

**APRIL 2020**



**Academic Year 2019-20 No. 7**

[psc-cuny.org/retirees.org](http://psc-cuny.org/retirees.org)

## **VIRTUAL CHAPTER MEETING MONDAY, APRIL 20, 1 PM**

Hello PSC retirees,

The COVID-19 pandemic has changed how we conduct our daily lives. How we interact with the world around us. How we communicate and negotiate human relationships.



We're experiencing profound changes, often in isolation. Our age cohort is most vulnerable. But as I talk to loved ones, friends,

colleagues and fellow retirees, I see a conquering spirit and a sense of community.

In whatever small way we can, our retiree chapter wants to nurture that solidarity and resilience.

We're putting together a virtual **chapter meeting on Monday, April 20 at 1 PM**. Our purpose is to gather PSC retirees from across the country, to share important information about our health and pension benefits, and to report on how CUNY and the PSC have responded to a crisis that has deeply changed what a university looks like for students, faculty and staff.

Donna Costa, Patrick Smith and Sandra Zaconeta will join us from the PSC-CUNY Welfare Fund, as will representatives from the PSC.

The chapter meeting will be conducted through Zoom webinar. You will be able to access the webinar via a computer, tablet, cell phone, or landline. An invitation with a registration link went out to members earlier this week and a reminder accompanied the email providing the link to the newsletter you are reading.

Looking forward to seeing you, albeit virtually, on Monday. Be well.

In solidarity,  
Bill Friedheim  
Chair/ PSC Retirees ☐

### **IMPORTANT:**

For updates and resources from the retiree chapter during the COVID-19 crisis, check our webpage:

<https://www.psc-cuny.org/retirees>

## UPCOMING EVENTS:

**EARTH WEEK:** [From Eileen Moran, co-chair of the PSC Environmental Justice Committee] **Fiftieth Anniversary of Earth Day.** The Sunrise Movement and a coalition of environmental, community and labor groups will engage digitally to demand a future for us all. To sign up and find out more, go to [www.earthweeknyc.com](http://www.earthweeknyc.com).

## PENSIONS, BENEFITS AND WELFARE IN THE PANDEMIC:

### CARES ACT GIVES RETIREES TAX RELIEF



The Coronavirus Aid, Relief and Economic Security (CARES) Act passed in late March gives direct payments to taxpayers, extends unemployment insurance and gives financial aid to corporations and hospitals. It also gives some tax relief to retired Americans in accessing retirement plan savings.

PSC retirees are in one of the two following pension plans:

- TIAA-CREF is a so-called *defined-contribution* plan. It is funded by CUNY contributions and mandatory employee contributions (401(a) plan) and also by voluntary employee contributions through Tax Deferred Annuities (TDAs) (403(b) plan).
- TRS is a so-called *defined-benefits* plan, funded as a Qualified Pension Plan (QPP) to provide a specified pension on retirement and also by voluntary employee contributions through Tax Deferred Annuities (TDAs) (403(b) plan).

The CARES ACT *allows* retirement plans to waive required minimum distributions and to provide penalty free withdrawals and relax loan requirements for “qualified individuals” [essentially those diagnosed with Covid-19]. None of this is automatic, with possibly the exception of RMDs.

The CARES Act provides different types of tax relief under the TIAA and TRS plans:

#### **CARES Tax Relief under TIAA:**

[NOTE: As of 4/15/2020 CUNY has not signed a certification to TIAA that it will comply with all of the provisions of the CARES Act. There is some belief among lawyers that the Retiree Minimum Distribution item is automatically in effect and does not need certification. However, this has yet to be determined officially.]

CUNY, as the employer, has to Certify TIAA, the pension benefit provider for many CUNY retirees, to implement some or all of the changes enacted in the CARES Act. They have not done so to date.

#### **CARES Tax Relief under TRS:**

- Retiree Minimum Distribution (RMDs) from TRS, if you get them, may be suspended during 2020, thus reducing your incomes and taxes this year.
- TRS posted this on its website: “The CARES Act contains various provisions for qualified individuals who may need access to retirement funds due to the current pandemic. Among these is a special "coronavirus-related distribution" that will be available to TRS members from their TDA account. In addition, loan limits will be temporarily increased for members who meet certain criteria. **TRS is working on making the additional distribution and loan options available to members later in April,** and we will post more specific information here next week.”



