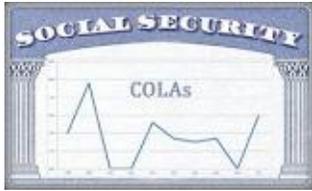


2022 Social Security Cost Of Living Allowance 5.9%



Social Security announced the annual Cost of Living Allowance on October 13 and Alliance for Retired Americans Executive Director Richard Fiesta said in a statement to the media: “The members of the Alliance for Retired Americans are relieved that the nation’s nearly 65 million Social Security beneficiaries can expect a 5.9% COLA increase in 2022 after decades of miniscule increases.

“The increase will amount to an additional \$92 a month for the average retired worker. However, as welcome as this news is, too many older Americans will continue to struggle to make ends meet.

“We are calling on Congress to pass President Biden’s Build Back Better Act and include a provision allowing Medicare to negotiate the cost of prescription drugs in the package and lower the amount that beneficiaries are paying at the pharmacy counter. The savings from these negotiations should be used to add guaranteed Medicare dental, hearing and vision benefits.”

“It’s also time to strengthen and expand Social Security. We can modestly increase benefits by making the wealthiest Americans pay their fair share if we remove the artificial earnings cap that is currently \$142,800 per year.

“This would strengthen the Social Security Trust Fund while providing all retirees with increased benefits. Congress should also require future COLAs to be based on the CPI-E, the *Consumer Price Index for the Elderly*. The CPI-E reflects health care and housing costs, things that seniors actually spend their money on, and this change will result in fairer COLAs every year, not just every few decades.”

The Build Back Better Act: An Investment in Our Freedom to Thrive

That we live in interesting tension filled times is an understatement, given the opportunities to make real progress in retirement security. The *Build Back Better Act* (aka Budget Reconciliation and hard and soft Infrastructure) is an investment in our freedom to thrive. Most of us know little about this effort beyond the price tag and political infighting.

No matter what we look like, or where we come from, we value our freedom. The freedom to make a good living, live into a life after a life of work with a reasonable and secured income, affordable meds, access to affordable health care, and long term care in our homes as well as have great care, and quality honest education for our grandkids, and clean air and water for generations to come. That’s why 70% of Americans support the Build Back Better Act.

But today, a handful of politicians doing the bidding of corporations and billionaires profiting off this pandemic, want to block this bill to create good jobs, expand Medicare and childcare for our grandchildren, make meds more affordable, fund schools, and protect our air and water.

They hope to turn us against the courageous representatives fighting to deliver what Americans favor, just so they can keep letting their donors dodge taxes, pollute, and block our freedoms. *By joining together, we can demand that the leaders we elected make the Build Back Better Act law now and make this a place where all of us have the freedom to thrive, no exceptions.*

Just as a reminder of what is at stake for us beyond jobs to rebuild America’s physical needs in the Build Back Better negotiations:

Health care could become more affordable for millions of Americans. The legislation will reduce

premiums for more than 9 million Americans by extending the expanded Premium Tax Credit, deliver health care coverage to up to 4 million uninsured people in states that have locked them out of Medicaid, and help older Americans access affordable hearing care by expanding Medicare.

Rebuild the middle class for our children and grandchildren by making the single largest and most comprehensive investment in affordable housing in history; expand access to affordable, high-quality education beyond high school; cut taxes for 17 million low-wage workers by extending the expanded Earned Income Tax Credit and more.

*Call Senators Portman and Brown and your member of Congress. Use the **Be You Own Advocate to Congress** local phone number list, sent in the early October edition. Tell the staff that answers, that you want an investment in retirement security that builds back better. **Give them a call today.***

What Democracy Looks Like

Advocacy Ask Editorial, Norm Wernet, President

When you receive this newsletter, Election Day will have come and gone. Our bipartisan Boards of Elections will have run hundreds of candidate elections in all 88 counties deciding the governance of thousands of local jurisdictions across Ohio.

