

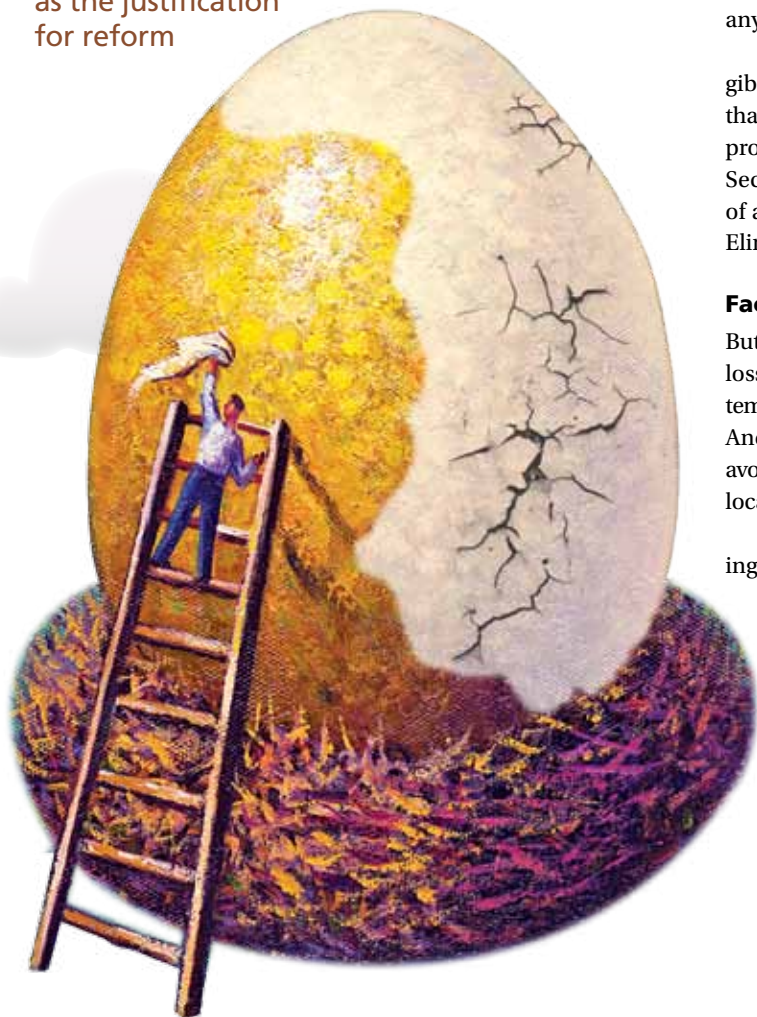


PUBLIC EMPLOYEE Advocate

THE NATIONAL PUBLICATION OF AFT PUBLIC EMPLOYEES

Hatching Plans

False depictions of public employees' defined-benefit pensions are often accepted at face value—and serve as the justification for reform



CRITICS OF DEFINED-BENEFIT pension systems in the public sector have labeled them the “golden egg” of retirement plans. They say these systems are bankrupting state and local governments, and that taxpayers cannot afford to pay for such a rich benefit. Most workers, they argue, don't have a defined-benefit retirement plan, which provides guaranteed income for life, so why should state and local government employees.

Those lawmakers, media outlets and academics who have painted public sector defined-benefit retirement systems gold are seemingly winning the public debate, despite the facts.

Fact: The average public sector defined-benefit pension pays \$22,600 annually, according to the National Association of State Retirement Administrators (NASRA), a sum that isn't propelling any career government retiree into the top tax bracket.

Fact: Approximately 5 million public employees are not eligible for Social Security because the state and local governments that employ them don't participate in the federal defined-benefit program. And for many public employee retirees who are Social Security eligible, either through their own employment or that of a spouse, the Government Pension Offset and the Windfall Elimination Provision reduce their pension checks.

Facts and perceptions

But facts can be muddled by perceptions. Wall Street investment losses blew a hole in public sector defined-benefit pension systems, creating what appears to be eye-popping unfunded liabilities. And even before the market tanked, there were some systemic, avoidable problems—like the failure of some employers (states and localities) to make their contributions into the systems.