The only TRS members who have to make RMD withdrawals and are eligible for RMD tax relief are folks who voluntarily contributed additional funds from their paychecks to open up TDA accounts when they were actively employed.

To take advantage of the RMD tax relief for TRS members, if you are eligible and while the TRS walk-in center is closed, call 888-869-2877 weekdays from 8:30 AM to 5 PM (EDT) or visit

<https://www.trsnyc.org/memberportal/COVID-19>

IF YOU SEEK CARES ACT TAX RELIEF OR HAVE OTHER PENSION QUESTIONS,

Please contact the TRS or TIAA office first!

## PENSIONS, PANDEMIC AND RISK

-Dave Kotelchuck, retiree Hunter College

For about half a century now, labor unions and most employees have continued to favor defined-benefit pension plans. The worker can look forward to a reliable, well-defined income in retirement, which will last for her lifetime no matter how long she lives. And in the broadest social sense, the money the worker invested during her lifetime which is not used by her will be used for others who follow. The savings from one generation helps fund the next – a principle, by the way, deeply embedded in the federal Social Security system.

In the back-and-forth between labor and employers over the last half century, it must be said, management has come out ahead. For example, in 1980, 60 percent of private-sector workers who had pensions had defined-benefit pensions. By 2011, only 17 percent of these workers had such pensions. (“A Call to Action,” PSC, 2015) And, it should be added, barely half of the entire U.S. workforce had any employer-sponsored pension plans at all. (*ibid.*) During this period, U.S. leaders like President Reagan laughed at defined-benefit advocates – noting then, for example, that since WWII individual workers would have made more investing their Social Security savings in the stock market rather than investing those funds in the Social Security system,

whose benefits are defined and guaranteed.

So by the U.S. system moving largely from defined-benefit pensions to defined-contribution pensions the risks from the financial markets have shifted from the employer class to the worker class. During the upswing period in markets, TIAA pensioners made advances in our savings and our retirement incomes and maybe even had/have some extra monies to leave to our children. But in so doing we leave ourselves open to downswings in the markets and to recessions and depressions, which come periodically in our capitalist economic system.



Thus, those of us in TIAA, like this writer, watched the portion of our retirement savings in stocks fall when the Dow-Jones closing average fell from 29,551 on February 12 to 18,592 on March 11 – a drop of 37 percent! Part of our lifetime’s retirement savings fell by over a third within one month. But as we had hoped, the Dow-Jones closing average came back up – to 23,719 on April 9, leaving us with a drop of *only* 20 percent. And of course upon good advice from TIAA counselors and our own common sense, we didn’t have all our retirement savings in stocks. I/we remain confident that stocks will keep coming back up

as the U.S. recovers eventually from the coronavirus pandemic. After all we have a “stable genius” in the White House leading us for the next nine months. What can go wrong? Meanwhile hold on to your seats!

## MEDICARE PART B AND IRMAA

**Medicare Part B** reimbursements for 2019 will be distributed by the end of this month.

**IRMAA** reimbursements for 2019 are scheduled to be issued by the end of October.

For full details, go to the NYC Office of Labor Relations website at:

<https://tinyurl.com/MedicareIRMAA>

## CHECK THE WELFARE FUND WEBSITE

CVS Caremark allows early refills on maintenance meds during the COVID-19 emergency. This and other updates during the pandemic emergency can be found on the fund’s website at: <http://psccunywf.org/>

## THE MONTH THAT WAS:

### CUNY FACULTY AND STAFF UNDER FIRE

When Governor Andrew Cuomo imposed a statewide quarantine in mid-March, CUNY gave faculty five days to change all of their lectures, seminars and classes into “distance-learning” versions, along with requiring that their new syllabi be sent to their department chairs. HEOs and CLTs had similar impossible conditions – to convert all the programs they administer and the labs they supervise into work that could be done from home. Sound difficult enough? Many faculty and staff did not have the home

computers or new enough software to make the transition so rapidly. Not only were they expected to be up and running in five days, but some staff were expected to complete daily as well as weekly timesheets showing in minute time blocks what tasks they worked on when. Faculty and staff have managed to carry on despite these extreme difficulties. The PSC began to take complaints – and is still doing so as we write – and to push back on thousands of unreasonable demands. You might be glad that you are retired after reading only this first paragraph, but there is more.



