were born to solve, first, the problems of people in active employment.

As the unions took hold (ensuring that their leaders were not killed, as is still the case in Colombia and other places), they became concerned not only with the most urgent and immediate demands, and went on to demand complementary rights, such as holidays, public and free health, and education, etc. In this "etc." were always the pensions.

The truth is that today the unions intervene, less than necessary (there are few countries, as in Uruguay, and Burkina Faso, where workers' representatives are controlling pension finances), in the negotiations that end up becoming Social Protection laws.

It depends on the type of unions, their intervention is a victory for working people (if they are class unions), or a new betrayal of the rights of the working class (if they are yellow or social pact unions).

### **Presently**

We still have major shortcomings in union work on pensions.

**Few unions (including class ones) devote time and resources to this part of the union struggle.**

What is more, even bourgeois laws make it difficult for pensioners to organize themselves into trade unions or simply to create them (the ban on creating them still exists in many countries of which we give only two examples: Spain and Algeria).

Not all trade unions (neither in the WFTU nor outside it) have their pensioners organized.

Sometimes, too many, retired people go to the union (militantly) to help with any task, **but they don't discuss their own problems or organize to defend their rights.**

It must be the collective management of the trade unions that must encourage pensioners and pensioners to organize themselves and fight, alongside their class and with the help of people who are active in the workplace.

The reality of the legislation of each country, mentioned above, and the lack of concern of trade unionists in general about the issue of pensions, today results in the fact that in addition to the pensioners' organizations linked to the class trade unions there are many organizations working on the rights of pensioners.

These, sometimes simple associations of retired persons, covered by the general legislation of their respective countries, do not wish (too often) to collaborate with trade union activity.

Serious mistake, enhanced by our class enemy, who finds resonance in honest retirees, seeing that the leadership of the unions normally do not want to listen.

There are examples, such as Colombia, where the majority of pensioner organizations (more than a thousand) are organizations born in large companies, since the fund created at the company level is the one that guarantees the collection of an important complement to the public pension.

Our TUI has welcomed (especially in Latin America), as active affiliates (sometimes very active), all kinds of Pensioners' Associations, provided that they agree fundamentally in our analysis of the reality of the class struggle on the planet.

## **REALITY IN EVERY AREA OF THE PLANET**

### **In Europe**

There are very veteran pensioner organizations, the one that has more years of existence is the Greek one linked to the PAME, which was born more than 70 years ago and this year 2021 holds its 23rd Congress, and other very recent ones such as the USB of Italy, created in the year 2017.

### **Let's look by country:**

**Germany**-- Trade unionism in this country is mostly linked to the ETUC-ITUC. There are pensioners' associations in some of the big cities, as is the case in Munich, but they do not do a global job as a country. They are organizations led by social democrats.

**Austria**. - The Left Bloc of the Trade Union of Austria, the only trade union collective linked to the WFTU, has its own pensioners' organization

**Cyprus**. - The PEO trade union, affiliated to the WFTU, has a large organization of Pensioners, active and fighting.

**Denmark**. - There are pensioner structures in some unions (for example in construction) that collaborate with the WFTU, despite the fact that their trade union organization is in the ETUC.

**Spanish State.** - Class unionism begins to organize pensioners in 2010, in the CSU of PyJ, which as such attends the 16th Congress of the WFTU and proposes the creation of the TUI of Pensioners. The year 2013 they began to organize, in Catalonia, the Pensioners in the so-called Mareas, outside the historical unions (CCOO and UGT) since these, in 2011, had signed a treacherous Social Pact with the PSOE that delays the retirement age until the age of 67 and lowers by 30% what was collected as a first pension. This movement spread to the entire state and in September 2016 the COESPE was created, as a unitary platform (today divided into two) in which the unions affiliated to the WFTU participate. COESPE took more than 60,000 pensioners to Madrid to complain to the State Parliament on 16 October 2019. Today there is an organized struggle of pensioners in more than 300 localities of all the Autonomous Communities of the Spanish state, highlighting Galicia, the Canary Islands, Euskadi, and Catalonia. The yellow unions and traitors to the working class (CCOO and UGT) have signed (June 2021) a new step backwards in the rights of pensioners.

## **Turkey**

### **In the Americas**

According to the ILO report, which took into account data from 2020 or the most recent in each case, 64.3 percent of citizens in the Americas received at least some protection last year.

**Argentina.** There are several organizations of Pensioners, highlighting those affiliated with the WFTU, and among them the one that has been taking to the streets every week for more than 20 years.

Behind them there is a long history of the working class struggle for a public, distributive, assisted, intergenerational pension system. In 1904, the first retirement fund for public administration personnel is created. It continues with the creation of Retirement Funds for state, commerce and industry workers and also for other branches of activity. The difficulties of the class struggle, the bourgeois democratic governments and the military dictatorships, the privatization of the pension system, and the law creating the AFJP in the 1990s, together with the subsequent nationalization which implied the direction and total administration of the pension funds by the state bourgeoisie, have led to the current situation.