This story, however, is not about the causes. It is about moving forward constructively, which means AFT members and the public need to scratch the surface of the “golden egg” and challenge proposed “fixes” to public employee retirement systems—namely, wholesale conversions from defined-benefit systems like Social Security to defined-contribution plans like a 401(k).

Researchers at Boston College conducted a study to find out why some states have instituted a defined-

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Pension reform calls for informed debate

RANDI WEINGARTEN, AFT President

PUBLIC EMPLOYEE PENSION plans across the nation are now under scrutiny, and much of that rests in whether and how they are funded. There are two main causes for the current funding problems. One is that we are still suffering the effects of the worst economic downturn since the Great Depression. But the failure of many states to pay their required contributions on time—and in good times—has been just as big a problem in maintaining the financial health of their retirement systems.

That fact is central to the future of our pension system. Public workers pay their required contributions—the money comes straight out of employees' paychecks. State and local governments must do the same.

It is clearly time for us to seek **solutions** for those **systems** that are **in crisis** and take **steps** to ensure the continued **viability** of those that are not.

Yet just this past October, the Government Finance Officers Association—whose members oversee these jurisdictions' financial health—warned: "Under no circumstances should state and local government plan sponsors engage in pension contribution holidays or make insufficient contributions." Such actions, the association says, are "a leading cause of funding shortfalls."

Some 14.7 million active employees were enrolled in state and local government retirement plans in fiscal 2008, according to U.S. Census Bureau data. In addition, 7.7 million retirees were receiving benefits under the

plans, and another 4.4 million inactive or former employees will be eligible for benefits upon reaching retirement age. So more than 25 million people are directly affected by public pension systems across the nation. And this is not a one-way street. Public pension benefits and investments also have a huge positive economic impact on our nation's vitality. A recent National Institute on Retirement Security study found that spending by retirees contributes more than \$350 billion annually to local economies, and it accounts for 2.5 million jobs.

While the pension systems in some states are confronting daunting funding shortfalls, the overall health of the nation's public retirement plans is better than you might think

given the doomsday rhetoric out there. A study of public pension plans released in 2010 by the Pew Center on the States found that the vast majority (84 percent) of future liabilities are funded. The trouble is that some very high-profile states—California, Illinois and New Jersey among them—are in serious trouble. It is clearly time for us to seek solutions for those systems that are in crisis and take steps to ensure the continued viability of those that are not.

Complicating the landscape are the results of November's midterm elections. As a result of continued economic concerns,

public employee pension plans will continue to be scrutinized. In light of all of this, I have appointed an AFT pension task force, which will look at all aspects of public systems and make recommendations on how we can ensure retirement security.

The AFT pension task force will be gathering data that will inform our positions on reform proposals that are likely to be advanced in many states. Members of the task force are looking at potential revenue streams to pay for unfunded liabilities, the merits and problems of all types of plans (from defined-benefit to defined-contribution and hybrid systems) and they will be looking at the current financial status of plans in place wherever AFT members work.

We are willing to consider changes where they are needed to protect the viability of retirement systems. But we believe that reforms should be evidence-based and supported by sound financial and actuarial research.

Some demagogues claim that state budget problems were caused by excessive public employee pensions, and that drastic changes to those pensions are necessary to restore states' fiscal health. The reality is that the average benefit is approximately \$23,000 a year—hardly an exorbitant amount. But for many, it is the difference between a secure retirement and living in poverty. One of the American labor movement's crowning achievements is securing a dignified retirement for workers after a lifetime of work. That is a sign of a civilized society and a trust we must all fight to preserve.



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State budget gaps: Generating revenue is a priority

AFT promoting effort to close the tax gap by collecting taxes due but not paid

WITH STATE BUDGET GAPS expected to crest at \$140 billion in fiscal year 2012, this year's AFT Public Employees Budget Crisis Task Force focused on revenue-generating solutions.