Since early March, PSC President Barbara Bowen has been pressing Chancellor Matos Rodriguez and his vice chancellors to close down campuses, provide the resources needed to work remotely, and limit and protect those employees deemed “essential.” But the Chancellery kept insisting that college presidents, deans and provosts would make their own decisions, some of whom were keeping libraries, labs and offices open when they should not have been and making up new monitoring mechanisms on an ad-hoc basis. And then, as if things could not get any worse, the CUNY Administration unilaterally announced a “Recalibration” period so laptops could be distributed to students in need. Course schedules were upended, spring break

shrunk to 3 days off for most faculty, and the PSC pushed back, but the semester rolled on.

All along, the PSC has maintained that changes in working conditions require ongoing contractual negotiations. One supplemental “emergency agreement” has been negotiated, and union officers and the bargaining team, representing workers from all CUNY titles, are bringing numerous other issues to the table, from objections to college “Telecommuting Plans” for staff to ongoing health and safety issues. The good news is that union persistence is slowing bureaucrats on each campus from demanding that staff come to campus or that faculty give up their rights to control their own courses. CUNY has already announced that all summer courses will be online. So stay tuned and keep in touch through the PSC retirees website.

<https://www.psc-cuny.org/retirees> □

## ISSUES:

### PANDEMIC 2020 – NOW AND LATER (BUT SOON)

- John Hyland, retiree LaGuardia CC

Best wishes to all. Be well. Stay Safe.

Now, I think that readers of *Turning the Page* are well-informed about the genesis, spread, and catastrophic effects of COVID-19, and of the daily means of protecting themselves and their loved ones: social distancing, hand-washing, masks, etc. I think we have information available about the public resources and programs to respond to the pandemic. If you don’t, consult the PSC Retiree Chapter website (<https://www.psc-cuny.org/retirees>). The NYC Central Labor Council website is also a good place to go to, among many others.

Staying in touch, being kind, supportive, and active have been mediated by social media, especially Zoom gatherings (although there are security issues and scams to be aware of).

Later (but soon) the immediate containment, testing, and treatment of the virus will be essential. And we must begin now to address what comes next. As we look at what kind of society we want to reconstruct, I offer the following:

The Labor Network for Sustainability ([www.labor4sustainability.org](http://www.labor4sustainability.org)) has been doing excellent work in describing specific programs for a **Green New Deal** (GND). It has now integrated that project with responding to the pandemic in an Emergency Green New Deal.



Jeremy Brecher's Commentaries on Solidarity and Survival are especially helpful in promoting how an Emergency GND "can develop into a program to provide jobs for all who want them, helping to fix the damage done by the coronavirus, and creating a just transition to a climate-safe economy." His point is to use the recovery "to address our longstanding problems of climate catastrophe and economic inequality."

## COVID-19 AND THE NEW YORK HEALTH ACT

*-Bob and Bonnie Nelson, retirees,  
Graduate Center & John Jay*

Americans have now had ample time to see the devastation wrought by the novel coronavirus working its way around the world and how poorly our health system is prepared to deal with it.

As Farhad Manjoo wrote in *The New York Times* on March 12, "Wasn't it almost funny how everyone and their doctor was suddenly extolling the benefits of government-funded health care for all?" Manjoo called it "Medicare for All But Just for This One Disease."

Medicare for All for any and all illnesses is on hold for as long as Congress and the President remain as they are. But in New York State we don't have to wait. The **New York Health Act**, if enacted, would create the state's version of Medicare for All, a single-payer program in which only the state, rather than private insurance companies and individuals, would pay all the health care costs. The State Assembly has repeatedly passed this bill. The State Senate has a Democratic majority. The Governor wants to be known as a progressive. In its independent study, the Rand Corporation found the proposal financially feasible.

Imagine if, during our current health crisis, the New York Health Act were already in place:

- Everyone living and working in New York State would be able to be tested for COVID-19 free of charge.
- Everyone in NY could be treated at no cost—i.e., no bills from doctors or hospitals, no co-pays, no surprise bills, no bills of any kind.

