Collective Bargaining Trends and Developments

NPELRA Annual Training Conference
April 1, 2015
Savannah, GA

Robert J. Smith, Jr.

The Gross Domestic Product (GDP) in the United States expanded 2.2 percent in the first quarter of 2015 over the previous quarter.

GDP Improving

Source: BLS

Unemployment Rate

Source: BLS
Economic Indicators

• Unemployment as a barometer:
  o Total (nonfarm) employment *increased* by 257,000 in January 2015
  • Note that in January, job gains occurred in retail trade, construction, health care, financial activities, and manufacturing

Economic Indicators

• But total government employment *decreased* by 10,000 in January 2015
• In February, 295,000 new jobs added – but government employment was flat

Economic Indicators-Inflation Forecasts

<table>
<thead>
<tr>
<th>Forecasting Organization</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia Federal Reserve – Survey of Professional Forecasters (11/17/2014)</td>
<td>1.9% (Core, CPI, Current)</td>
<td>2.1% (Core, CPI, Current)</td>
</tr>
<tr>
<td>University of Michigan Economic (11/20/2014)</td>
<td>1.8% (Core, CPI, % change)</td>
<td>1.9% (Core, CPI, % change)</td>
</tr>
<tr>
<td>Wall Street Journal Economic Forecasting Survey (1/2015)</td>
<td>5%-1.6%</td>
<td>2.2-2.3%</td>
</tr>
</tbody>
</table>
Consumer Price Index - January 2015

• The CPI for All Urban Consumers (CPI-U) **declined 0.7%** in January on a seasonally adjusted basis, the U.S. Bureau of Labor Stats. reported on 2/26/2015. Over the last 12 months, the all items index decreased 0.1% before seasonal adjustment.

Economic Indicators

• Deflation
  
  "The world is grievously underestimating the danger of deflation."

  *The Economist, 2/21/15*
Economic Indicators

- A sign of entrenched weak demand at home and abroad
- Consumers may put off purchases thinking things will get cheaper
- Falling prices but steady or increased wages will squeeze private sector profit margins leading to an economic decline

BNA National Wage Data

<table>
<thead>
<tr>
<th>YEAR</th>
<th>WEIGHTED AVERAGE</th>
<th>AVERAGE</th>
<th>MEDIAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>3.6%</td>
<td>3.2%</td>
<td>3.0%</td>
</tr>
<tr>
<td>2009</td>
<td>3.3%</td>
<td>2.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>2010</td>
<td>1.1%</td>
<td>1.3%</td>
<td>1.0%</td>
</tr>
<tr>
<td>2011</td>
<td>0.4%</td>
<td>0.9%</td>
<td>0.0%</td>
</tr>
<tr>
<td>2012</td>
<td>0.8%</td>
<td>1.1%</td>
<td>1.0%</td>
</tr>
<tr>
<td>2013</td>
<td>1.1%</td>
<td>1.6%</td>
<td>1.8%</td>
</tr>
<tr>
<td>2014</td>
<td>2.2%</td>
<td>1.9%</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

Source: BNA

2015 NPRLRA ANNUAL COLLECTIVE BARGAINING SURVEY
Anticipated Wage Increases
2015 Negotiations

- Police
- Fire
- General Employees
- K-12
- Higher Ed

COLA Adjustments -- 2015

Pay for Performance -- 2015
Examples of Current Pay for Performance

$500 bonus for exemplary teacher evaluations (but not negotiated)
2% pool, each employee can get 0 to 4%, based on performance
6-Step Pay Scales – employees must meet expectations on annual performance reviews

Examples of Current Pay for Performance

Across-the-board salary increases and step increases are withheld unless performance is satisfactory
All increases are tied to performance
Does not meet – 0% pay increase
Meets - ~4% pay increase
Exceeds – Same as Meets

Examples of Current Pay for Performance

Eligibility for increases beyond standard increments dependent on submission of portfolio of accomplishments. Determination is at the sole discretion of the Chief Academic Officer.
Merit based. Annual evaluation. Employees can earn from 0-3% based on performance. Not applicable to police & fire pay plans, which are based on step increases (5% / step).
Must have a meets to get raise
Examples of Current Pay for Performance

PW Local 150 CBA – merit based promotion program. Performance review scores at certain levels, non-abuse of sick pay, 3 years’ tenure, 3 years’ no discipline, completion of 2 college courses for promotion from Level 1 to level 2.