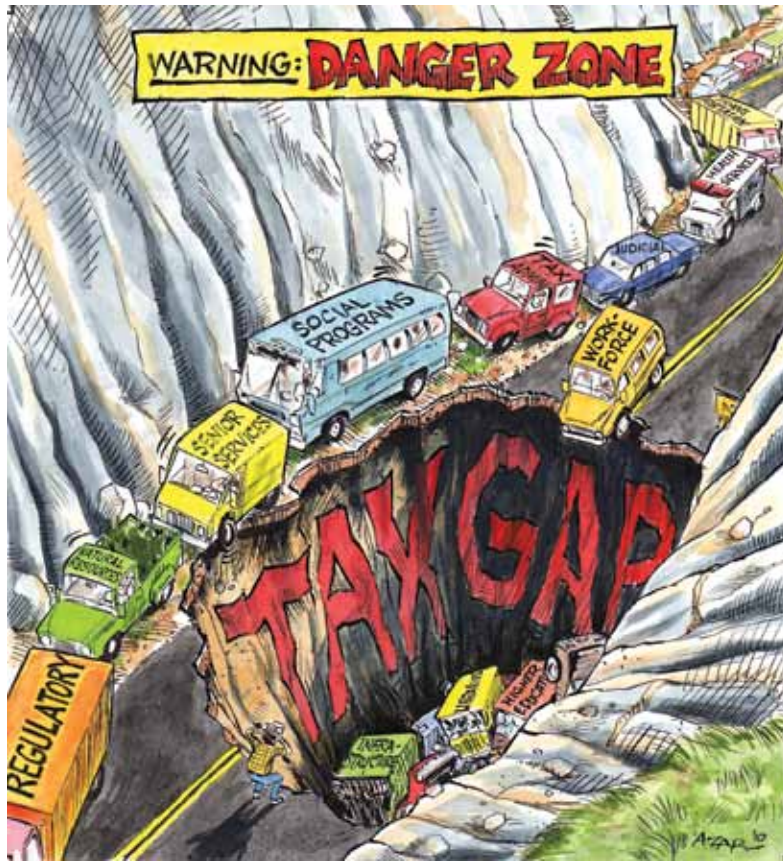
The group of more than two dozen leaders and staff from 11 states zeroed in on a commonsense approach to funnel billions of dollars of additional revenue into state coffers: collecting taxes due but not paid.

Over the next 16 months, the task force will develop tools to bolster union lobbying efforts for more progressive tax structures, closing the tax gap, and collecting sales tax on Internet and catalog purchases.

The tax gap is the difference between taxes owed and taxes paid. It's the result of individuals and corporations that either don't pay their taxes or pay too little—and it's a multibillion dollar drain on budgets.

For a decade, states have been working to streamline their sales tax systems with the goal of collecting sales tax on Internet and catalog purchases, technically referred to as "remote sales." Twenty-four states are poised to collect sales tax on remote sales as signatory parties to the Streamlined Sales Tax Initiative (www.streamlinedsalestax.org). The hitch: Congress needs to pass legislation that would require remote sellers to collect sales tax.

The Main Street Fairness Act (H.R. 5660),



introduced by Rep. William Delahunt (D-Mass.), would do just that. Passage of the bill isn't just important for states, which conservatively lose an estimated \$20 billion annually in sales tax revenue from remote sales. It's important for community-based businesses, too; these retailers are at a competitive disadvantage because they collect the tax.

The task force's work took on greater urgency as experts set the stage for fiscal year 2012, which will begin July 1, 2011, in many states. The Center on Budget and Policy Priorities (CBPP) estimates states will have

a cumulative \$140 billion revenue shortfall in 2012—and only \$6 billion of it will be offset by the 2009 American Recovery and Reinvestment Act and the extension of money for Medicaid and education that Congress approved this year. By comparison, the cumulative state budget shortfall in 2010 registered at \$192 billion, but it was offset by \$68 billion in recovery act funds.

The 2012 shortfalls will continue to pressure public services. Since the recession began, at least 31 states have cut back on health services; 29 have reduced services for the elderly and disabled; 43 have cut funding to colleges and universities; and 43 have extracted workforce savings, Nick Johnson, director of the State Fiscal

Project at CBPP, said.

"We expect bitter medicine for states as we go forward," said Marcia Howard, executive director of Federal Funds Information for States. Howard's group tracks the fiscal impact of federal budget and policy decisions on state budgets and programs. Roughly 30 percent of each state's general fund is federal monies.

John White, president of the Alaska Public Employees Association's Supervisory Unit, said that federal funds account for 50 percent or more of the budgets in at least five state departments.

Grant to expand health and safety training

Emphasis will be on tools to prevent work-related injuries and illnesses

THE U.S. DEPARTMENT of Labor's Occupational Safety and Health Administration is giving the AFT \$220,000 as one of the 45 winners of Susan Harwood Capacity Building Grants.

