



2020

Presidential Candidate **QUESTIONNAIRE**

NARFE sent presidential candidate questionnaires to the nominees of the two major political parties—Joseph R. Biden Jr., Democratic Party, and Donald J. Trump, Republican Party—requesting they answer identical questions to get their views on key issues affecting the federal community. NARFE, nor its political action committee, does not endorse presidential candidates or contribute to presidential campaigns. The sole purpose of this questionnaire is to better inform NARFE members. When we reached out to the Trump campaign, they provided the following response: “The campaign is not participating in questionnaires this cycle.” The questions and Biden’s unedited responses appear here.



HONORING COMMITMENTS

In exchange for years of hard work, federal employees and retirees were promised retirement annuities and retiree health benefits. These benefits were earned fairly and are essential to federal employees' and retirees' financial and health security. Yet, recent proposals, such as those reducing or eliminating cost-of-living adjustments for federal annuities, take aim at already-earned benefits for those in and approaching retirement.

Q: *If elected, would you honor the retirement commitments made to federal employees and retirees? If not, what changes to their earned benefits would you propose?*

BIDEN: Defined benefit pensions are a pact between employer and worker that

must be honored. We must protect federal pension funds to ensure that government workers continue to receive the benefits promised and on which they rely for their retirement security. I will oppose any proposal that retroactively changes federal retirement commitments. I will reject calls to increase contributions, lower benefits, or reduce COLAs. And I will work to eliminate penalties like the Government Pension Offset and the Windfall Elimination Provision.

We must also strengthen and expand Social Security. Even with the support of Social Security, half of Americans do not have adequate savings to support their lifestyle in retirement — we must do more to help people save on their own for retirement. We know that an important way to encourage people to save is to offer them a workplace savings plan and

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automatically enroll them in that plan. The Thrift Savings Plan fills that role for federal workers and I will strengthen it and provide the best savings opportunities possible.



FEDERAL COMPENSATION

Federal workers do not expect to make it rich through their public service, but they deserve competitive compensation. Without it, the federal government will struggle to recruit and retain the talented workforce needed to maintain a qualified and effective civil service. Based on data from the Bureau of Labor Statistics, the pay disparity between the federal government and the private sector currently shows that federal employees make 26.71 percent less than their private-sector counterparts. While federal benefits partly make up for this gap, the recent lags in pay increases have forced federal pay to fall further behind the private sector. The default annual change in federal pay rates is based on the Employment Cost Index (ECI), which measures changes in private-sector wages and salaries. But, absent congressional action, this default is subject to the president's discretion. For 2019 and 2020, Congress approved average pay rate increases of 1.9 and 3.1 percent, respectively, despite the president proposing a pay freeze in 2019 and supporting a 2.6 percent increase for 2020.

Q: *Generally, do you believe federal employees are compensated appropriately? If not, what changes would you propose? As president, would you base federal pay rate increases on the change in the ECI? If not, on what would you base federal pay rate changes?*

BIDEN: I know from my experience in the Senate and as Vice President that federal employees — those in Washington and in federal offices all across the country — are dedicated public servants who do the jobs essential to keep our country running. These are some of the most talented, hard-working and inspiring

people you will ever meet. Some Republican leaders use federal employees as scapegoats for any problems in the government as part of their strategy to reduce the size of the government. As president, I will value the contributions of federal employees and make sure they are protected and rewarded for their hard work. I won't be able to do my job without them.

I commit to consistent and regular pay increases necessary to ensure federal salaries remain competitive and that federal employees can support their families.



HEALTH CARE

Federal employees and retirees receive employer-sponsored health insurance benefits through the Federal Employees Health Benefits (FEHB) program. FEHB provides robust and cost-effective health insurance coverage to more than 8.1 million individuals — federal employees, retirees, and their spouses and dependents. Enrollees typically have a choice of at least 15 different plans offering a range of options to meet enrollees' individual needs. Federal employee and retiree satisfaction with FEHB is high — more than 98 percent of federal annuitants and 90 percent of federal employees rate their FEHB coverage as important or extremely important.

Q: *How would your health care plan for America affect the federal employees, retirees and family members enrolled in FEHB specifically, and/or employer-sponsored insurance like FEHB generally?*

BIDEN: I oppose any and all efforts to reduce benefits under FEHB. Our federal employees deserve fair compensation and should not be subject to cuts in health insurance or other critical employee benefits. The federal government should lead by example and provide high quality benefits, instead of pushing anti-worker budget adjustments designed to shift the burden of health care and retirement costs onto employees. I will build

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on Obamacare by creating a public health insurance option like Medicare, but employees who like their employer-sponsored insurance can continue to participate in their existing plan. It will be their choice.