Pay for performance is for our exempt staff primarily.

Pay for Performance -- Future

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>N / A (No Contracts Planned)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>28</td>
<td>343</td>
<td>53</td>
</tr>
</tbody>
</table>

Examples of Planned Pay for Performance

Movement on the salary grid will be tied to a teacher’s evaluation and test scores.

Movement through salary range based on performance.

Keep current plan (for unrep’d ees) -- requires meet or exceed on eval to be eligible for increase – large increase for exceed expectations.

Shift coverage.

Receive at least satisfactory on prior year’s eval.
### Length of Contract -- 2015

- Police
- General Employees
- Higher Education
- Fire
- K-12

<table>
<thead>
<tr>
<th>Length</th>
<th>Police</th>
<th>General Employees</th>
<th>Higher Education</th>
<th>Fire</th>
<th>K-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Year</td>
<td>23</td>
<td>3</td>
<td>3</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Two Years</td>
<td>21</td>
<td>2</td>
<td>5</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Three Years</td>
<td>65</td>
<td>5</td>
<td>5</td>
<td>80</td>
<td>6</td>
</tr>
<tr>
<td>Four Years or More</td>
<td>130</td>
<td>11</td>
<td>18</td>
<td>91</td>
<td>75</td>
</tr>
<tr>
<td>N/A</td>
<td>96</td>
<td>7</td>
<td>2</td>
<td>96</td>
<td>70</td>
</tr>
</tbody>
</table>

### Current Concessions

- Yes: 168
- No: 229
- N/A (No Current Contracts): 16

### Examples of Current Concessions

- 0% COLA increase in 2014
- 1-year 10% wage reduction
- 0 merit increases
- Attendance policy benefits employer
- Elimination of performance bonus
- No COLA for 3 years – will receive 1% lump sum in each of 3 years, which will not increase wages counted toward retirement
- Benefits – addressing the excise tax
### Examples of Current Concessions

<table>
<thead>
<tr>
<th>Concessions</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post-retiree health care subsidy eliminated for new hires</td>
<td></td>
</tr>
<tr>
<td>Some 2x OT provisions moving to 1.5x</td>
<td></td>
</tr>
<tr>
<td>Cut pension benefits for current (must work longer for less benefits) and future employees</td>
<td></td>
</tr>
<tr>
<td>Deferring COLAs</td>
<td></td>
</tr>
<tr>
<td>Add’l. hours of vacation in lieu of COLAs</td>
<td></td>
</tr>
<tr>
<td>Contributing to health care now, removed retiree health insurance</td>
<td></td>
</tr>
<tr>
<td>Employee contributions to health insurance</td>
<td></td>
</tr>
<tr>
<td>Employees began paying contribution for state pension</td>
<td></td>
</tr>
<tr>
<td>Employees hired after 7/1/14 pay higher percentage of health insurance premium</td>
<td></td>
</tr>
<tr>
<td>Police – decrease in what compensation is subject to pension contributions</td>
<td></td>
</tr>
<tr>
<td>Furlough hours</td>
<td></td>
</tr>
<tr>
<td>Health insurance contributions and prescription co-pays</td>
<td></td>
</tr>
<tr>
<td>Health insurance plan design</td>
<td></td>
</tr>
<tr>
<td>Furlough days</td>
<td></td>
</tr>
<tr>
<td>Healthcare reform – move to plans with deductibles; employer provided 1.7% base wage adjustment separate from COLA</td>
<td></td>
</tr>
<tr>
<td>Higher health care deductibles</td>
<td></td>
</tr>
</tbody>
</table>
Examples of Current Concessions