The grant will help the AFT build stronger health and safety

committees at the local level; these committees will be equipped to work with employers to develop comprehensive and effective health and safety programs. The grant also will help the AFT expand its network of health and safety trainers and get basic information to workers on preventing work-related injuries and illnesses. Important training topics include indoor air quality, ergonomics and workplace violence.

"As a result of grant-supported activities, our members will be closer to realizing the guarantee of a safe and healthful workplace," says Darryl Alexander of the AFT health and safety program.



Hatching Plans

Continued from page 1

contribution retirement plan for local and state government employees. “The most important explanation turns out to be political rather than economic,” according to the Center for Retirement Research at Boston College. A defined-contribution plan is consistent with the “political philosophy of individual responsibility for retirement savings.”

While legislative justifications for moving to defined-contribution plans are often tied to the government’s bottom line, the Boston College researchers note that administrative costs for defined-contribution plans are higher; and that the conversion to defined-contribution plans does not solve funding shortages in the existing defined-benefit systems.

AFT members “should definitely be on high alert, actively engaged not just in the protection of their pension benefit but also they should be inoculating the decision-makers against bad information,” says Gerri Madrid-Davis, executive director of the National Public Pension Coalition (NPPC), which is sponsored by a number of public employee unions, including the AFT.

“There have been a number of studies this year that purport to project or calculate the unfunded liabilities of public pension plans,” says Keith Brainard, NASRA’s research director, noting that these studies are based on methods and assumptions that are inconsistent with the accounting standards recognized by the public pension community.

In the case of one state, the legislature gathered mounds of actuarial data based on a number of scenarios to support its dramatic action.

Bait and switch?

Utah state Sen. Dan Liljenquist stood before a packed theater-style auditorium at the Louisville convention center earlier this year to tell the story about how the Utah Legislature, between summer 2009 and spring 2010, dismantled the state’s defined-benefit retirement systems for public employees who work for state and local governments and school districts.

It’s a story that every public employee with a defined-benefit pension should hear because it is a tale of how a state with a pension funding ratio that was well above 80 percent, which is widely considered to be

a healthy level, enacted dramatic pension changes for new hires starting July 1, 2011.

The system’s funding ratio, said Liljenquist, architect of the measure, dropped from 2007 to 2008 from 100.8 percent to 96 percent. “By all measures, that looks like we are not in a crisis,” he said to the audience, which was gathered for the National Conference of State Legislatures Legislative Summit in July. But the data, he continued, showed that “one year blew a 30 percent hole in our budget in our pension system.”

It’s clear from Liljenquist’s remarks that the numbers took some maneuvering. The system’s actuaries were asked to conduct a 40-year projection going forward with different assumed rates of return and different scenarios, including what would happen if the state didn’t put more money in or delayed its payments.

Under every scenario, “we were bankrupt as a state,” said Liljenquist, a Republican who was first elected in 2008. What Liljenquist didn’t say is that that conclusion was not unanimous. The voting record shows that passage of his bill was largely along party lines.

Under Utah’s new system, employees will choose between a 401(k) plan or a hybrid plan that has a pension and a 401(k) component. Employers will contribute 10 percent of an employee’s salary, Liljenquist said, noting that *most* employers participate in Social Security.

The NPPC’s Madrid-Davis says there are a number of problems with Utah’s approach:

- Employees aren’t required to contribute any of their own money to the 401(k).
- Under the hybrid plan, if the employer’s 10 percent contribution does not cover the annual required contribution (ARC) determined by the actuaries, then employees will have to pay the difference. “You can envision a period like the last 10 years,” she says. “Two market declines, the ARC increases and those costs are entirely picked up by employees.”
- Because the Legislature closed the existing defined-benefit systems, it will have to pay down the unfunded liabilities faster, which is more costly to the state.

Pension trends in 2010

TWENTY STATES enacted significant changes to their pension plans in 2010, according to Ron Snell of the National Conference of State Legislatures. “In the 20 years or so that I have been tracking these issues, there has never been more than one state a year, and in most cases zero states, that increased [employee] contributions on existing employees. This is an unprecedented level of action in this particular area,” Snell told a group gathered for the “State Responses to the Pension Crisis” panel at the National Conference of State Legislatures Legislative Summit in July in Louisville.

