

Lou Truscoff Zoom Concert Saturday, November 7, 4:00 p.m.

By Karen Richter

Probably no other political event in recent history has been more on our minds than the upcoming election. For the last four years, we read and listened to the media every day about the corruption, hatred, and damage to our democracy by this Administration. We have been in the streets marching and rallying together against their despicable actions that are simply too exhausting to list.

But during the last four years we have fought back in many other ways: canvassing, writing letters and post cards, donating and phone banking to elect as many progressive candidates in our state and around the country as possible.

Hopefully our hard work will result in a good outcome, and we can all join together again with an After the Election Singalong with Lou Truscoff. Lou has been writing and finding songs that will help us celebrate and look forward together.

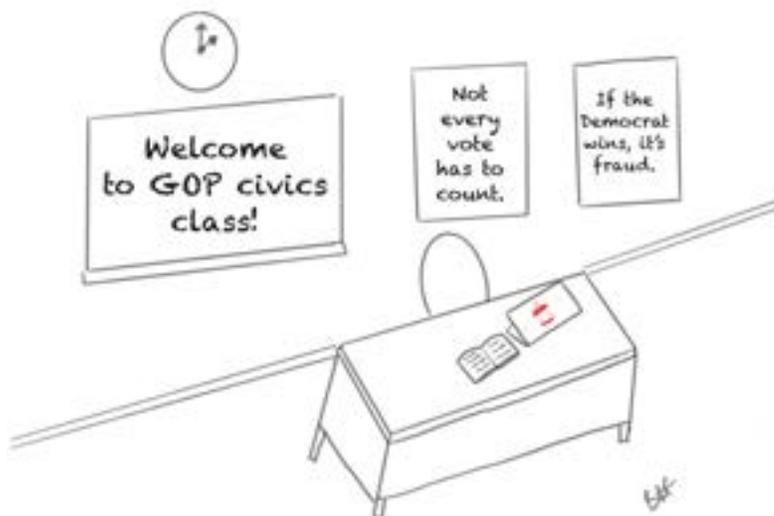
Join us on Saturday, November 7, 4:00 p.m. We'll send out the Zoom link soon. If you get regular emails from PSARA, watch for the link. If you don't, contact Mike Andrew at organizer@psara.org to get on PSARA's email list.

Karen Richter is PSARA's Membership VP and Chair of our Fundraising Committee.



The Barbed Wire

By Barbara Flye



The Retiree ADVOCATE

Published monthly by the PSARA Education Fund, 321
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Congratulations Pam and Tom Lux

PSARA's President, Pam Lux, and our Treasurer, Tom Lux, are being honored by the Harry Bridges Center for Labor Studies as "Distinguished Supporters of Labor Studies." Also being honored is the organization Pam and Tom have devoted so much time and work to, the Pacific Northwest Labor History Association (PNHLA).

The award will be presented at the Harry Bridges Center's upcoming Labor Studies Awards Celebration on November 15.

To quote from the event program: "Tom and Pam have dedicated their lives to the service of working people. Set to celebrate their fortieth wedding anniversary next year, the pair spent decades as active union members in the Seattle area...Now both retired, they continue to spend their time advocating for workers, Tom as President of the PNHLA and Pam as President of Puget Sound Advocates for Retirement Action (PSARA)."

PSARA members can register for the awards celebration at labor.washington.edu

In Memoriam: Sadako Hayase Houghton

We extend our deepest gratitude to Sadako who bequeathed a generous financial gift to PSARA upon her death in 2017. Sadako was born circa 1925 in California. As an American of Japanese descent, she was interned during WWII and carried painful memories of that time throughout her life. Despite this hardship, she was able to attend Swarthmore College, and she became a teacher and a scientist. She joined PSARA in 2012 and was a contributing member through 2015. We greatly appreciate her generous bequest to PSARA.

Save the Dates!

**Tuesday, November 17
12:30 p.m.**

PSARA Legislative Conference

Prepare for the upcoming legislative session, review PSARA's Legislative Agenda, and learn how to lobby our elected representatives in the era of COVID-19.

**Thursday, December 17
1:00 p.m.**

PSARA Winter Membership Meeting

Exciting speakers, PSARA elections, Bylaws revisions, and more.

We will meet via Zoom until it's safe to meet in person once again. Zoom links will be sent via PSARA's email system. If you get regular emails from PSARA, watch for the links. If you don't, email Mike Andrew at organizer@psara.org to get on our email list.