We will have elected new city councils, mayors, township trustees, municipal judges, and members of school boards. We will have decided issues that fund schools, and transit, and a myriad of other services that we use in common.

There will be no mantra before or after the election on social media or in the courts claiming the election was stolen, rigged or tampered with. Close elections and recounts will take their normal course to resolution. Why? -- Our freedom to vote is guarded and executed by friends and neighbors - members of our local communities with multiple political affiliations and views.

We will all abide by the decisions made in those elections and move forward to the process of governing and delivering the services we all use in common every day. *That is what representative democracy looks like.*

But some people and institutions in our statehouse (HB 294 and HB 387) and around the country want to sow doubt and distrust in our proven and stress tested election process and procedures, and about you and me, the voters.

The most recent former president insists on promoting what he and his attorneys know and have admitted is a falsehood. This deliberate, intentionally repeated falsehood and continued attack on the core of our government is why the **Freedom to Vote Act** and the **John Lewis Voting Rights Advancement Act** are so essential.

Together these set national standards, benchmarks of fairness and uphold our value to have a voice in choosing who will legislate, execute and implement, and adjudicate the laws and rules for our multicultural society, just like we just did in local elections.

It is time to let Senators Portman and Brown and Representatives Chabot, Wenstrup, Beatty, Jordan, Latta, Johnson, Gibbs, Davidson, Kaptur, Turner, Balderson, Ryan, and Joyce know what we value.

Whatever our color, background or zip code, in America we value our freedom. The freedom to have a say in decisions that impact our lives—from curbing the pandemic to creating jobs to making health care affordable and retirement secure.

But today, the same faction that spread lies about COVID and elections, and fueled the deadly attack on our Capitol are trying to block the Freedom to Vote Act, which Americans across race, place, and political ideology support by huge margins.

Just as we rose up to vote in record numbers last year, so now we demand that our leaders exercise their majority and **pass the Freedom To Vote Act and the John Lewis Voting Rights Advancement Act** to set national standards for us to safely and freely cast our ballots, ensure that trusted local election officials count every vote, and prevent state lawmakers from sabotaging our elections in order to take and hold power.

Call Senators Portman and Brown and your Representative with this simple message. The Be Your Own Advocate to Congress gives the local phone number to their staff. Use it and make a call today.

COVID Vaccine Saved Senior Lives!

COVID-19 surges continue to infect us causing severe breathing issues, hospitalizations, long-term health problems, and deaths. The Ohio Alliance affiliates have been and continue to be cautious in meeting. The unfortunate development in the worst health crisis the American people have faced since 1918 is that COVID is being used as a political wedge issue to pit us against each other.

The good news is that we have a series of vaccines that clearly prevent the worst effects of the disease and deaths. A recently released federal study, highlighting intensive research done on Ohio seniors over the past year, found vaccines prevented 12,000 new COVID 19 infections, 5,300 hospitalizations, within this demographic of people.

<https://www.dispatch.com/story/news/coronavirus/2021/10/06/covid-vaccines-saved-lives-1-800-ohio-seniors-early-2021/6011828001/>; <https://odh.ohio.gov/wps/portal/gov/odh/media-center/odh-news-releases/odh-news-release-10-05-21> ; <https://ohiocapitaljournal.com/2021/10/18/how-many-lives-have-coronavirus-vaccines-saved-heres-what-research-has-found/>

This is while the COVID pandemic has taken the lives of 22,490 Ohioans, over 91% of whom were seniors! More than 1.4 million Ohioans have been infected by COVID, with 74,283 hospitalized.



Approximately 54% of Ohioans are protected, having received the vaccine. However, seniors in our state have been paying attention to national reports that cite seniors as being much more vulnerable, both to hospitalization and death from COVID.

On a national level, the federal study showed that COVID vaccines have prevented another 265,000 COVID infections, 107,000 hospitalizations and another 39,000 deaths from this disease.