- All sick New Yorkers would get their necessary medications free of charge.
- Part-time workers, delivery workers, ride-share drivers, other gig workers, the unemployed, the under-employed, the uninsured, the under-insured, and the undocumented could be tested and treated without fear of going broke—and therefore would be less likely to spread the virus to others.
- No medical bankruptcies (currently these account for 2/3 of all bankruptcies).
- No disputing—over and over—insurance claim denials.
- Few or maybe no claim denials at all.
- No incredibly wide spreadsheets tracking multiple insurance policies.
- We would all be safer, healthier, and definitely more financially secure.



Now is clearly the time to pass this bill. Check out The Campaign for New York Health website at <https://www.nyhcampaign.org> for more details. □

## HAVE YOU FILLED OUT THE CENSUS YET?

--Bonnie Nelson, retiree John Jay

On April 1, Census Day, you were probably bombarded with reminders to complete the census form for your household. And the vast majority of you probably have already. But in 2010, New Yorkers lagged far behind the rest of the country in self-responding to the census (i.e., responding before a census taker had to knock on their door). Shockingly, it wasn't only immigrants or people in poorer neighborhoods who failed to respond. In 2010, the nation-wide self-response rate was 75.8%, while the rate for New York households was 61.9%. The self-response rate for my high-income neighborhood of Cobble Hill (where I moved nearly four censuses ago) was 69.6%—better than New York overall but considerably below the national response rate. So there's a pretty good chance that some of you reading this have yet to respond or have relatives or friends who just haven't bothered to respond yet.

To those of you who haven't yet filled out your form: what's your problem? Did you forget? Go and fill it out right now using the census link at the end of this article.

Are you reluctant to give an untrusted government more information? All they want to know is who lives in your dwelling unit; their age, sex, race and ethnicity; and whether your home is owned or rented. The Census does not ask for immigration or citizenship status, income, or social security number. The IRS collects way more data about you than the Census does. And the Census Bureau, by law, cannot share any information about you—not to your landlord, the building department, or any government agency.

Do you think that your individual information won't make much difference? Well, so many individuals failed to fill out the Census

in 2010 that New York lost billions of dollars in federal aid that should have gone to our schools, hospitals, housing, infrastructure projects and more. All of these dollars are distributed using formulas based on the population of the state or locality. And the fewer federal dollars New York State receives in its budget, the less money it has for public higher education.



Perhaps you don't believe in representative democracy. Then you won't care that New York, which is probably going to lose one Congressional seat because of a real decline in population, may lose two seats if we are undercounted. Maybe you'd be pleased about this if you live in Texas, because that's where our lost seats will likely go. Those areas within New York State that under-report will lose their proper representation in the NY Assembly and Senate. Whether you live in New York or elsewhere, don't you want to be appropriately and democratically represented?

So fill out the Census and make sure your friends, neighbors and relatives have filled out theirs. Do this because it's in the Constitution. Do this to get more resources for your community. Do this as an act of political resistance. Do this because it's the right thing to do.

To fill out the Census online go to <https://2020census.gov/>. To fill it out over the phone or get help, call 1-844-330-2020.

□

## NEWS OF NOTE:

### WORKERS ON THE FRONT LINES MAKE DEMANDS

-Joan Greenbaum, retiree, Graduate Center

Which do you want first: the bad news or the good? Well, we have had an unlimited supply of bad news so let's start with the good: workers across the country, from nurses to McDonalds employees to Amazon workers, have been walking out, and in many cases striking, to demand better health and safety protections at work. Their voices are beginning to be heard. Organized labor can learn a lot from these workers, who in many instances were previously unorganized.

This strike map of the country from Payday Report tells part of the story:

<https://paydayreport.com/covid-19-strike-wave-interactive-map/>.

For example, McDonalds workers in St. Louis, Orlando FL and Los Angeles, to name a few places, have walked out with protest signs and some have struck for more personal protective equipment (PPE) and safety precautions. Nurses at Harlem Hospital, Mt. Sinai, and Montefiore in New York have demonstrated for better safety equipment and all around better working



conditions, as have emergency room nurses in Detroit. GE workers held protests saying things like "Hey, GE, we can make ventilators." in Lynn, Massachusetts, Salem, Virginia and Schenectady, New York.