Altogether, seven states enacted employee contribution increases on active employees, including California, Colorado, Minnesota and Vermont.

Ten states enacted higher age and service requirements for normal retirement, including California, Colorado, Illinois, Michigan and Missouri.

Eight states lengthened the period for calculation of final average salary, including Illinois, Iowa, Louisiana and New Jersey.

And nine states imposed greater restrictions on return to covered service, also known as double-dipping, including Colorado, Michigan, New Mexico and Utah.

20

The number of states that enacted changes to their pension plans in 2010



While Liljenquist told the crowd that the overhaul was necessary in order to protect the state from bankruptcy and meet its commitments to current retirees and current employees, he alluded to the fact that the defined-benefit system is still at risk. “Three years from now if we have another crash, we have no tools except to go to our current employees and work it out through the courts.”

Was the Utah overhaul necessary? “I would say it was not,” says Madrid-Davis. “The market downfall created a political environment to make a political decision. This is a state where pension contributions had been made by employers in full and on time. Had they chosen to have a real conversation about how to have shared responsibility over the system, I imagine that a small contribution by employees and future employees would have had the same result over a period of time.”

What you need to know

Madrid-Davis says current employees would be wise to fight dramatic system changes for future employees. In the not so distant future when the new employees with the diminished benefit are in the majority, then they may ask “why are we paying for something we don’t have,” says Madrid-Davis. “We all do better when people are similarly situated.”

The debate about whether to overhaul defined-benefit plans must be an informed one. Madrid-Davis says there are some basic facts AFT members need to know to inoculate the decision-makers against bad information and to advocate for the best result, starting with:

- The average benefit paid by their system (the national average is \$22,600);
- The percentage of salary or dollar amount deducted from employee paychecks for their pension benefit;
- The percentage of salary that is being deferred by the employer (also known as the employer’s contribution) for retirement;
- How much of the benefit is derived from income on investments;
- The cost of operating a defined-benefit system versus a defined-contribution system; and
- The ballpark dollar amount of money that goes back into the state based on the pension

income people receive. “Ninety percent of people stay in the state they earn that benefit from,” says Madrid-Davis.

According to *Benefits & Compensation Digest*, defined-benefit retirement plans “serve a valuable economic purpose, by providing a significant source of domestic savings for our economy and by reducing the burden on the government of providing retirement income for seniors.”

And the Pension Research Council at the University of Pennsylvania’s Wharton School offers a broader perspective on public employee defined-benefit systems: “Through their size, broad diversification and focus on long-term investment returns, public pension funds stabilize and add liquidity to U.S. and foreign financial markets.”

Reliable sources

There are a number of highly respected sources on the topic of retirement security, in general, and defined-benefit systems, in particular, including the Center for Retirement Research at Boston College (crr.bc.edu) and the National Institute on Retirement Security (www.nirsonline.org).

“In the coming months as legislatures convene and governors are sworn into office from coast to coast, the education process will be all the more critical for several reasons,” says Ilana Boivie, director of programs at the National Institute on Retirement Security. “First, governments are under extreme fiscal pressure in the wake of the financial crisis. Second, there is a large number of newly elected officials who may not have experience in the complexities of the retirement policy area. Finally, misperception and misinformation continue to exist on the costs, benefit levels, funded status, and recent modification to governmental retirement plans.”

“Public sector unions are important partners in developing solutions to pension issues,” says Madrid-Davis. “The real underlying problem is that state and local governments, by and large, don’t have the capacity they need to address society’s need for state and local services. So let’s not ‘fix’ pensions only to discover that we solved the wrong problem.”

— KATHY WALSH NICHOLSON

“Misperception and misinformation continue to exist on the costs, benefit levels, funded status, and recent modification to governmental retirement plans.”

ILANA BOIVIE,
director of programs,
National Institute on Retirement Security

What should every politician, pundit and taxpayer know about your retirement benefit?

“The retirement benefit is simply deferred salary negotiated instead of a salary increase at the time and agreed to by my employer.”

MICHAEL FRIEDMAN
New York

“Government retirees spend 85 percent of the payouts from the state’s retirement fund in Wisconsin. The spending is a significant part of the Wisconsin economy and it is virtually recession-proof. It speaks well of us that so many can afford to and choose to retire here and thereby continue contributing to a sound future for Wisconsin.”