Medicare: What to Choose

By Robby Stern

October 15 to December 7 is open enrollment period for Medicare. Our mail boxes are filled with promotions for Medicare Advantage (MA) plans.

The Center for Medicare Services (CMS) has shown favoritism to MA plans, allowing them to provide benefits not available in original Medicare including prescription drugs. Approximately 34 percent of Medicare beneficiaries choose MA plans. As a growing number of baby boomers become eligible for Medicare, the number of total lives covered by MA plans is increasing.

In a phone call with Diane Archer, the former founder and President of the Medicare Rights Center and the founder and President of Just Care, a newsletter which describes itself as providing "helpful and trustworthy health advice for boomers, older adults, and care providers," Archer expressed deep concern about the significant presence of private insurers in the Medicare system. She thinks beneficiaries are "rolling the dice" by enrolling in MA. She expressed the belief that if the present trend continues, public original Medicare will be destroyed and private insurers will take over. She fears Medicare beneficiaries will be left to the mercy of private, mostly for profit, health care insurers.

The Advocate has published articles about some of the academic studies that show MA plans work well for healthy and relatively healthy beneficiaries. But when a MA beneficiary gets really sick or has a serious chronic condition, getting to the provider they want or getting the services or supplies they need has, in many cases, proven to be more difficult than under original Medicare. That difference is acknowledged on Page 8 of the Medicare and You 2021 handbook.

"In most cases you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.

In some cases, you have to get a service or supply approved ahead of time for a MA plan to cover it."

What happens frequently is that beneficiaries with serious conditions switch from MA to original Medicare so they can see the provider they want or get the needed services or supplies.

Medigap insurers are required to provide coverage for beneficiaries who choose traditional Medicare as their original choice for as long as they remain in public Medicare. BUT, if a beneficiary switches from MA to traditional Medicare and tries to purchase a Medigap plan to cover costs not covered by Medicare, they find they can be denied supplemental insurance coverage based on a pre-existing condition. Guaranteed coverage does not apply to beneficiaries who choose MA and then want to move from a MA plan to original Medicare.

States have the power to regulate these insurers, and four states, NY, CT, MA, and ME require guaranteed issue by private Medigap insurers. In the rest of the country, including WA, there is no guaranteed issue.

Kay Tillow, a union organizer in Kentucky and a health care for all advocate, wrote an excellent article in the *Daily Kos* entitled "Beyond the Medicare Advantage Scam." She points to a frequently shown ad featuring Joe Namath, a famous 1960s quarterback. Sounding like a public service announcement, Namath urges Medicare beneficiaries to call the Medicare Coverage Helpline. This helpline is a creation of MA plans. Namath expresses concern that beneficiaries will miss out on all the new benefits offered by MA plans.

Tillow points out: "You may be okay for a time and save money monthly – as long as you don't get sick. Once you need to use the plan, you will discover the problems that come from being in a for-profit plan that makes more when it



Robby Stern

denies you care. Your choice of physicians will be restricted to a list. The specialist you need may not be anywhere near where you live. The hospitals and rehabs centers will be limited. The post-hospitalization facility available to you is likely to be the one with the worst reputation. The drugs you need may now cost a fortune."

A September, 2020 study by Jason Abaluck, an Associate Professor of Economics at Yale, discusses the implications of choosing one insurer over another. The study found that choice of insurance plans "appreciably influence the survival rate of enrollees" in MA plans.

The research revealed a failure of the CMS star system to provide guidance toward the best choices. The study focused on the MA market. It found that there were significant differences in annual mortality rates between the plans. Controlling for basic demographic factors, some plans averaged a death rate of 2 percent of enrollees per year

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The Madness of More Rethinking Growth

By Michael Righi

We have an obsession with gross domestic product (GDP) growth. The growth of the economy is national policy. It creates jobs. Makes people happy. Wins elections. And, if not stopped or even reversed, it will destroy our planet.

Rich nations now use 28 tons of material per person per year to produce output (measured by GDP). That's fish and forests, plastics and metals, coal and gas and oil. That 28-ton material footprint is four times what the earth can sustain, according to the best estimates of ecologists. (That footprint is not just what you personally consume, but also the roads you drive on, the buildings you work in, the military jets your government buys.)

Scientists estimate that the per-person material footprint can only be about 7 tons per year. They have been working on this problem for years, and even if they are off by a bit, the mismatch is stark.