More than half of retirees and pensioners receive a minimum retirement salary that covers only a third of the basic needs an older person has, not covering more than 70% of the total required. There has been underfunding of the pension system for total and partial unemployment, unregistered work, labor informality, precariousness, low wages, reduction and elimination of employer and state contributions, and use of pension funds for purposes other than their origin and destination.

Our fight of the last 20 years, of the 1562 Wednesdays in front of the National Congress, and in the rest of the country, is summarized in the 5 (five) points which establish the minimum retirement salary to cover the basic needs of an adult or elderly person ; they require that the salary substitution rate be of 82% and be mobile according to salary increases in the same category; that the pension funds and the National Institute of Social Security (INSSJYP), the social work of retirees and pensioners of more than 5 million members be directed and administered by representatives of active workers and retirees with State contribution; and that housing on loan be provided for

retirees in a housing emergency situation. These five points are contained in 3 bills drafted by a group of union and retiree organizations: The New Social Welfare Law. A Law of Normalization of the INSSJ, putting an end to the intervention of the executive powers in turn, and a Law of housing in loan for retirees and pensioners, which we will present again with the mobilization, together with hundreds of thousands of signatures of guarantees of the working class and popular sectors.

**Uruguay.** There are two organizations of Pensioners, who compete in the electoral process to officially represent the P&R of their country. One is affiliated to the WFTU and the other maintains cordial relations with our TUI.

**Paraguay.** There is a significant P&J organization. They have made great mobilizations to claim their rights.

**Chile.** For years they have been denouncing the privatization of pensions (AFP) carried out by Pinochet and supported by the yellow unionism of the ICFTU, then (now ITUC)

**Brazil.** There are the largest P&R organizations in America, affiliated and friends of unions belonging to the WFTU

**Colombia:** According to unofficial information in Colombia there are around two and a half million pensioners and retirees out of a total of over five million people over 65 years of age; out of these pensioners, more than 90% are from public plans and less than 10% from private pension funds; however, almost 70% of active workers are contributing to private funds and with the aggravating circumstance that the government intends to strengthen private funds even more. Pensioners and retirees, according to data from the Ministry of Labor, are affiliated with more than 1,200 grassroots organizations and two Confederations of pensioners; the government is still interested in promoting a pension reform to raise the pension age and to restrict the benefits that pensioners are receiving.

**Ecuador.** The Ecuadorian Institute of Social Security, IESS, is the largest national social security institution in Ecuador; additionally, there is a residual Security Institute of the Armed Forces, ISSFA, and the Social Security Institute of the National Police, ISSPOL

In December 2020, the IESS had 447,824 retirees, with pensions ranging from 50% to 550% of the Unified Basic Salary, that is between 200 and 2,200 dollars. 70% of the economically active Ecuadorian population does not have a formal job and, consequently, is excluded from the possibilities of retirement.

The National Union of Educators has organized retired teachers and identifies with the Marxist-Leninist Communist Party political organization, which appeared as a division of the Ecuadorian Communist Party in 1964. Other labor sectors have their own organizations of retirees, but generally as isolated groups from each other: retirees from Public Works, retirees from the health sector, etc. with a variety of ideological identities; also a National Confederation of Retirees and Pensioners of Montepío of Ecuador, identified with the Correa sector and the misnamed citizen revolution, which remained at the service of Rafael Correa, despite the fact that it was the government who caused the greatest damage to pensioners and retirees. On the other hand, there are a series of small

organizations of retirees, which in their active life belonged to the Confederation of Workers of Ecuador, CTE, and which have not yet managed to hold their constitutive Congress of a national Organization, an urgent demand for years. This organization would be in the future a member of the P&J TUI of the WFTU.

**Peru.** There is a large and very active organization, CENAJUPE, affiliated with the TUI of the WFTU, chaired by comrade Oscar Alarcón Delgado

**Venezuela.** There are several PyJ organizations, affiliated with the WFTU, and very critical of the Maduro government for the truly miserable pensions they receive.

## **FACED WITH THIS VERY VARIED AND COMPLEX REALITY WE MAKE THE FOLLOWING PROPOSALS**

To complete, correct, and improve this document with the contributions of the WFTU unions, since the Technical and Research Committee of our TUI has not been able, so far, to collect more information.

1. To encourage all trade unions affiliated and friends of the WFTU to organize their pensioners.
2. Make contact with the existing pensioners' organizations, which share our analysis of the class struggle, to incorporate them into our TUI.
3. Appoint in all trade union organizations a person who is related to our TUI, as requested by the Secretary General of the WFTU, in the letter signed on October 27, 2020, with the comrades President and General Secretary of our TUI (see NOTE 2).
4. Ensure, whenever possible, the presence of at least one person, in their stage of active worker, in the IMPORTANT meetings of pensioners. And vice versa, invite a pensioner to attend the IMPORTANT meetings of people in active employment. These presences, logically, will always be with a voice but without a vote.
5. To claim before the ILO and to governments in general, that the collection of the pension due to any person cannot be cancelled because they do not reside in the country that is obliged to pay it.
6. Require that the contributions (for his future pension) paid by a person in his active stage as a worker, pass to the country to which he will reside, if for any reason he changes the country in which he lives. Then no one would lose their contributions as is the case today in most cases.
7. Collect signatures in support of the Open Letter that appears as A FINAL NOTE, applying the recommendation of the SECRETARIAT of the WFTU of April 1, 2021 (see NOTE 3)

## **CONCLUSIONS**

We can conclude that the issue of pensions is a **very important issue for the working class** and at the same time a cross-cutting issue for **the WFTU**, since it affects all the unions affiliated to it, and all the TUIs that compose it.