Here in Ohio the General Assembly is promoting doubt and uncertainty about the COVID vaccines and all disease

vaccinations. The Ohio House Speaker Robert Cupp, in an apparent realization of the threat to the public health of all Ohioans, has issued a rebuke to a committee and its chair.

<https://ohiocapitaljournal.com/2021/10/18/as-ohio-houses-war-on-vaccine-mandates-fades-speaker-reticent-on-whats-next/?eType=EmailBlastContent&eld=a24d3175-40b1-491f-aa83-40e692af7181>

Our message is simple and has not changed since last November: Be Safe and Be Well. We encourage all of us to get vaccinated, distance ourselves, and mask up!

Why A Care Infrastructure? What Could Be Gained?

The funding debate in Congress is portrayed as progressives vs moderates vs conservatives. *The real debate is about what we value, i.e. what outcomes do we want.* For you and me as aging Americans it is about being recognized for the value we created with our active work lives and continue to deliver in retirement and the respect and dignity we earned.

The Caring Infrastructure proposed in the Build Back Better federal budget could provide an alternative to being forced into debt and destitution, to be warehoused with low or no enforceable standards of care, with service provided at the low wages and poor working conditions, all for the maximized profit of the operators, corporate executives, and the real estate investment trusts.

Nursing homes are not the only possibility. The COVID health crisis has exposed the considerable issues. There are significant staff shortages in Ohio that are a cause for the lack of care.

<https://www.mahoningmatters.com/local-news/how-ohio-became-the-no-1-state-for-nursing-home-assistant-shortages-4336493>

There is a growing desire for home and community based care that the aging services provider community wants to supply and partner with us for standards of care and increased compensation for our caregivers.

<https://www.ohiohcscoalition.org/>

The nursing home industry and real estate investment trust land holders do not want regulation, safe work practice standards, or even moderate oversight as put forward in the recent Ohio executive budget.

<https://www.mahoningmatters.com/local-news/the-long-road-for-nursing-home-legalization-in-the-ohio-statehouse-4336930>

The Care Infrastructure envisioned in the Build Back Better debate would address the aforementioned issues with revenue from those who have done excessively well, bring enforceable standards to long term care and support, invest in home and community based service delivery, and provide a better level of compensation for the care workforce. <https://aspe.hhs.gov/reports/cost-effectiveness-home-community-based-long-term-care-services-0> , <https://www.healthaffairs.org/doi/10.1377/hlthaff.2020.01470>
https://mcgregorpace.org/includes/uploads/Issue_Brief_McGregor_PACE_01252021.pdf

The fact is that Ohio voters have looked forward and supported the idea of developing a home and community based care infrastructure. *We want better care, lower costs and better outcomes that reinventing long term care and support will bring.*

<http://www.miamioh.edu/cas/academics/centers/scripps/research/publications/2021/06/using-local-initiatives-to-fund-in-home-services-ohio-leads-the-nation.html>

The proposal put forth by the Biden administration in the Americans Jobs Plan

<https://www.whitehouse.gov/briefing-room/statements-releases/2021/03/31/fact-sheet-the-american-jobs-plan/>, now known as part of the budget reconciliation soft or human infrastructure plan, is a step in a better direction for us as we age. **Whether this specific plan is funded and developed now or must wait for the political courage to follow Ohio voters' lead, it is for us a sign of recognition and respect.**

Won't Higher Wages be Bad for Jobs and the Economy?

A recent Nobel Prize in economics answers NO to this question. To gain better care at higher wages does not necessarily mean fewer job opportunities as shown and recognized by the economists giving the Nobel prize. Bruce Bostick found this of interest for our advocacy.

Joshua Angrist, Columbus native, former Oberlin College graduate, with Dutch-born Guido Imbens, will share this year's Nobel Prize in Economics with David Card, of U/California at Berkley. Their work was on whether traditional ways of measuring economic issues are reliable and on how minimum wage, immigration affect the economy. <https://www.dispatch.com/story/business/2021/10/11/columbus-native-has-won-share-nobel-prize-economics/6092474001/>

Research on how minimum wage increase affects employment relied mainly on increases in the legal minimum wage in New Jersey, Pennsylvania. They showed, using proven scientific methods, that raising

the legal minimum wage for workers has NO negative impact on other workers, including those working at minimum wage/low wage jobs.