JEFF RICHTER
Wisconsin

“I would like every politician, pundit and taxpayer to know what the average retirement check for a public employee and for a teacher is a month, here in Alaska. ...The average [public employee retirement] check is just above \$1,700 a month; and the average [teacher retirement] check is just above \$2,700 a month. Teachers don’t get Social Security, and many current public employee retirees’ Social Security checks are substantially reduced by the Windfall Elimination Provision/Government Pension Offset.”

SAM TRIVETTE
Alaska

“The pension system is part of an overall compensation package. State workers are historically paid below market value so that funds could be placed in a pension for us. The state of Kansas for the last several years has failed to set aside those funds as they promised. The lawmakers are responsible for our shortcomings.”

BOB BUMGARDNER
Kansas

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Election outcomes show support for creating jobs

Survey shows voters support labor's economic proposals

MOVING FORWARD FROM the November midterm elections, the labor movement is certain to face a challenging landscape, says AFT president Randi Weingarten. "We'll have to confront attacks on pensions, on seniority, on tenure, on collective bargaining. And we'll also have to be prepared to fight against other policies that will strain the social fabric—and undermine the programs that have helped to provide security and stability for our communities.

"Nothing that happened changes this essential fact: The AFT is a strong union (stronger in many ways today); we focus on the work and on doing what's right for our members, the people for whom we work and our communities. That's what we did the day before [the election], and it's what we will continue to do in the days, weeks and months ahead."

If there is one mandate from the results of the Nov. 2 midterm elections, it's support for fixing the economy and creating jobs. The results are not, AFL-CIO president Richard Trumka says, an endorsement of the policies that most Republicans campaigned on,

including tax cuts for the wealthy, undermining Social Security or cutting the minimum wage.

An election night survey of voters in 100 swing congressional districts bears that out. The survey by Peter Hart Research Associates found little support for the "Pledge to America" that Republicans outlined before the election. Just 34 percent of all voters and 49 percent of Republicans, for example, support extending tax cuts for the wealthy.

On Social Security, only 29 percent of all voters and 35 percent of Republicans back raising the retirement age, while only 28 percent of all voters and 45 percent of Republicans back privatizing Social Security. The survey showed that reducing or eliminating the minimum wage draws the support of just 18 percent of all voters and 25 percent of Republicans.

The election "was about jobs, plain and simple," Trumka told reporters in a conference call. He said voters were angry, and rightfully so, because, "They've felt the pain of economic collapse, and paid for it with their jobs, their homes and often their hope."

The survey showed that voters strongly support many of the economic proposals the AFL-CIO and its allies in Congress have called for to create jobs and help the unemployed. Voters say they want:

- A major job-creation tax credit for business to create jobs in the United States—89 percent of all voters and 87 percent of Republicans.

- Job creation by rebuilding the nation's infrastructure of roads, bridges, schools and energy systems—77 percent of all voters and 63 percent of Republicans.

- Federal unemployment insurance benefits extended for those who have lost their jobs and are unable to find new ones—65 percent of all voters and 47 percent of Republicans.

Overall, 64 percent of union members voted for the union-endorsed candidate in the midterm elections. The labor movement's mobilization included 200,000 union volunteers who distributed 19.4 million fliers while talking with workers one on one at the workplace. They knocked on 8.5 million doors and made millions of phone calls.

Psychiatric nurse uses her skills to provide relief to those in need

RETIRED NURSE Janet Jordan says she doesn't miss nursing, and it's because she's still actively involved in the profession.

"I am just able to do it at my own pace now," says Jordan, a psychiatric nurse and retired member of the New York State Public Employees Federation from Binghamton, N.Y.

Jordan, who retired nearly five years ago, spent all of five days in retired splendor when she decided to become a volunteer for the

American Red Cross disaster relief team. Her first assignment was in Biloxi, Miss., a month after Hurricane Katrina hit in August 2005.

"I came home realizing how fortunate I was," says Jordan. "It was a reality check."

Over the years, Jordan has provided nursing care as well as mental health support to victims of natural disasters in Beaumont, Texas; San Diego, Calif.; and Memphis, Tenn. Her Red Cross work has taken her "to places in this country that I would not have seen otherwise."