In total, the global economy uses nearly 100 billion tons of natural resources every year (the ecological limit is about 50). You see the results: deforestation, depletion of fish stocks, soil degradation, the collapse of biodiversity. It takes burning a huge amount of energy to extract and process and transport all that stuff. So that means CO2 emissions and climate change.

"Green Growth" Is a Fraud

Not to worry, our elites (who benefit mightily from the growth of GDP) tell us. Their narrative is that technology will enable rich economies to "dematerialize," to continue to grow while using fewer resources. We can achieve "green growth." CEOs, bankers, corporate politicians, Silicon Valley honchos love the idea – more output, more profit, no need for changing anything.



How is dematerialization supposed to happen? Through the magic of markets, of course, with perhaps a few extra government incentives. Profit must be made. Let's look at the evidence, because it is very straightforward: For the last two decades, when dematerializing is supposed to be gaining steam, the US material footprint has been going up, not down. At exactly the same rate as the growth of GDP.

Their other buzzword is "decoupling" – that we can have both GDP growth and less CO2 pollution as we transition away from fossil fuels to clean energy. This, at least, is plausible; fossil-free energy capacity has gone up by 8 billion megawatt hours. That's a lot, and clean energy has become price-competitive with fossil fuels.

But here's the catch: During that same period, energy demand, because of economic growth, has gone up six times more than the new clean energy capacity created. We do not have forever to reduce carbon emissions. Even reaching the relatively weak Paris Accord goals requires that high-income countries get to net zero carbon emis-

sions by 2030. That's not possible the way we are headed.

Degrowth

How do we get there? We stop insisting on perpetual growth of GDP. More GDP is not what we want; it is what the wealthy want. Increases in GDP wind up in the pockets of the rich, not improving peoples' lives. The US has a GDP per capita of about \$60,000 and an average life expectancy of 78.5 years; the citizens of Portugal live three years longer with a GDP of \$21,000; and South Koreans get four years more with a GDP of \$29,000.

What we need is "degrowth." This means reducing natural resource use to align with planetary limits, while sharing resources, income, and opportunity more fairly and investing massively in public goods such as transportation and housing.

The excess growth we have now is almost entirely due to the overconsump-

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The Biden Plan

By Jeff Johnson

Our planet just experienced the hottest September in recorded history, and the year 2020 is on track to be the hottest year on record! Say that to yourself a few times.

All right now, hold the press and go out and vote, today. Vote for Biden and Harris. At least they have a plan for climate change.

The guy who watches Fox News in the White House denies there is a problem, saying "science doesn't know" and that forest management is the answer to those pesky fires burning up the west. He is wrong. He is lying. And most importantly he is dangerous.

Joe Biden and Kamala Harris rightfully tell us that to combat the coronavirus we need to follow the science. So too with climate change.

So how does the Biden Plan on climate and clean energy stack up?

The Biden Plan is 28 pages long – specific in part and vague in others. In the next several paragraphs I will summarize the just transition and job creation aspects of the plan and raise several concerns.

In its broad sweep the Biden Plan aims at net-zero carbon or GHG emissions across the economy by no later than 2050, and by 2035 in the power sector. The goal is to create many millions of good family-wage jobs, and preferably union jobs, in rebuilding the country's infrastructure, clean energy production and distribution, auto industry, transit, energy retrofits (commercial and residential), rail, affordable and sustainable housing, innovative technologies, and creating a Civilian Climate Corps. The investment plan for the first four years is \$2 trillion.

The good jobs narrative relies on passing the PRO Act (The Protecting the Right to Organize Act) passed by the House in February of 2020. The Pro Act would reclassify millions of workers as employees for the purposes of joining unions and collective bargaining, give workers more protections dur-



Jeff Johnson

ing disputes at work, put in place stiff penalties for companies that retaliate against workers for organizing, and weaken "right-to-work" laws in the 27 states that have passed this anti-union legislation.

The Biden Plan also includes provisions from Senator Merkley's "Good Jobs for the Twentieth Century Energy Act," which allows the federal government to use procurement powers to buy American and to "buy clean." In addition, the Plan commits to prevailing wage standards, paid leave, fair overtime and scheduling practices as well as Project Labor Agreements/Community Workforce Agreements with local hire provisions and apprenticeship opportunities. And for jobs not covered under collective bargaining agreements a commitment to pay \$15 an hour.

There is also a commitment to fossil fuel workers and their communities to secure the benefits these workers have earned but not been paid by the companies that have abandoned them. The Biden Plan will create a Task Force on Coal and Power Plant Communities to advise on making significant investments in these communities for a just transition moving forward.

