



Alliance for Retired Americans

815 16th Street, NW, Fourth Floor • Washington, DC 20006 • 202.637.5399

www.retiredamericans.org

Spanish version: www.alianzadejubilados.org

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Social Security Takes Center Stage in the 2020 Presidential Race

During a speech in Pittsburgh and in new television ads Democratic presidential nominee **Joe Biden** sharply criticized **President Trump's** promise to eliminate the payroll tax that funds Social Security this week.



Vice President Biden in Pittsburgh Monday

Biden said that if Trump is re-elected, his plan would mean that Social Security's retirement benefits would end permanently in 2023, and disability benefits would end in 2021. The Vice President's statement is based on a [public letter written by the Social Security Administration's own actuary](#).

In the past, politicians have paid a steep price whenever they proposed reforms to reduce Social Security benefit increases for future retirees. *The Washington Post's Jennifer Rubin notes* that this situation is

even more threatening: Trump is threatening to pull the plug on current retirees, with no alternative funding mechanism in sight.

“Donald Trump has made it clear that if he is elected, he will take away seniors’ hard-earned benefits, while former Vice President Biden has promised to expand Social Security,” agreed **Richard Fiesta**, Executive Director of the Alliance. “The differences between the candidates for president on this issue could not be more stark.”

Coronavirus Crisis Highlights Need to Help Workers Form Unions

A **new report** by the Economic Policy Institute discusses the importance of unions and workers’ collective action in establishing an equitable economy, particularly during the coronavirus pandemic.

The authors found that unionized workers earn on average 11.2% more in wages than nonunionized peers. Unionized Black workers are paid 13.7% more than their nonunionized peers, while unionized Hispanic workers are paid 20.1% more than their nonunionized peers. White workers represented by unions are paid 8.7% more than their nonunionized peers. Additionally, 94% of workers covered by a union contract have access to employer-sponsored health benefits, compared with just 68% of nonunion workers, and 91% of workers covered by a union contract have access to paid sick days, compared with 73% of nonunion workers.

Only 1 in 9 U.S. workers were covered by a union contract in 2019, even though [Americans' 65% approval of labor unions is now the highest it has been since 2003](#).

The authors explain that the badly broken system governing collective bargaining has eroded unions and worker power more broadly, contributing to both the suffering during the pandemic and the extreme economic inequality exacerbated by the pandemic. Working people, particularly low-wage workers—who are disproportionately women and workers of color—have largely borne the costs of the pandemic. While providing the “essential” services our economy relies on, many of these workers have been forced to work without protective gear, have no access to paid sick leave, and when workers have spoken up about health and safety concerns they have been fired.

“As we celebrate Labor Day we must recommit to fighting for strong labor laws to protect working people from the health and economic impacts of the coronavirus pandemic and ensure that all workers can have a secure retirement,” said **Alliance President Roach Roach, Jr.** “Our elected officials must enact laws that will help workers organize unions.”

Time to Make Your Plan to Vote: North Carolina Begins Mailing Ballots Today

The November 3rd general election is just 60 days away, and today North Carolina will begin mailing ballots to voters who have requested a mail-in ballot. Other states will not begin to mail ballots until early October.



To learn the different ways you can cast your ballot this fall, visit [vote.org](https://www.vote.org)

The U.S. Postal Service has warned that voters who wish to vote by mail should request their ballots **AT LEAST TWO WEEKS** before the deadline to ensure your ballot is counted.

“Seniors have so much at stake this fall -- and we need to protect our health while we vote. It’s important that everyone make a plan for how they will vote now,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “We urge Alliance members to plan ahead and not to wait until the last minute. It’s time to make sure you are registered to vote and if you plan on voting by mail, request your ballot,” he continued.

[Nine states and Washington D.C.](#) plan to send every registered voter a mail ballot request form or a ballot for the upcoming election. Other states still require voters to request an absentee ballot in

order to vote by mail. Check vote.org or your Secretary of State's office to get the most accurate and up to date information for your state and community.

Unemployed Older Workers at Risk of Never Returning to the Workforce Due to the Pandemic

The Coronavirus pandemic has accelerated the trend towards involuntary retirement, retiring before one wants to, in the United States. The New School's Retirement Equity Lab reported that [2.9 million workers ages 55 to 70 had left the labor market](#) by August, and it is projected that another 1.1 million will do the same by November.

Older workers once benefited from a so-called "experience premium" and were less likely to be laid off during downturns, but that is often no longer the case. Fears of contracting the virus may have prevented some individuals from voluntarily returning to work; however, that certainly is not the only factor to explain the problems older workers face.

"The experience premium has been shrinking over time," said **Richard Johnson**, an economist at the Urban Institute who studies employment and retirement among older adults.

In July, more than 9 percent of workers over age 65 were unemployed, according to the Urban Institute. If those employed part time, who would prefer full-time positions and those not working for other reasons are included, the proportion rises to 16.5 percent. Unemployment rates are even higher for older women, Black and Latino workers, and those without college degrees.

"The failure of the Trump Administration to get the virus under control is taking a huge toll on older Americans," said Mr. Fiesta. "Eighty percent of Americans who have died of COVID-19 are over the age of 65, and the pandemic is also hurting seniors economically. We need to provide financial support to these workers, and expand Social Security and increase benefits for people who are eligible for Social Security benefits."

The Alliance wishes all our members a happy and safe Labor Day.

The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families.