Citing previous studies on this issue, including polls, done by the respected American Economic Association, which showed that over the past three decades, 79% of US economists operated under the assumption that raising minimum wages paid a cost on the other side of a lose of jobs, especially among low wage workers.

As well, they found US economists were split on the effect of large-scale immigration on existing employment. Conservative economists/politicians have long touted immigrants as “taking American jobs!” Angrist/Imbens/Card’s research has shown this assumption to be wrong!

While just being publicized publicly now, their studies have been deeply affecting/influencing US economists, with wide sections of them switching their stance now these issues.

Citing periods of great increases in immigration on Florida, especially in the 1980’s, their impact on worker’s wages here. Their work showed, in Florida, after huge immigration increases, wages had gone up, not down as they expected. Aftermath of the largest immigration increase of the 1980’s, it showed an average increase of over 7% among workers already working low paid jobs. Even more in other, higher paid areas. This watershed research, especially when coupled with the present Nobel Prize in Economics, will have a position influence on politics in our nation!

Fair Maps – Fair Districts Update

Two people, Ohio House Speaker Robert Cupp and Ohio Senate President Matt Huffman, thwarted the constitutional process, adopted by the voters of Ohio to redistrict the General Assembly to more fairly represent all of us, according to depositions made public in the last week in October. See the news article detailing the statements taken as evidence for the cases before the Ohio Supreme Court.

<https://www.dispatch.com/story/news/politics/elections/2021/10/25/ohio-redistricting-commission-lawsuit-depositions-statehouse-maps-fell-apart/6176172001>

<https://www.cleveland.com/open/2021/10/depositions-of-key-players-in-ohio-redistricting-lawsuits-give-a-peek-into-a-seemingly-one-sided-process.html>

<https://ohiocapitaljournal.com/2021/10/26/gop-ducks-questions-objects-to-document-requests-in-redistricting-lawsuits>

The issue will get more exposure through November. The Ohio Supreme Court will hold oral arguments on December 8. What is most disturbing is the admission that our statewide elected officials Governor DeWine, Secretary of State LaRose, and Auditor of State Faber had no input and did not exercise their responsibility to insist on the will of the people for fairer less divisive districts. *Either they live in fear of a faction within their party or they approve and condone those actions of those who drew the lines.*

The Congressional reapportionment process that we voters revised in 2018 is being thumbed aside by the same leaders who spiked the General Assembly process, House Speaker Cupp and Senate President Matt Huffman. As leaders of the General Assembly they failed to present the issue to the legislature to again return the process to themselves in the Ohio Redistricting Commission and then back to the legislature.

A hearing was held October 28 without a vote on a map and even if further times scheduled the citizen input will be ignored. There are three actors DeWine, LaRose and Faber who could have spoken up and followed the constitutional process. <https://www.dayton.com/what-to-know/ohio-gop-running-out-clock-on-new-us-house-maps/> <https://ohiocapitaljournal.com/2021/10/27/congressional-redistricting-hearing-scheduled-for-thursday-no-vote-expected/> <https://www.cleveland.com/open/2021/10/ohio-redistricting-commission-to-hold-perfunctory-meeting-but-wont-approve-congressional-maps-before-adjourning.html> <https://www.dispatch.com/story/news/politics/elections/2021/10/26/redistricting-ohio-miss-second-congressional-map-deadline/8553487002>

The process will now return to the General Assembly where Cupp and Huffman will act as power mongers to remain in power. *This is an advocacy opportunity for all in Ohio to demand the vote for fair maps.* Call your state representative and state senator and insist they follow the citizens constitutional will and stop the hyper partisanship and create fair maps.