One of the more significant pieces of the plan is a recognition that front-line communities, communities of color, poor white communities, and indigenous peoples have disproportionately suffered the impacts of both industrial pollution and climate disasters. As a consequence, these communities are to receive 40 percent of the benefits of expenditures in clean energy, energy efficiency, transit, housing, workforce training, industrial and lead pollution remediation, and clean air and water infrastructure.

If you google The Biden Plan to Build a Modern, Sustainable Infrastructure and Equitable Clean Energy Future you can see the job estimates for the sectors listed above.

How about concerns with the plan? Any plan based on net-zero emissions rather than zero emissions of carbon allow for the continued production and use of fossil fuels. This raises a series of questions. Why? Which ones and what is the impact on front-line and fence-line communities? What will the impact be on clean air and clean water? Even if we achieve net-zero carbon emissions in the US, climate change is a world problem. Those countries that caused the brunt of the problem and received the bulk of the riches made from the fossil fuel economy must do better than the net-zero goal.

Follow the science and look at the evidence. The Biden Plan assumes that at least some fracking can be safe, i.e., forcing high pressure water and toxic chemicals into the earth won't pollute aquifers or cause seismic events. So far this has not proven to be true.

The Biden Plan puts reliance on carbon capture and sequestration, i.e., reusing carbon emissions to further power industry or storing carbon emissions deep in the earth. This smacks of

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SENATE JOINT RESOLUTION 8212: A Common Sense Measure to Ensure the Sustainability of the Long-Term Care Trust Act.

Last year with PSARA members' help, the legislature passed the Long-Term Care Trust Act. This bill will fund long-term care supports and service benefits to eligible Washingtonians through a 0.58 percent payroll tax. Unfortunately, people who are retired will not benefit from this, but future generations will have the benefit of receiving funds to pay for long-term care if it is needed.

However, modeling associated with this new program assumed investment returns that are likely unachievable under state law, calling very much in doubt the financial viability of the program at the present tax level. This will result in either a tax increase or the cutting of benefits.

Senate Joint Resolution 8212 is a solution that we can vote on this November. It is a common sense measure that will help protect taxpayers and ensure the viability of the Long-Term Trust Act. Washington's constitution prohibits the state from having equity investments, meaning stocks and bonds. The founders were rightfully concerned the state would subsidize or become beholden to private businesses.

Yet over the years, constitutional amendments have been proposed and approved by voters to relax that prohibition where appropriate.

- In 1968, voters authorized the investment of public pension funds in equity investments.
 - In 1985, voters authorized the investment of workers' compensation funds.
 - In 2000, voters authorized investments of funds held in trust for persons with developmental disabilities.
- Senate Joint Resolution 8212 is simple and straightforward. It would follow in the footsteps of those other amendments, permitting funds in the Long-Term Care services and supports account to be invested in stocks and bonds, as authorized by the Legislature.



Governor Jay Inslee signs the Long-Term Care Trust Act. Also in the photo: Speaker Laurie Jenkins, Sen. Steve Conway, Sen. Karen Keiser, Sen. Derek Stanford, Sen. David Frockt, and Rep. Eileen Cody.

The Biden Plan

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a certain level of hubris that once again suggests people are smarter than Mother Nature. This raises concerns.

The Biden Plan also promotes advanced nuclear technologies, e.g., smaller module nuclear reactors. Given the record around the world of radiation leaks and radioactive contamination, not to mention how do you safely store say uranium 238 which has a half-life of 4.5 billion years? Anyone else have concerns? I would much rather we invest in solar, wind, geothermal, wave, and tidal technology to name a few clean renewable sources of energy.

Nonetheless the Biden Plan, along with his intention of the US rejoining the Paris Climate Accords, sets us on a better path. And as climate disaster intensifies, we can and must accelerate our clean energy ambitions. Better though, we keep the pressure on the Biden administration to be more aggressive and put into place a real Green, Black, Brown, and Red New Deal.

Jeff Johnson is a retired President of the Washington State Labor Council and a member of PSARA's Climate and Environmental Justice Committee.

Fight Against Racism, Vigilantes Wins Some Victories

By Lisa Dekker and Tim Wheeler

Increased awareness of local right-wing extremism, racism, and the potential for violence has begun to stir strong resistance and action in our small community. What follows is a brief update to two earlier articles in the *Advocate*.