<table>
<thead>
<tr>
<th>Concession</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slowed rate of accrual for leave time</td>
</tr>
<tr>
<td>Mandatory high deductible medical plans</td>
</tr>
<tr>
<td>Minimum staffing for fire reduced by one employee</td>
</tr>
<tr>
<td>Moved from vacation/sick leave to PTO plan</td>
</tr>
<tr>
<td>Moved from defined benefit to defined contribution plan for new hires</td>
</tr>
<tr>
<td>No COLA</td>
</tr>
<tr>
<td>One union gave up unit work; and one 15-minute break; another gave up a minimum staffing clause</td>
</tr>
</tbody>
</table>

Examples of Current Concessions

<table>
<thead>
<tr>
<th>Concession</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operational flexibility</td>
</tr>
<tr>
<td>Phased out elimination of longevity</td>
</tr>
<tr>
<td>Union conceded – if city provides same health insurance as provided to non-rep'd ees, union agrees to same premium contribution</td>
</tr>
<tr>
<td>Reduce sick time earned; eliminated/reduced sick leave buy back at retirement</td>
</tr>
<tr>
<td>Vacation, comp time, Kelly Days no longer counted as time worked for overtime computation</td>
</tr>
</tbody>
</table>

Examples of Current Concessions

<table>
<thead>
<tr>
<th>Concession</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decreased percentage of pay between steps</td>
</tr>
<tr>
<td>Dollar caps on employer health insurance caps</td>
</tr>
<tr>
<td>Restored eroded management rights; new exceptions to seniority in staffing decisions</td>
</tr>
<tr>
<td>Eliminated early retirement insurance contributions &amp; stipends (grandfathering existing ees)</td>
</tr>
</tbody>
</table>

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Future Concessions

Examples of Future Concessions

Add'l. health insurance contribution and/or shift to less expensive plans, or both; changes to retiree health insurance; elimination of retiree health insurance for new hires
Changes in comp time (strictly employer choice)
Continued phase-out of longevity
Failure to complete wellness requirements = higher premium payment by employee
Elimination of step system

Examples of Future Concessions

Mass Transit – will seek add'l. health insurance and retirement concessions, as well as elimination of permissive subjects
Greater premium contributions; relief with retiree premium costs
Health benefit cost sharing, plan design revisions; drug/alcohol testing procedures
Increase in premiums, out-of-pocket; creation of HSAs
ACA language
Examples of Future Concessions

- Hoping to gain some ground in benefits with ACA and Cadillac tax looming
- Include part-time ees in minimum manning
- Increase deductibles in high deductible plans and include co-insurance
- Will be looking for bargaining unit to pay higher portion of health insurance (currently paying 15%)
- Overtime calculation
- Pension contributions

Examples of Future Concessions

- Reduce pay by 2%
- Reduction in medical benefits
- Remove seniority from PW contract and replace with knowledge, skills and ability
- Language that specifically defines and prohibits pyramiding of hours

Staffing Level Forecast -- 2015

<table>
<thead>
<tr>
<th></th>
<th>Increase</th>
<th>Decrease</th>
<th>Remain the same</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>122</td>
<td>28</td>
<td>237</td>
</tr>
</tbody>
</table>
Staff Level Decrease By …

- Attrition: 25
- Layoffs: 10
- Incentives to leave: 4
- Subcontracting: 3
- Other: 2

Do You Negotiate Pension Plan?

