From retirement pensions to industry superannuation: Australian unions and the development of the industry superannuation movement

Cathy Brigden
Bernard Mees
RMIT University

Union campaigns for pension and retirement funds

1800s
- Unions providing self-funded superannuation
  - combining features of trade unionism and benefit society, eg. Carpenters Union, Engineers’ Union
- Mining unions and “worn out” miners’ funds
  - link between demands of work and toll on workers

1920s
- Manufacturing Grocers: inadequacy of basic wage for retirement years
- Start of Miners Federation campaign
  - “Superannuation”
From policy to campaigning

- late 1930s: more concerted campaign by the Miners’ Federation, primarily for members in coal mining - the critical shift in thinking.
- Active campaigning from 1938
  - part of broader campaign including shorter hours, and with industrial action – pressure on governments and employers
  - linking youth employment with dignity for older miners
  - ‘three pence a ton’ (levy on production)
  - influenced by international developments

“Common Cause”
Miners’ Federation
- 1st gain: 1941, NSW legislation for a pension (and compulsory retirement) at 60 years of age as of 1 January 1942
  - then to 4 other states by 1944

inspired other unions to agitate for industry pensions
- Unions covering seafarers, dock workers, ironworkers (steelworkers) and the newly formed Metal Trades Federation
Perseverance and persistence

The 1950s:
- Ironworkers (both Thornton and Short leaderships) – influenced by international developments - especially the US Steelworkers
- ongoing campaigning – the dock workers union, the Waterside Workers Federation’s Film Unit, ‘Pensions for Veterans’ (1953)
- employers resistant or actively antagonistic
- An industrial relations setback in 1952 – pensions not an ‘industrial matter’ and so not able to be included in federal awards

WWF meeting at Festival Hall
Ironworkers banner
Acceleration and success

The 1960s:
- changes in management strategy
- acceptance of employee contributions
- renewed focus on labour market factors

- Unions enter into negotiated schemes with employers
  - Ironworkers – a lump sum payment scheme, 1st in 1963 and then with BHP in 1965
  - WWF - 1967: Stevedoring Employers Retirement Fund (SERF)
  - Seamen’s Union, plus the Marine Cooks and Marine Stewards’ unions - 1973: Seafarers’ Retirement Fund (SRF)
New initiatives

The 1970s

- a return to union-controlled funds
- new unions entered the superannuation arena
- industrial action accompanies union campaigns to sign up employers
  - Pulp and Paper Workers’ Union
  - Storemen and Packers ‘s Labour Union Co-operative Retirement Fund (LUCRF), 1974
  - Meatworkers Union’s Provident Fund

- The national peak union, the Australian Council of Trade Unions (ACTU) enters the arena
  - 1979: established a superannuation committee and office
  - ACTU Congress – superannuation as an ‘economic’ right included in the social welfare policy.
Next stage: industry superannuation

The early-mid 1980s
- Shift (back) to focus on employer-funded schemes
- Move to a coordinated and collective campaign with active ACTU involvement
- Impact of particular industrial relations climate in building industry
  - The Building Unions Scheme (BUS)
- Key issues: portability, vesting and simplicity