Sequim City Council/SOS: Troy Tenneson was one of three councilpersons who were groomed and ran for a seat on the Sequim City Council in 2019, thanks to support from "Save Our Sequim" (SOS), the citizen group bent on rejecting the Jamestown S'Klallam Tribe's proposed MAT clinic for opioid treatment. Despite numerous and convoluted court challenges by SOS, the clinic proposal is still on track for ultimate approval as of this writing.

Tenneson was also serving as chair of the Clallam Young Republicans. He soon made it clear that he was ambivalent about serious Council duties, and on August 13 he resigned. Jody Wilke, leader of SOS, was a Republican candidate for the Washington State Legislature. She too abruptly dropped out of the race, a shock since voters assumed she was building her voter base as the head of SOS.

Among the candidates looking to be appointed this month to Tenneson's seat is Vicki Lowe, Executive Director of the American Indian Health Commission of Washington State. A Clallam County native, Sequim High School graduate, and mother of five, she would be the first person of S'Klallam tribal descent ever to serve on the City Council. A staunch advocate of health care for all, she recently participated in a webinar sponsored by PSARA. She has pledged to run for election in 2021 even if the City Council does not appoint her now, and many in the community have voiced strong support for Vicki.

Mayor Q-Anon: In September a group of Sequim residents demanded the resignation of Mayor William Arma-



Demonstration at the Port Angeles Courthouse

cost. Thanks to research by Marsha Maguire and others, his shocking support of the absurd (and Trump supporting) Q-anon conspiracy theory was exposed. On the local KQSM radio program, the mayor even referred listeners to the Q-anon website. "We want to stand up and say this is not who we are," said resident Shenna Younger on a KING-5 interview. Unfortunately, the Sequim City Council took no action and Armacost continues as mayor.

Standing up against local vigilante actions: AVATAR is an ad-hoc committee of Clallam County residents that formed in response to the two vigilante incidents on June 3. Their goal is to ensure that citizens' safety and First Amendment rights will be protected in any peaceful protest or gathering.

On September 17 AVATAR met with Sequim City Manager Charlie Bush and Sequim Police Chief Sheri Crain to discuss past and future responses of local law enforcement. A follow-up is scheduled October 22. On October 8 AVATAR met with Clallam County Sheriff Bill Benedict and Clallam County Com-

missioner Mark Ozias. Among the issues discussed was a Facebook post by Clallam County Deputy Bill Cortani, bragging in Elmer Fudd-speak, that he was going to "hunt pwotesters," a chilling threat that Cortani seemed to think was funny. But the AVATAR members did not consider it funny. Sheriff Benedict was apologetic, informing the group that he had placed Cortani on three days suspension, a mere slap on the wrist.

It was Seth Larson, owner of Fred's Guns in Sequim, who organized the vigilantes that intimidated peaceful Black Lives Matter protesters in Sequim on June 3. Larson announced last week that his gun shop, Fred's Guns, is closed, and he is now selling firearms and ammunition from his home. Thankfully, Facebook recently shut down both his personal and business Facebook page after Larson posted a call for gun owners to wage "war" if Donald Trump loses the election.

Lisa Dekker and Tim Wheeler are PSARA members and activists in Clallam County.

Wall Street Makes Big Bucks Off Police Brutality

By Mike Andrew

You've got to hand it to Wall Street – they'll make money off anything!

They even rake in big bucks off police brutality. Here's how it works...

Tens of thousands of anti-racist protestors have been arrested in the six months since George Floyd was murdered by Minneapolis cops. Thousands have been injured by police clubs, projectiles, and chemical weapons. Thirty-six have been killed.

All of this violence generates legal complaints against police departments. In Seattle alone, more than 15,000 complaints have been filed with the Office of Professional Accountability – the agency that oversees complaints against police.

Many of these complaints will result in civil settlements. The city will just pay injured parties rather than defending their police in court. If complaints make it to court, cities may be on the hook for even bigger payouts.

No city has a pot of cash sitting around under the mayor's desk to use for such contingencies.

Some use dedicated funds to pay settlements, some have insurance policies, but most finance their legal obligations by selling bonds, just as they would to raise money for infrastructure or public parks.

And that's where Wall Street makes bank, with next to no risk. There's even a special category of bonds, called "police brutality bonds" in the trade.

Big banks compete to underwrite -- or act as the middlemen -- on these "general obligation bonds" because they pay out millions in fees.

Then, they sell the bonds to rich investors and hedge funds, which collect interest as high as 7 percent. These police brutality bonds, "quite literally allow banks and wealthy investors to profit from police violence," according



to a 2018 report from the Action Center on Race and the Economy.