Closer to home, the AFT retiree has worked as a member of her county's Medical Reserve Corps, and she helps out at a local community health clinic once a week.

Although her work can be emotionally draining, it is personally satisfying. "I tried to work as a substitute nurse for a while, but I found I lost my love for it. It is much more rewarding to do the volunteer work," she says. "I would be lost without it."

Janet Jordan spent all of five days in retired splendor when she decided to become a Red Cross volunteer.



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No generation gap ... they're all at home

BY DON KUEHN

ONE OF THE FIRST articles I ever wrote for the AFT dealt with the “sandwich generation.” That cohort of Americans—some estimates are as high as 20 percent—raising their own children and caring for their parents. Nearly 10 million baby boomers are in the “sandwich,” according to the Pew Research Center.

The combination of caring for children and parents has caused 3 percent of these caregivers to take early retirement, 6 percent to quit their jobs, and 10 percent to cut their hours to answer the needs of family members.

One of the things that bothers me is that even without the extra financial burden of kids who return home after college, teens who just have to have the latest in electronic devices or parents who need your help, most of us are falling way short of saving enough for our own retirement.

Many experts advise against having a parent move into your house. Unless you have

For an expanded version of this article, go to: www.aft.org/publications/your_money.

dedicated space that is engineered to accommodate the specific needs of the elderly (grab bars, no stairs, etc.) your parent may be better served in an assisted living facility or, if health conditions warrant, a long-term care facility.

Today's nursing homes or long-term care, skilled care or assisted living facilities can be a boon to the stressed adult who accepts the responsibility for parent care. Not only is there peace of mind knowing the resident is cared for 24-7-365, but there also are social, religious and physical activities, as well as food services, that are hard to duplicate in your own home.

You may think that kind of care is expensive. It is. Costs can range from \$150 to more than \$200 per day (\$50,000 to well over \$73,000 a year). One way to cover all or part of the cost is to investigate long-term care insurance.

While premiums are high, in many states they are at least partially tax deductible and premiums apply toward the “floor” in determining qualified medical expenses at the federal level.

If the generation gap has closed because everyone lives at your house, remember, adult children up to age 26 can now remain



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covered on their parents' health insurance, and Medicare or Medicaid may help care for your elderly parents. Long-term care insurance might be another piece in the puzzle to protect your assets.

After all, it is *your money*, and the life you envisioned in retirement could be jeopardized by that knock on the door when either your parents or your children show up looking for your help. Be ready.

Don Kuehn is a retired AFT senior national representative. For specific advice relative to your personal situation, consult competent legal, tax or financial counsel. Comments and questions can be sent to dkuehn60@yahoo.com.

Stats show need for expanded OSHA coverage

Work-related injuries, illnesses prevalent in public sector

NEW FIGURES FROM the U.S. Department of Labor show that public employees have higher rates of occupational injuries and illnesses that required time away from work than their counterparts in private industry.

The report released in November found 180 cases of nonfatal injuries and 185 nonfatal illnesses per 10,000 full-time workers among state and local government employees. In private industry, the rate was 106 cases per 10,000 workers.

These figures show why regulating all workplace environments is important, says AFT president Randi Weingarten. Only half of all state and local government employees are covered under the federal Occupational Safety and Health Act. The AFT has a long-standing policy position in support of OSHA coverage for all public employees.

“When employers are required to adhere to workplace health and safety protections, there are fewer long-term illnesses and injuries, and there's less absenteeism and demoralization. As state and local governments

make cuts in staffing and other programs, safety problems will no doubt get worse,” Weingarten says.

In addition to the personal costs of occupational injuries and illnesses, the budgetary cost should be a fiscal concern for state and local governments, she adds. The latest report on workers' compensation claims by New York state employees shows that lost work time due to occupational injuries was equivalent to losing 1,034 full-time employees.

New York State Public Employees Federation president and AFT vice president Kenneth Brynien said the union's analysis of the report for fiscal 2009 found that work-related injuries result in direct and indirect costs to the state of at least \$113 million a year, and perhaps as much as twice that amount.

The annual report on work-related injuries among state workers is required under a law that AFT members and their leadership in PEF helped push through the New York Legislature.