- Yes: 69
- No: 318

Increase in Health Premium in 2015

- Yes: 279
- No: 102
Expected % Premium Increases

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 3%</td>
<td>56%</td>
</tr>
<tr>
<td>4 - 6%</td>
<td>90%</td>
</tr>
<tr>
<td>7 - 9%</td>
<td>77%</td>
</tr>
<tr>
<td>10 - 12%</td>
<td>35%</td>
</tr>
<tr>
<td>13 - 15%</td>
<td>7%</td>
</tr>
<tr>
<td>15% or greater</td>
<td>9%</td>
</tr>
</tbody>
</table>

EE Share of Health Premium Forecast

<table>
<thead>
<tr>
<th>Change</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase</td>
<td>177</td>
</tr>
<tr>
<td>Decrease</td>
<td>13</td>
</tr>
<tr>
<td>Remain the same</td>
<td>186</td>
</tr>
</tbody>
</table>

Current Wellness Program

<table>
<thead>
<tr>
<th>Participation</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>279</td>
</tr>
<tr>
<td>No</td>
<td>98</td>
</tr>
</tbody>
</table>
### Incentive-Based Wellness Program

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>142</td>
<td>137</td>
</tr>
</tbody>
</table>

### Examples of Wellness Incentives

- $100 per month, for next calendar year
- $125/yr for participation in certain activities
- $300 for completing online program
- $35/credit for participation
- $400 bonus
- $41.66/mo for active participation
- $50 gift card for participating in screening
- $50/mo discount w/biometric screening & HRA

### Examples of Wellness Incentives

- 3% salary increase
- 4% contribution decrease for those who meet standards
- 5% reimbursement if meet requirements
- Body fat less than 25% = $$$
- Cash, club membership, gifts
- Contribution to HRA, cash, prizes
- Convert sick time to personal hours
- Discount on health care premiums
Examples of Wellness Incentives

- Discounts on fitness memberships and equipment
- Earn additional paid time off
- Fit Bit, gift cards

Onsite Health Clinic?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>36</td>
<td>340</td>
</tr>
</tbody>
</table>

Adding On-Site Health Clinic?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>34</td>
<td>308</td>
</tr>
</tbody>
</table>
### Looking Back: Biggest Issue in 2014

<table>
<thead>
<tr>
<th>Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abuse of sick time; employee tardiness</td>
</tr>
<tr>
<td>ACA compliance</td>
</tr>
<tr>
<td>Medical plan change</td>
</tr>
<tr>
<td>Bi-state agency requiring approval by both states – in different financial situations</td>
</tr>
<tr>
<td>Balancing staffing and service needs with budget constraints – council does not want to raise taxes</td>
</tr>
<tr>
<td>Benefit time</td>
</tr>
<tr>
<td>Body cameras (police)</td>
</tr>
</tbody>
</table>

### Looking Back: Biggest Issue in 2014

<table>
<thead>
<tr>
<th>Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget challenges = need for concessions – and we were at impasse</td>
</tr>
<tr>
<td>State legislation aimed at making fire minimum manning a mandatory subject of bargaining</td>
</tr>
<tr>
<td>Agreeing on discipline portion of CBA – mediator v. Citizen Review Board</td>
</tr>
<tr>
<td>Consistent application of CBA by different supervisors</td>
</tr>
<tr>
<td>Contract provisions that reduce flexibility regarding staff assignments</td>
</tr>
</tbody>
</table>

### Looking Back: Biggest Issue in 2014

<table>
<thead>
<tr>
<th>Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conversion from union pension system to State retirement system</td>
</tr>
<tr>
<td>Cost of public safety pensions</td>
</tr>
<tr>
<td>Cutting pension benefits &amp; increasing pension contributions to result in solvency</td>
</tr>
<tr>
<td>Increasing employee productivity</td>
</tr>
<tr>
<td>Eliminated over 8 overtime calculation</td>
</tr>
<tr>
<td>Employees picking up more of the contribution amount for retirement</td>
</tr>
</tbody>
</table>
Looking Back: Biggest Issue in 2014

Employees paying more for pension/health benefits w/o corresponding raises
Enough revenues to generate pay raises
Fire – Requirements for promotion
Fire Union “end run” to Mayor and Council – resulting in deterioration of relationships and fomenting distrust
Fire – Overtime use/CTO and constant minimum staffing