Amazon warehouse workers have spoken up throughout the country. They have demanded and received up to two weeks sick pay and are fighting, location by location, for working conditions and hours that include protective equipment, social distancing and more breaks. They have also protested having to pack non-essential items. For example, a worker in Michigan complained on Detroit television that "Dildoes are not an essential item." Amazon claims that each warehouse has separate rules, yet despite that divide-and-conquer strategy by Bezos and upper management the wave of walkouts, protests and organizing has rolled on through many of Amazon's 500 warehouses and shipping facilities. At the Staten Island facility, Christian Smalls, a strike organizer, was fired. Letitia James, New York State's Attorney General, has asked the National Labor Relations Board to look into this labor abuse.

Josh Freeman, a professor at Queens College and the CUNY Graduate Center, says, "People are sympathetic. Amazon is acutely sensitive to the issue." Along with Amazon workers, contractors who work for Instacart have also walked off the job with demands for safety protection as they roam the aisles shopping for those of us staying home.

Dania Rajendra, the director of Athena, a broad coalition of groups fighting for better working conditions, reports that "This is a moment for a reckoning about how working people are represented." Rajendra was formerly an assistant editor for *Clarion*, the PSC's monthly newspaper. Depending on her travelling schedule, we are still hoping to have her online with us for our May Retirees Chapter meeting.

As to the bad news: Well, unfortunately we are sure you get your fill of that daily in your newspapers and on the internet, radio and television. Stay safe please. □

## CAN LIFE BE VALUED IN MARKET TERMS?

-Michael Frank, retiree, LaGuardia

Two highly interesting and revealing articles recently appeared in *The New York Times*: "To Some, Cost of Isolation Is Too High," March 24, 2020 and "Hard Math: Economic Costs of Saving Lives," March 25, 2020. The latter article begins by posing the following question: "Can we measure the cost of hundreds of thousands of dead?" The journalists note that economists have long grappled with the issue of the "trade-off" between the well-being of the economy and the health and lives of human beings.

Calculating such a trade-off requires that a monetary value be assigned to human life, either in dollars or terms that are effectively equivalent to dollars. Then both sides of the equation can be weighed and compared in a so-called cost-benefit analysis. If, for example, the economic cost of a policy that would save lives is significantly greater than the dollar value attributed to the number of lives saved, then that policy might not be

recommended. As Trump tweeted in reference to the coronavirus, "THE CURE CANNOT BE WORSE THAN THE PROBLEM!"

Although economists have tools to perform such an analysis, "there is some reluctance for people to stick their neck out." (*NY-Times*, 3/25/20) This is not at all surprising given the public backlash that making such calculations has generated in the past, for example, in setting environmental or occupational health standards. However, corporate and government leaders are again now having discussions along these lines as they try to cope with speeding up economic recovery while large numbers of people are still ill and dying from the coronavirus.



In fact, governmental agencies have used such methods in the past in determining policy. The Environmental Protection Agency, for example, has valued a human life at \$9.5 million and uses this figure to help decide whether or not to clean up a particular hazardous waste site. For a site to be cleaned up, the economic costs cannot significantly exceed the monetary value of the (estimated) number of lives saved. Otherwise, according to this logic, the trade-off would not be "worth it."

The same method can be used to assess whether or not to invest in reducing accidents at a dangerous intersection. Auto manufacturing companies do in fact compare the costs of eliminating a design defect with the costs of the lawsuits resulting from the expected number of deaths. The defect will not be eliminated if the cost of doing so far exceeds the projected cost of the lawsuits. That would not be "cost-effective." Likewise, the Department of Agriculture uses a similar calculus when deciding whether to implement measures that would reduce food-borne diseases.

Economists and others have run into difficulties in applying accounting categories to human lives. The March 25<sup>th</sup> *Times* article raises the following question: "Is saving the life of an 80-year-old as valuable as saving the life of a baby?" The Environmental Protection Agency under President George W. Bush attempted to move in this direction in figuring the costs and benefits of reducing soot emissions from power plants. Rather than value every life equally, people over 70 were to be valued at two-thirds the value of younger people. The backlash was fierce and the agency had to back down. The authors also describe how Cass Sunstein, head of the Office of Administration and Regulatory Affairs in the Obama administration, proposed that government policies focus on saving years of life rather than lives themselves.