The bonds are also backed by the "full faith and credit" of the city that issues them, which means the city has to raise additional money to service the debt, usually by raising taxes.

Since cities rarely default, the bonds are nearly risk-free for investors. The added interest on the bonds can nearly double the costs, with taxpayers footing the bill.

Take Chicago as an example. It employs 13,500 police officers, about 10 times the number Seattle has on the payroll.

Between 2008 and 2017, Chicago sold over \$700 million in police brutality bonds, more than any other city in the country, according to the Action Center on Race and the Economy.

Over that period, investors reportedly collected \$1 billion in interest -- and taxpayers spent about twice that much servicing the debt.

On top of the interest, banks charge "underwriting fees," or commissions for

selling the bonds on behalf of the city. But the payments aren't spread out over time like the interest. Banks take their cuts right off the top, even before the deals are done.

In 2017 Goldman Sachs pocketed \$1.8 million as the lead underwriter on Chicago's \$275 million bond sale. Three years prior, Wells Fargo collected \$1.72 million in fees on the city's \$450 million bond sale.

"It's generally easy for [general obligation] issuers to find someone willing to underwrite their bonds; the underwriting process is very competitive with many investment banks vying for the business," R&C Investment Advisors managing director Roberto Roffo told *Vice News*.

With cities across the country facing 20 percent budget shortfalls due to the pandemic, they'll also likely need these bonds more than ever. In fact, cities like Chicago -- which has a near junk credit rating -- will need access to the credit market the most. And they'll pay higher yields to do it, which makes an even sweeter deal for investors.

WA State Labor Council Reaffirms Support for Medicare for All

By David Loud

On September 25, delegates to the 2020 convention of the WA State Labor Council (WSLC) voted 202-0 to endorse a health care resolution reaffirming support for a single-payer, Medicare for All solution to our country's need for universal and affordable health care.

The resolution also emphasizes the urgency of addressing the racial inequities laid bare and made worse by the pandemic, and calls for enactment of the Health Care Emergency Guarantee Act (HR 6097), introduced by our own Representative Jayapal, as the most practical way to cover everyone in the nation while the pandemic is still with us.

WSLC includes more than 600 union locals and councils representing approximately 550,000 rank-and-file union members throughout the State of Washington.

PSARA, a WSLC-affiliated Auxiliary, was the original sponsor of the resolution. Like PSARA, the other WSLC affiliates which cosponsored the resolution are members of Health Care Is a Human Right WA: American Federation of Teachers WA, International Association of Machinists 751 (Boeing), Pride At Work, Retired Public Employees Council, SEIU Healthcare 1199NW, UAW 4121 (UW grad students and post-docs), United Food & Commercial Workers 21, and WA State Nurses Association.

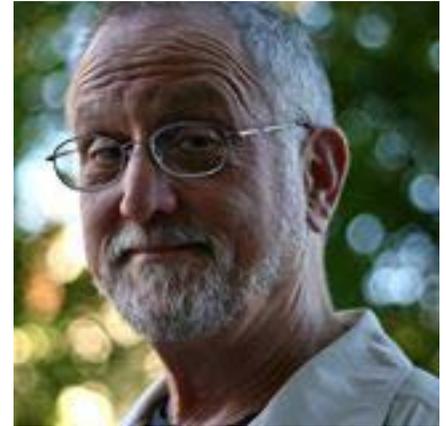
The broad resolution sponsorship and the 202-0 vote by convention delegates reflect a broadening of support for Medicare for All in the labor movement.

Labor opponents of Medicare for All often argue that it would jeopardize the benefits their members have fought so hard to win and protect. But Rep. Jayapal and Sen. Sanders' proposals (HR 1384 and S. 1129) offer a benefit package as good or better than any union has won -- including vision, hearing, dental, and long-term care

-- and specifically protect unions' ability to negotiate supplemental benefits, as cited in the WSLC resolution. Furthermore, the pandemic's massive job losses have driven home the fragility of employer-based health care coverage.

Rep. Jayapal and Sen. Sanders' proposals for improved and expanded Medicare for All would also make health care more affordable for most workers, employers, and current Medicare beneficiaries by eliminating premiums, deductibles, and co-pays, relying instead on a range of progressive taxes to be further discussed.