AFT offers
scholarships
and grants

APPLICATIONS FOR the 2011 Robert G. Porter Scholars Program are now available. AFT members and their children are eligible to participate in the program, which awards four \$8,000 scholarships to graduating high school seniors and \$1,000 grants to AFT members who are continuing their education.

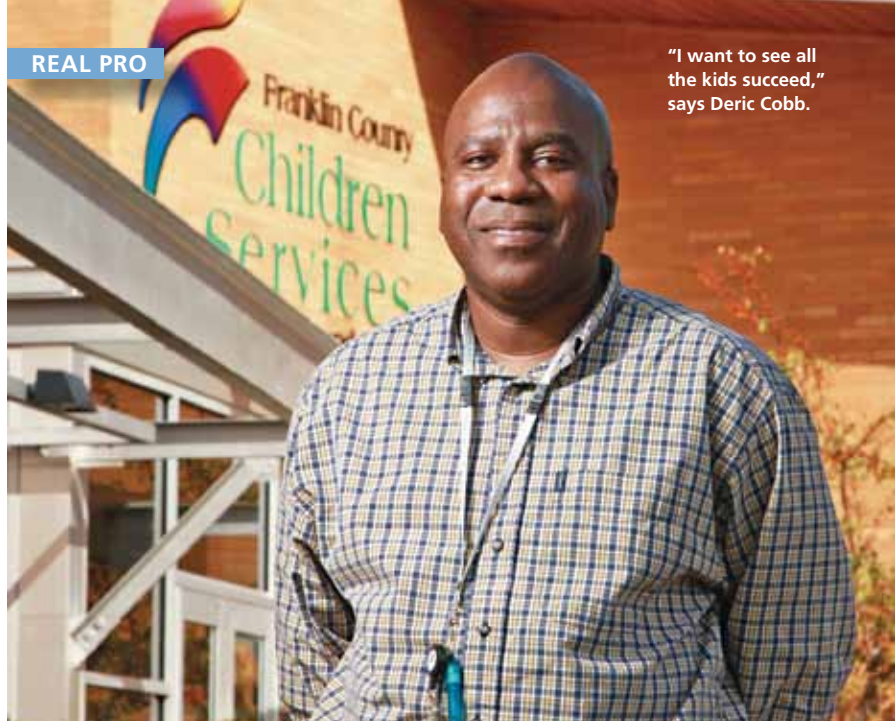
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Actions speak louder than words

Adoption caseworker shares one of life's most important skills—the ability to care

AS AN ADOPTION caseworker, Deric Cobb is responsible for many things, including teaching life skills to youth who have not been or don't want to be adopted.

It's an important job. Cobb's ability to connect with these kids, to motivate them to realize their potential, is as important to each child as it is to the well-being of society.

"The people in my department feel that we are the last support for these kids," says Cobb, who has worked for Franklin County Children Services in Columbus, Ohio, for 18 years.

"When they come over to the adoption department that means that the parental rights have been severed," says Cobb. "They may or may not have biological families that they are connected to or they may or may not be connected to their foster families. We are it for them. We are their last support. If we don't get it right then they are in trouble."

For Cobb, getting it right includes taking an active interest in the kids. At the end of the work day or on a weekend, Cobb is just as likely to be attending an extracurricular activity that one of the kids he is working with participates in as he is to be spending time with his wife and son.

And for kids who are interested in college, it's Cobb's job to help them achieve that goal. Just like a proud parent, Cobb notes that three of his kids started college in fall 2010—one on full academic scholarship; another on athletic scholarship; and a third who has taken out loans.

"I want to see all the kids succeed," says Cobb, a member of the Federation of Franklin County Children Services Employees, who says, "seeing kids reach a goal that

they've set for themselves" is the most rewarding part of his job.

The hardest thing? "Seeing the potential that these young people have and them not seeing it themselves."

"I had two kids who turned 18 last year who decided to do their own thing," Cobb laments. "Looking at the future for these kids who are giving up on themselves

is hard to see and hard to accept. That's the toughest part of my job."

But every job has its challenges and rewards. Neither stops Cobb from sharing one of life's most important life skills with the youth he works with. And that is the ability to care about others.

"We are the last support for these kids. ... If we don't get it right then they are in trouble."

DERIC COBB,
Federation of Franklin County
Children Services Employees

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