One can easily imagine a whole range of issues that would create such dilemmas for policy-makers. They all arise from the false premise that a human life can be assigned a monetary value or its social equivalent, which can then be measured against the economic cost of saving that life in order to determine policy. But a monetary value, be it high or low, is a *limited value*. The hu-

man approach to the COVID-19 crisis would be to *prioritize human life above all else* and scale back production and distribution to the level required for survival for as long as necessary.



Assigning a monetary value to human life allows the government's accounting approach to take on the semblance of rationality when in reality it amounts to the State meting out death sentences. The values and priorities of policy-makers and the corporate elite are simply out of sync with those of the majority of the population. The absurdity of cost-benefit analysis applied to human life was highlighted when the Lieutenant Governor of Texas approvingly cited a man who said he would gladly sacrifice his life to help preserve the economy. □

**Turning the Page** is edited by Joan Greenbaum, Mike Frank and Dave Kotelchuck with layout by Bill Friedheim. We welcome more story ideas, articles, graphics and your emails, particularly in these troubling times. Write to us at [retirees@pscmail.org](mailto:retirees@pscmail.org) with "newsletter" in the subject line.

And please remember to check the PSC Retirees webpage for up-to-date information and links to useful resources <https://psc-cuny.org/about-us/retirees>

The **Alliance for Retired Americans (ARA)** is the retiree organization of the

AFL-CIO. PSC retirees are members of the NYS chapter of ARA. For more information on the NYS chapter go to <https://nystate.retiredamericans.org/>

## COMMERCE ROLLS ON

-Joan Greenbaum, retiree, LaGuardia & CUNY Graduate Center

We have all heard the phrase "Clean Bill of Health," and have probably used it a few times ourselves. The term originated in the Middle Ages to prevent travelers from entering or leaving cities during plagues. In the late 19<sup>th</sup> Century, France imposed something new—a quarantine on seamen arriving at its ports. The goods could be unloaded, but the seamen had to wait 40 days until they were presumed to have a "Clean Bill of Health." Recently there have been reports that New Yorkers and people from New Orleans were denied entry to other parts of the country. But for seamen the COVID-19 pandemic is especially difficult. Ports around the world have imposed quarantines, forcing seafarers to stay on ship while they watch oil and cargo containers unload. For many of these poorly paid workers from countries such as the Philippines, India and Ukraine, their contracts have expired and it is not clear if they will be paid.

Two award-winning investigative journalists for the *New York Times* (3/25/20) reported that "Global trade will churn on, even at the expense of seafarers' basic rights." What does it mean for Amazon workers on land, seafarers on the oceans, and others working in close quarters when businesses plow through at human expense? COVID-19 is a hyper example of an ongoing dilemma between workers and commodities, an extension of the crisis called capitalism.

In the beginning of the pandemic, the first two infected cruise ships to seek port (in Yokohama Japan and Oakland California) were eventually allowed by port officials to disembark passengers into land-based quarantine. Unfortunately, the thousands of crew members, living in crowded conditions with many infected, were required to stay aboard while the ships sailed on. The passengers were the paying cargo; the seamen were not.

Countries throughout the world have set up barriers to travel, but goods still flow through ports, on railroads and in trailer trucks. Free trade, or at least the unlimited movement of commodities, remains literally on a roll.

[Matt Apuzzo & Selam Gebrekidan, 3/25/20, *New York Times*, "Trapped at Sea by COVID-19 Lockdowns, Crew Members Plead for Help."] □

**LIFE DURING WARTIME.** Josh Brown, the retired director of the American Social History Project at the CUNY Graduate Center, has produced a series of weekly political illustrations, beginning in 2003 with the war in Iraq, called Life During Wartime. The entire collection, 2003-2020, is online at: [www.joshbrownnyc.com/ldw.htm](http://www.joshbrownnyc.com/ldw.htm). Continued>>>

# LIFE **COVID-19 EDITION!** WARTIME

-Sunday, March 22, 2020-

## DONALD'S RECOMMENDATIONS THROUGH THE AGES

1347 – BUBONIC PLAGUE    1826 – CHOLERA PANDEMIC



I'm feeling good about garlic!



Blood-letting has a real chance to be one of the biggest game changers in the history of medicine!