Looking Back: Biggest Issue in 2014

Police – Staffing levels/recruitment
Getting insurance contributions up to an amount that is defendable to taxpayers
Getting the union to accept the total cost of impact / total compensation methods
Inability to offer salary increases
Inappropriate behavior
Increased union focus on workplace bullying
Increased unionization

Looking Back: Biggest Issue in 2014

Increased workloads with no increase in FTEs
Overall frustration over 5 years without raises
Keeping qualified personnel
Limiting bargaining to appropriate items vs. attempts to expand into areas routinely reserved to management
Minimum manning staffing requirements
More grievances related to contract language than discipline
Looking Back:
Biggest Issue in 2014

Moving new hires from defined benefit pension plan to 401(k)
Negotiating healthcare contributions with all unions – who currently pay nothing … asking for large contributions in line with area public employees
New Director of HR
Ongoing attack on public pensions
Overtime pay for medical professionals
Pay for performance

Looking Back:
Biggest Issue in 2014

Keeping COLAs low
Conflicting provisions in grievance procedure – encouraging frivolous grievances
Poison bargaining unit attitude toward management (thanks to union president); low morale, zero work ethic, employee sense of entitlement and expectation of lack of accountability; countless grievances and arbitrations pending

Looking Back:
Biggest Issue in 2014

Teacher evaluations
Temporary and seasonal employees
Too many grievances … increased cost of litigation
Uncooperative civilian unit
Increase in harassment / bullying
No raise in over 4 years – employees working more with less pay
### Looking Back: Biggest Issue in 2014

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</tr>
<tr>
<td>Unemployment compensation fraud</td>
</tr>
<tr>
<td>Increase in harassment / bullying</td>
</tr>
<tr>
<td>Unfunded liabilities – pension and OPEB</td>
</tr>
<tr>
<td>No raise in over 4 years – employees working more with less pay</td>
</tr>
<tr>
<td>Major change in health care provider; proposed no salary increase;</td>
</tr>
<tr>
<td>did give bonus due to Board pressure</td>
</tr>
</tbody>
</table>

### Looking Back: Biggest Issue in 2014

<table>
<thead>
<tr>
<th>Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need to increase employee contributions and deductibles for health</td>
</tr>
<tr>
<td>insurance in order to reduce Cadillac tax liability</td>
</tr>
<tr>
<td>Weariness from years of no wage increases</td>
</tr>
<tr>
<td>Workers comp injuries; fitness for duty terminations</td>
</tr>
</tbody>
</table>

### Looking Forward: What do you see as your biggest labor relations   |
| issue in 2015?                                                      |

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Looking Forward: Big Issues for 2015

- Ability to negotiate appropriate wage increases
- ACA implications and health insurance
- Increased health care costs and egregious unfunded mandates/taxes which may be recommended or imposed by the federal government
- Bully boss claims
- For the first time in over 50 years, teacher salaries will be tied to evaluations – union is opposed

Looking Forward: Big Issues for 2015

- Implementation of a performance eval. system
- Completion of Workplace Respect Policy; improvement of labor/management relations
- Continued elimination of past practices and mandated benefit changes
- Contracting out; eliminating the need to create new positions
- Convincing employees to go to a pay for performance plan that eliminates cost of living increases

Looking Forward: Big Issues for 2015

- Cost of public safety pensions
- Decreasing leave time
- Increasing employee productivity
- Doing more with less
- Efforts by union to co-manage our business
- Wage increases where 2% budget cap imposed by state on local governments
- Establishing work rules allowing unionized employees to work more efficiently by loosening constraints of union work jurisdictions
Looking Forward: Big Issues for 2015

- Fire Union running a slate with one issue – to fire the Village Manager
- Defined contribution plans
- Grievances as a result of “stupid” managers
- Having enough Labor Relations staff to do the job
- Hiring a police K-9 unit
- Inability to offer salary increases
- Increased costs with less revenue

