

The Partnership For Multiemployer Retirement Security
A Business And Labor Initiative

November 12, 2014

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U.S. Senator Elizabeth Warren
317 Hart Senate Office Building
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U.S. Senator Susan Collins
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U.S. Senator Ed Markey
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U.S. Senator Bernie Sanders
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U.S. Senator Sheldon Whitehouse
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Dear Senators,

We are New England's construction businesses. Large and small, our companies are like thousands more that sponsor multiemployer pension plans in order to provide quality retirement benefits to our employees. Thousands of our employees and their families count on multiemployer pension plans for their retirement security, and we count on the plans to help us remain competitive in our markets by attracting talented workers. Retirees in cities and towns across New England rely on these pensions and our communities depend on the continued sustainability and economic benefits of these plans.

As you know, the multiemployer pension system is in trouble and the longer we wait to fix it, the harder fixing it becomes. The longer we wait to take action, the more severe the impact on the retirees and workers in the plans in the worst financial shape will become. The longer Congress delays, the heavier the burden will become on employers struggling to fund these pension plans. Without Congressional action and support, the system will become weaker, retirement benefits will become even more threatened, and retirement security for millions of Americans will become very seriously endangered.

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Data on Multiemployer Pension Plans

The risk of inaction to New England states, and the entire United States, cannot be overstated. Data compiled by MCAA and Horizon Actuarial Services from Department of Labor statistics shows that there are 58 separate multiemployer plans based in New England, and these plans collectively cover over 250,000 participants while holding nearly \$15 billion of assets. In addition, there are dozens more regional and national plans that have many thousands of participants living in these states. Nationwide, the multiemployer pension impact is even greater, with fully 10.3 million participants relying on the ongoing sustainability of some 1,400 plans with assets of over \$400 billion.

The numbers tell a dramatic story. The table below shows that, for just 40% of the multiemployer universe, there are \$778 million in annual benefits being paid to nearly eighty thousand retirees who reside in New England. In addition, the survey tallied nearly four thousand separate New England businesses that contribute to multiemployer plans.

State	Retirees Receiving Benefits	Annual Benefit Payments	Employers Contributing to Multiemployer Plans
Connecticut	16,147	\$181,000,000	809
Maine	7,167	\$58,000,000	126
Massachusetts	39,512	\$387,000,000	2,352
New Hampshire	5,005	\$60,000,000	181
Rhode Island	9,852	\$79,000,000	413
Vermont	1,420	\$13,000,000	64
Total	79,103	\$778,000,000	3,945

The Need for Action

If Congress fails to act this year, a great many of the most financially insecure plans will be put in ever increasing jeopardy, resulting in drastic benefit losses as plans fail. Making matters worse, these failures may exhaust PBGC's multiemployer plan insurance program within the next ten years, which would result in benefits being lost nearly in their entirety. This crisis also threatens to drive many sponsoring employers out of business, causing job losses that the current fragile economy can ill afford.

There is a solution, however, and it is supported by a broad national coalition of business and labor groups. It is called *Solutions Not Bailouts* and it helps troubled plans avoid insolvency, puts the plans recovering from the economic downturn on firmer financial footing, and allows employers like us to stay in business and continue to contribute to these plans. Our proposal helps those plans – and retirees – in trouble avoid losing everything, and those that are in less trouble better prepare for the future. It also protects taxpayers by avoiding a massive taxpayer funded bailout that could cost the Treasury billions of dollars.

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The measures in the ***Solutions Not Bailouts*** proposal are voluntary, and since all plan decisions require buy-in from both labor and management, no decisions can be made without both sides agreeing that they are in the best interests of plan participants.

Many of us have used and exhausted every tool available to us to extend the solvency of these plans, including increasing worker and employer contributions and discontinuing ancillary benefits. Some workers have accepted reduced future benefit accruals to preserve these pension plans, shore up payments for current retirees, and help preserve the plans for the current and future generations.

We aren't asking for a bailout, or even for Congress to make any tough decisions about the future of individual plans. That is left to the plan trustees on a case-by-case basis. We are simply asking Congress to give multiemployer pension plans the tools we need to adapt our plans, adjust to market realities and challenges that are coming faster than ever before, and to help us preserve benefits by allowing plans to act earlier than the law currently allows.

We need your vigorous help and support in Congress to enact reforms this year before it is too late. Retirees, workers, and businesses large and small in New England are counting on your leadership to help solve the problems ***now before Congress adjourns this year.*** As fellow New Englanders, we are asking for your help.

Sincerely,

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