HR 5723 - The Social Security 2100 Act -- Increases Benefits Introduced

On Tuesday October 23th HR 5723 was formal introduce by Congressman John Larson (CT) with 194 co-sponsors including Ohio Representatives Joyce Beatty, Marcy Kaptur and Tim Ryan. Ohio Republican Representatives have yet to sign on and present another advocacy and accountability opportunity for all Ohio retirees

- **_Benefit bump for current and new beneficiaries** – Provides an increase for all beneficiaries that is the equivalent to about 2% of the average benefit. The US faces a retirement crisis and a modest boost in benefits strengthens the one leg of the retirement system that is universal and the most reliable.
- **_Protection against inflation** – Improves the annual cost-of-living adjustment (COLA) formula to better reflect the costs incurred by seniors through adopting a CPI-E formula. This provision will help seniors who spend a greater portion of their income on health care and other necessities. Improved inflation protection will especially help older retirees and widows who are more likely to rely on Social Security benefits as they age.
- **_Protects low-income workers** – No one who paid into the system over a lifetime should retire into poverty. The new minimum benefit will be set at 25% above the poverty line and would be tied to wage levels to ensure that the minimum benefit does not fall behind.
- **_Improves benefits for widows and widowers in two income household**
- **_Repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)** that currently penalize many public servants.
- **_Ends the 5-month waiting period** to receive disability benefits.
- **_Provides caregiver credits** to ensure that caregivers are not penalized in retirement for taking time out of the workforce to care for children or other dependents.
- **_Extends benefits for students** through age 22.
- **_Increases access to benefits for children who live with grandparents or other relatives.**

HR 5723 Social Security 2100: A Sacred Trust -- Strengthens the Trust Fund

Have millionaires and billionaires pay the same rate as everyone else _Presently, payroll taxes are not collected on wages over \$142,800. This legislation would apply the payroll tax to wages above \$400,000. This provision would only affect the top 0.4% of wage earners.

Extends the depletion date (when a 20% cut to benefits would occur) to 2038_Giving Congress more time to ensure long term solvency of the Trust Funds.

Social Security is the foundation for retirement security. It is what we earn to provide for us and for our families. This is our opportunity to secure that foundation not just for ourselves but for our children and generations to come. This is the beginning of a campaign. ***Use the Be Your Own Advocate phone list and call those in Ohio who have not co-sponsored and ask they sign on to HR 5723 and improve Social Security for all Americans.***

The 2011 - SB 5 Repeal - No On Issue 2 Campaign – Collective Action Gains Voter Approval
A Lesson for All Workers: The Freedom to Vote is a Path to the Freedom to Thrive



The experience of the Repeal Senate Bill 5 is and object lesson for all working men and women that we working together can take secure our economic and social future. We use the freedom to vote as the means to keep open the possibility for voice in the workplace, better wages and benefits, and the chance at retirement – the freedom to thrive.



Against a well-funded ideological based political threat we organized our families, friends, neighbors and communities to understand a complex issue. We convinced Ohioans to affirm the right of workers to organize and negotiate the conditions of employment that includes the conditions for delivery of public services we all use every day.



We, all in the Ohio labor movement, came together to make our case to Ohio voters. We rallied at the statehouse to express our opposition. We held public meetings to explain the issue. We gathered more than a million signatures to put the repeal on the ballot. We then went door to door to convince individual voters collective

bargaining is good for all of us.





SB 5 was an attempt to divide workers and voter. The political atmosphere of the moment is not different. The thrust of SB5 was to insist the work of public service be devalued and continue the downward spiral to a low wage workforce. The campaign attempted to create jealousy and anger at the compensation mutually agreed upon with public employers. Ohio voters strongly said this is wrong and rejected that vision of workers.

We had fun talking with fellow worker/voters, win or lose. That is how democracy works and why the freedom to vote unhindered is so important.



Our Freedom to Thrive is connected to our ability to use the freedom to vote do make possibly the rights and services we hold in common. That is an American principle embedded in our construct of governance – the Constitution. Unions are democracy at work.