Looking Forward: Big Issues for 2015

- Layoff plans – currently undergoing consolidation with other state services that receive state funding – state revenue is down … cuts will have to accommodate lack of funds
- Learning where we made mistakes on our first CBA and figuring out how to correct those oversights next time
- Managing absenteeism
- National political pressure regarding living wage

Looking Forward: Big Issues for 2015

- Negotiating a meaningful pay for performance plan
- Organizational down-sizing
- Overtime calculation
- Raising wages after 7 year freeze
- Rank restructuring
- Salaries will be the biggest issue as sales tax revenues have declined
- Short staffing
Looking Forward: 
Big Issues for 2015

Technological change
The governing body – cannot predict their position and policy regarding the issues
Union attempts to usurp management rights
Unsustainable compensation plan
Wellness

Union Security Issues in 2015 
and Beyond

• New Illinois Governor may want to take a page out of Wis. Governor Scott Walker’s book:
  o Walker’s anti-union law passed four years ago has been “even more transformative than many had predicted”
  o Once thriving public sector unions have been “crippled”

Washington Post, 2/22/15

On Feb. 9, 2015
Governor Rauner 
Announces Executive Order Eliminating Fair Share
Gov. Rauner’s First Shot Across the Bow: Eliminate Fair Share

Gov. Rauner signed an Executive Order on 2/9/15 directing CMS and all other State agencies to immediately cease enforcement of fair share fee clauses for State employees, and directed such monies to be placed in escrow. Contemporaneously, the Governor filed a declaratory judgment action in federal court seeking a ruling that such fair share fee clauses are unconstitutional.

Rauner: Eliminate Fair Share

- These actions have major bargaining implications for all public employers in Illinois
- End game may lie with the U.S. Supreme Court
- Recent editorial: “Allowing nonmembers to get union benefits without paying fair-share fees would tempt dues-paying members to drop out. Union coffers – and bargaining power – would be weakened”
  
  *NY Times*, 2/13/15

Shared State Revenues

Gov. Rauner has proposed cutting the State’s municipal revenue sharing program in half for the next fiscal year – an estimated $600 million cut.

- Encouraging reforms through consolidation, employment flexibility and restructuring
Revenue Sharing

• Across the nation, municipalities have already cut employees and trimmed costs
  o The Congressional Budget Office reported a $189 billion gap between what states and local governments in the U.S. were spending in the spring of 2014 versus what would have been expected based upon their historical share of the economy.

NY Times, 8/5/14

What should you do?

• You should …
  o Educate your employees
  o Be conservative with your settlements – fiscal prudence
  o Be reluctant to bargain away management flexibility
  o Lead by Example

What should you do?

o Consider shorter-term CBAs
  -- OR --
  o Reopeners to deal with future challenges
    • ACA
    • Reopener tied to drop in revenues
  o Contingent clauses
    • Wages tied to revenue level
What should you do?

• “Consolidation, employment flexibility and compensation restructuring”

• Preserve or enhance your right to:
  o Lay off – a key safety valve and lever
  o Replace full-time workers with part-timers or short-term employees
  o Assign work to non-unit employees
  o Outsource
  o Consolidate

What should you do?

• Secure workforce attrition rights
• Consider furlough provisions
• Continue to explore managed competition concepts
• Control benefit costs
  • Including buybacks
  • Prepare for the Cadillac tax
• Consider two-tier systems for wages or benefits

What should you do?

• This requires strong management rights clauses, and appropriate waiver or advance resolution of impact and effect issues.
• Carefully review subcontracting clauses, RIF provisions, termination of seniority and recall clauses
What should you do?

- If you have not done it already … remove or lessen burdensome work rules
  - Excessive overtime rules
  - Burdensome hireback rules
  - Adopt 7K for public safety employees

What should you do?

- Resist minimum staffing clauses
  - Limits your ability to reduce by attrition
  - Limits your ability to outsource
  - May create unnecessary overtime

Collective Bargaining Trends and Developments

NPELRA Annual Training Conference
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Savannah, GA

Robert J. Smith, Jr.