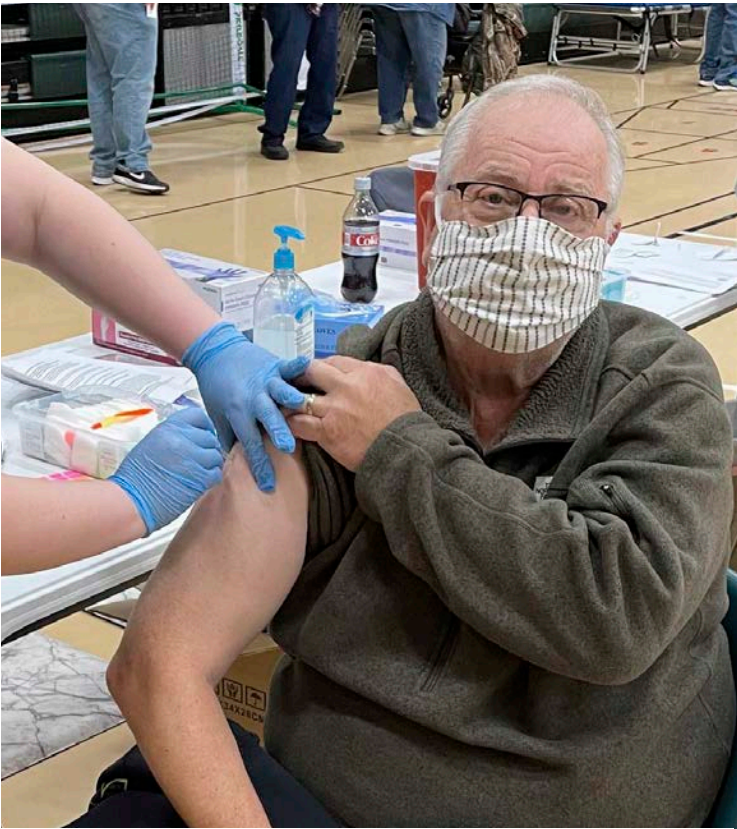


RETIREE NOTES



AFSCME Retirees Chapter 31 President Larry Brown gets his COVID-19 vaccine.

Illinois retirees get vaccinated

ILLINOIS RESIDENTS AGED 65 and older are now eligible to receive the safe, effective vaccines against COVID-19, and union retirees are already taking advantage.

"I'm a Type 2 diabetic who battled breast cancer and a stroke a few years ago, so I'm definitely in the high-risk category for COVID-19," said Barb Franklin, president of sub-chapter 88, which represents retiree members from Champaign, Piatt and Vermilion Counties.

Franklin is one of many retirees in the state of Illinois who have already received their first dose of the COVID vaccine after Governor Pritzker moved

the state into phase 1b, which prioritizes vaccinations for those over 65.

The only side effect Franklin experienced was fatigue the

day after receiving her first shot, but that feeling subsided a day later.

"I understand that some seniors have been worried about taking the vaccine," Franklin said, "but in fact, the risk is far outweighed by the benefits of protection."

"I don't want to be the person that infects those I love."

Juliette Freeman, an officer of sub-chapter 163 in southern Cook County, said that she and her husband plan to get the vaccine after having some reservations initially.

"Our family is very aware that historically Black people have been used as guinea pigs by the medical community in the United States, so we are wary of new medications," Freeman said. "That said, I have a biology degree and after in-depth research and discussion, we decided that the risks of taking the vaccine were definitely outweighed by the consequences if we don't. I don't want to be the person that infects those I love."

Freeman and Franklin both encouraged their fellow retirees to get vaccinated as soon as possible.

Retiree sub-chapters give back to community

AFSCME RETIREES SUB-CHAPTERS across the state are donating money and goods to community organizations struggling to keep up with demand for assistance during the coronavirus pandemic.

"Sub-chapter 55 members are grateful for the much-needed services that the local non-profit organizations have provided over this difficult period," said John Weir, president of sub-chapter 55, representing retirees in Saline, Gallatin, Pope and Hardin Counties. "That's why we decided to make donations to the Fowler-Bonan Foundation's Coats for Kids,

Eldorado First Baptist Church's Community Food Ministry, CASA of Saline County, and the 4C's Homeless Shelter & Food Pantry."

Sub-chapter 93 retirees from Franklin, Johnson, Mas-

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sac and Williamson Counties made a \$250 donation to the Salvation Army of Southern Illinois. The sub-chapter chose the charity because of the diversity of services it provides to a large number of communities.

"While they are part of the St. Louis Food Network, they also operate a thrift store and food pantry and provide social services," said President Al Latoza. "This is a time that we all need to pitch in, especially to local charities that are currently overwhelmed."

Low-income retirees face challenges

THE NATIONAL INSTITUTE for Retirement Security (NIRS) reports that retirement security varies greatly along the income spectrum, and the retirement savings programs that work best for low-income workers often are not the same as the programs that work well for high-income workers.

Social Security functions as a critical source of retirement income for older adults

with incomes below \$40,000, whereas high-income households benefit more from defined-contribution plans, such as 401(k)s. In 2016, older adult households with less than \$40,000 in annual income received 70% or more of their income from Social Security. This contrasts with households of incomes over \$80,000, who only received 24% of their income from Social Security.

There is a sharp divide in wealth between homeowners and renters, even in the same income category. According to data from the Harvard Joint Center for Housing Studies, older homeowners in the lowest quarter of income-earners had non-housing wealth of \$12,500; older renters in the same income category had non-housing wealth of just \$1,100.

This sharp divide persists up the income ladder and is just one example of how disproportionate ownership of financial assets drive wealth and savings differences among retirees.

There are ways to improve the retirement security of low-income individuals.

"NIRS, AFSCME and the Alliance for Retired Americans support strengthening and expanding Social Security," said AFSCME Council 31 Retiree Coordinator Maria Britton-Sipe. Enhancing Social Security's minimum benefit to keep retirees with low career earnings out of poverty would raise the incomes of many older adults.

"We will be strongly advocating the expansion of Social Security under the Biden administration and will call on AFSCME Chapter 31 members to be a voice for all retirees," Britton-Sipe said.



AFSCME retirees like members of Sub-Chapters 93 (left) and 55 (right) are donating money and goods to community organizations struggling to meet heightened demand for services.