It is still an issue on which we can and must exchange more experiences of struggle within the WFTU organizations.

We are confident that this document will help that.

The TUI of Pensioners has no greater authority than anyone else on this issue, it simply has as affiliates people who already live on a pension, and we can contribute more experiences.

We would appreciate any comments or contributions that any TUI or union affiliated to the WFTU can make.

We conclude by reiterating our request that as many trade union organizations (including the TUIs) sign the attached letter as **the FINAL NOTE** to this document (and inform our TUI).

We would also welcome the signatures of any political or social organisation wishing to sign it, given that the problem of pensions affects all human beings. This Open Letter has already been submitted to the ILO, the UN, UNESCO and all the international organizations we have deemed appropriate.

The readers of this document receive a classist and internationalist trade union greeting from the TUI (International Union of Trade Unions) of Pensioners and Pensioners (PYJ) of the WFTU Collectively approved on September 2,021

**Concepts. -**

- 1) Pension. - Money that is received (based on regulated causes) without working but based on the work done previously.
- 2) Retirement. - Transition from active working life to not working.
- 3) Partial retirement. - When it is shared with a REMUNERATED work activity.
- 4) Pensions other than retirement pensions. - Those that are received for reasons other than that of age: work accident, occupational disease, etc.

**NOTE 1.-**

Article 25 of the **Universal Declaration of Human Rights**, in paragraph 1, states: "Everyone has the right to an adequate standard of living that assures him, as well as his family, health and well-being, and in particular food, clothing, housing, medical care and necessary social services; he is also entitled to insurance in the event of unemployment, illness, invalidity, widowhood, old age or other cases of loss of his means of subsistence due to circumstances independent of his will".

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## OPEN LETTER FOR THE DEFENSE OF LONG AND DIGNIFIED LIFE FOR PENSIONERS AND RETIREES

SUPPORTED BY ALL ORGANIZATIONS SIGNING BELLOW

Since its foundation in 2014, the International of Trade Unions (TUI) of Pensioners and Retirees (PeR) of the World Trade Union Federation have been invited to the yearly ILO's Assembly to expose and reclaim – at world's level – our demands in search of life better conditions for the elderly in those countries that still have not chosen the path to socialism and where we have gave away our working lives for the benefit of capital.

On the same way, we are increasingly present at the world's streets through concentrations, protests, demonstrations and a wide range of actions in which we take part alongside with active workers, both men and women, with identical demands in front of our governments; most of the times harassed and beaten by security forces just because we are defending our demands that are nothing but the human rights entitled to those that have created the wealth and everything useful along the whole planet.

More than this we consider our demands as just as elementary human rights, for what we demand are the basics of a decent life for everyone: proper housing, fresh water, health services, leisure facilities, a public transportation system, culture and healthy and adequate nourishment. We add to these demands the state sponsored payment of social security 's dues to all people unable to get a work under capitalism so they can achieved a decent life as human beings.

This is what we demand for, just because ours is a just cause and because it is only logical that any organization claims for the wellbeing of everybody. That's how it is recorded in article 25<sup>th</sup> of the Universal Human Rights Declaration that states: *“Every person has the right to an adequate living standard that assures him, along with his family, health and wellbeing, especially concerning feeding, clothing, housing, medical assistance and social services; it also has the right to receive insurance in case of unemployment, sickness, disability, widowhood, old age or any other case in which he may lose his means of life due to circumstances independent of his/her will.”*

These rights must be collected in the Constitutions or Bill of Rights of every country in the world and must be accomplished and being considered as high priority. There's enough money for that, especially if the huge imperialist weapons and war expenses – ordered by those capitalist's moguls - are put to a stop.

So it is fairly clear that we are only demanding what may be considered as basic human rights. And therefore we will carry on with our demands in front of every government, public power and/or institution that as such are compelled and obliged to accomplish.

This is and will be, as long it may be needed, our constant struggle as stated in our international slogan: **“LONG AND DIGNIFIED LIFE FOR ALL PENSIONERS AND RETIREES!”**

The following social, political and trade union organizations, listed by continents and countries, wholly support the entire contents of this letter:

	Number of organizations
International Organizations	2
Africa	35
America	157
Asian	75
Europe	152
Arab countries	7
Countries that returned to capitalism	29
TOTAL ORGANIZATIONS	427

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