In 2021, if we have President Biden and a Democratic majority in both houses of Congress, we will still face fierce resistance to Medicare for All from the medical industry and its political allies of both parties. And we will still be in the midst of a pandemic and an economic collapse from which we cannot recover without first addressing the public health crisis. This is why it will be so important to demand passage of the Health Care Emergency



David Loud

Guarantee Act or comparable proposals, to establish immediate universal health care access while postponing the debates about long-term answers on how to achieve a national health program and health justice. Stay tuned!

David Loud is a PSARA member and our representative to Health Care Is a Human Right WA.

“Resolved” sections of health care resolution adopted by a vote of 202-0 at Washington State Labor Council’s 2020 convention

RESOLVED, that the Washington State Labor Council, AFL-CIO support and urge our federal legislators to co-sponsor and enact both the House and Senate Medicare for All bills and the Health Care Emergency Guarantee Act, as well as other legislative proposals that may be needed to move our country towards universal and affordable health care, and that we will urge our union and community allies to make such legislation a priority in all federal electoral efforts; and be it finally

RESOLVED, that the Washington State Labor Council, AFL-CIO forward this Resolution to the AFL-CIO and to the Washington State Congressional delegation.

Older Workers On the Chopping Block

By Mike Andrew

More than half of US workers over 50 are pushed out of longtime jobs before they want to retire. Many suffer irreversible financial harm as a result.

That's the startling conclusion of a study by Pro Publica and the Urban Institute first published in 2018 and updated last year.

The study is based on data from the Health and Retirement Study (HRS). Since 1992 HRS has followed a randomized sample of about 20,000 people from the time they turn 50 through the rest of their lives.

According to the US Census Bureau, there are currently 40 million Americans age 50 and older who are working. Analysis of the HRS data suggests that as many as 22 million of these people have or will suffer a layoff, forced retirement, or other involuntary job separation. Of these, only a little over 2 million have recovered financially or ever will.

The HRS data shows that between the time older workers enter the study at age 50 and the time they leave paid employment, 56 percent are laid off at least once or leave jobs under such financially damaging circumstances that it's likely they were pushed out rather than choosing to go voluntarily.

Only one in 10 of these workers ever again earns as much as they did before leaving their job. Even years afterward, the household incomes of more than half of those who experience such work disruptions remain substantially below those of workers who don't.

"This isn't how most people think they're going to finish out their work lives," said Richard Johnson, an Urban Institute economist. "For the majority of older Americans, working after 50 is considerably riskier and more turbulent than we previously thought."

HRS focused on workers who enter their 50s with stable, full-time jobs and who have been with the same employer for at least five years. These are the



Laid off electrical workers
(Photo: CBC)

ones that economic studies show are least likely to encounter employment problems.

And HRS considered only separations that result in at least six months of unemployment or at least a 50 percent drop in earnings from pre-separation levels.

For the purposes of the study, job departures were sorted into voluntary and involuntary and, among involuntary departures, between those likely driven by employers and those resulting from personal issues, such as poor health or family problems.

Overall, 28 percent of stable long-time employees experienced at least one damaging layoff by their employers between turning 50 and leaving work for retirement.

An additional 13 percent of workers who start their 50s in long-held positions unexpectedly retire under conditions that suggest they were forced out.

When they first enter the survey sample, they tell researchers they plan to keep working for many years, but within a couple of years they suddenly

announce they've retired with a substantial drop in earnings and income.

Finally, an additional 15 percent of workers over 50 who begin with stable jobs quit or leave them after reporting that their pay, hours, work locations, or treatment by supervisors have deteriorated. These, too, indicate departures that were not freely chosen.

"We've known that some workers get a nudge from their employers to exit the work force and some get a great big kick," said Gary Burtless, a labor economist with the Brookings Institution. "What these results suggest is that a whole lot more are getting the great big kick."

For 50 years, it has been illegal under the federal Age Discrimination in Employment Act (ADEA) for employers to treat older workers differently than younger ones with only a few exceptions, such as when a job requires great stamina or quick reflexes.

Judges and policymakers have usually treated the ADEA's provisions as part and parcel of the nation's fundamental civil rights guarantee against discrimination on the basis of race, sex, ethnic origin, and other categories.

But in recent years, employers' insistence on freedom to remake their workforces – supposedly to meet global competition – have won an increasingly sympathetic hearing. Federal appeals courts and the US Supreme Court have reacted by widening the reach of the ADEA's exceptions and restricting the law's protections.

At the same time, most employers have stopped offering traditional pensions, which offered an incentive for older workers to retire voluntarily: maximum payouts for date-certain departures and the assurance that benefits would last as long as the people receiving them.

That's left older workers responsible for financing their own retirements and many in need of continued work.

The Madness of More

Continued from Page 5

tion of the world's 1%. The carbon footprint of someone in the richest 1% is 30 times that of someone in the poorest 50% of the world's population. That's just their consumption; they are also the owners and controllers of the corporations and politicians responsible for our present exploitation and inaction.

Degrowth is not the same as recession. It does not mean abruptly reducing output and laying workers off. It means redefining how we measure our economy. It means policies to reduce waste, obsolescence, advertising, and packaging. It means drastically reducing inequality, sharing work through reduced hours, and instituting job and income guarantees for all. It would mean a massive expansion of health care and education and low-carbon care work.

This article only opens a discussion, a discussion that has to happen, broadly and democratically. I have a number of questions to grapple with, which I will try to do in future articles. Here are a few: How does degrowth fit with the Green New Deal? Most importantly, how do we get a just transition for workers and communities of color and indigenous peoples? Can this transition to consuming and producing less be accomplished under capitalism? How can poverty and the extraction economy be remedied in the Global South? Just a few questions.

Michael Righi is a retired economics professor and a member of PSARA.

The only thing worse than being blind is having sight but no vision.

Helen Keller

Medicare: What to Choose

Continued from Page 3

and some averaged a death rate of eight percent of enrollees per year. One would expect to find guidance from the CMS rating system, but mortality rates are not considered by CMS when assigning stars.

Achieving an expanded and improved Medicare for All system such as proposed by Rep. Jayapal would be best for everyone. That will not be possible in a Medicare system that includes both a public plan and private plans. There is an average of 33 different MA plans in a typical US county. We lose all or almost all of the administrative savings that would be achieved in a single expanded and improved public plan.

What do we do immediately:

1. Advocate for equity between traditional Medicare and MA. Any benefit offered by MA should be available for traditional Medicare.
 2. Seek passage of legislation in WA that requires Medigap insurers to cover MA beneficiaries that leave MA and seek coverage with original Medicare.
 3. Organize to win Improved Medicare for All. Don't allow the private insurers to divide Medicare beneficiaries between those on original Medicare and those on MA. All of us will benefit from a single payer public Improved Medicare for All.
- Robby Stern is President of the PSARA Education Fund.*

Do You Want Us to Email the Advocate to You?

If so, just contact Mike Andrew at organizer@psara.org and we'll add you to our email distribution list.

You can get the Advocate as an email only, or you can get both email and hard-copy. Your choice. Just let us know your preference.

To Renew or Donate

PSARA Education Fund

321 16th Avenue S, Seattle WA 98144

- Basic contribution: \$20
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- Supporting: \$50 New contributor
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Meetings and Events

For the health and safety of our members, all PSARA events will be virtual until further notice. For the Zoom links, email organizer@PSARA.org

PSARA Climate and Environmental Justice Committee: 10 a.m. – 11:30 a.m., Thursday, November 5.

PSARA Government Relations Committee: Noon – 1:30 p.m., Thursday, November 5.

Zoom Concert with Lou Truskoff: 4:00 p.m., Saturday, November 7. See article on Page 1.

PSARA Fundraising Committee: 11:00 a.m. - Noon, Monday, November 9.

PSARA Education Committee: 2 p.m., Tuesday, November 10.

PSARA Southend Committee: 1:00 – 2:30 p.m., Thursday, November 12.

PSARA Legislative Conference: 12:30 p.m., Tuesday, November 17. Prepare for the upcoming legislative session, review PSARA's Legislative Agenda, and learn how to lobby our elected representatives in the era of COVID-19.

PSARA Race and Gender Equity Committee: 11 a.m.– Noon, Thursday, November 19.

PSARA Executive Board: 12:30 p.m. – 3 p.m., Thursday, November 19.

We look forward to seeing you online until it's safe to meet in person once again.

Election Day, Tuesday, November 3

PSARA recommends:

Referendum 90 asks voters to approve a law passed by the legislature providing for comprehensive age-appropriate sex education in public schools. Vote to **APPROVE** this sensible measure.

Engrossed Senate Joint Resolution 8212 provides for a way to invest funds for Long-Term Care (see an analysis of this measure on Page 6). **APPROVE.**

King County Proposition 1 helps fund renovations and improvements to Harborview Medical Center. Vote **YES** for quality medical care.

PSARA does not endorse candidates for office.