RETIREMENT SECURITY

Surveys show an overwhelming portion of Americans believe that the nation faces a retirement crisis, with many worried about their own financial security in retirement. This fear is shared by federal retirees who face increasing financial pressure while living on fixed incomes. Federal retirees receive annual cost-of-living adjustments (COLAs) to help combat rising costs. COLAs are currently based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is computed by the Bureau of Labor Statistics (BLS). However, BLS has another formula, the Consumer Price Index for the Elderly (CPI-E), that specifically measures the costs experienced by Americans age 62 and older. A switch to using the CPI-E instead of the CPI-W would likely increase annual COLAs.

Q: *How would you ensure that retired federal workers and older Americans are able to enjoy a secure retirement? Does your strategy include switching the current index used to calculate COLAs to better reflect seniors' spending habits?*

BIDEN: Social Security is the bedrock of American retirement. Roughly 90% of retirement-age Americans receive Social Security benefits, and one-in-four rely on Social Security for all, or almost all, of their income. The program has not only ensured that middle-class workers can enjoy the sound and secure retirement they worked so hard for, it also lifted over 17 million older Americans out of poverty in 2017 alone. My plan will protect Social Security for the millions of Americans who depend on the program. With Social Security's Trust Fund already in deficit and expected to be

exhausted in 2035, we urgently need action to make the program solvent and prevent cuts to American retirees. In contrast, Donald Trump is engaging in a reckless war on Social Security. He recently announced a payroll tax plan with no protections or guarantees — like the ones the Obama-Biden administration enforced a decade ago — that the Social Security Trust Fund will be made whole. Trump has stated that if re-elected, he plans to undermine the entire financial footing of Social Security, laying out a roadmap for cutting Social Security. Our seniors and millions of Americans with disabilities are under enough stress without Trump putting their hard-earned Social Security benefits in doubt.

We must make Social Security more generous and increase its benefits so that today's and future retirees enjoy the dignified retirement they've earned. That means using CPI-E to determine the cost-of-living increase. It means increasing benefits for those most at risk in retirement, including low-wage workers, widows and widowers, and those who have enjoyed long lifespans. And, we can fund these increases and ensure Social Security's solvency for decades to come by ensuring the ultra-wealthy pay payroll taxes on all their income, not just the first \$132,900.



SOCIAL SECURITY FAIRNESS

Two laws enacted in the late 1970s and early 1980s affect federal retirees who are covered by the Civil Service Retirement System (CSRS) and also receive Social Security or Social Security widow(er)'s benefits. These laws also affect state and municipal employees, such as teachers, firefighters and police officers who receive a pension based on work not covered by Social Security. The first provision, known as the Government Pension Offset (GPO), pertains to federal retirees who apply for Social Security benefits for which they are eligible as a spouse. Under the GPO, survivor Social Security benefits are offset by two-thirds of the retiree's government annuity

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payment. This often results in a retiree receiving no Social Security widow(er)'s benefit at all. The second provision is the Windfall Elimination Provision (WEP), which reduces the Social Security benefit a federal retiree receives based on his or her Social Security-covered employment (e.g., private-sector employment before or after federal service). The Social Security benefit is reduced simply because the federal retiree is receiving a retirement annuity through CSRS. In 2019, the WEP could reduce a retiree's monthly Social Security benefit by as much as \$463.

Q: *If elected, would you support the elimination or reform of the WEP and GPO? If reform, what specifically would you support?*

BIDEN: Yes. I support full repeal of the WEP and GPO offsets. Current rules penalize public sector workers who either switch jobs or who have earned retirement benefits from various sources. I will get rid of the benefit cuts for workers and surviving beneficiaries who happen to be covered by both Social Security and another pension. These workers deserve the benefits they earned.



MODERNIZING THE GOVERNMENT

For the past several decades, Congress and the administration have proposed modernizing the federal workforce in various ways. While continued updates and improvements to the civil service system are necessary to implement best practices in performance management, many politicians have used this argument in bad faith as a way to attack the merit system that stands at the center of our professional civil service. Some federal workers recently faced sudden agency relocation – a ploy to compel employees to quit – and have witnessed the threat of political influence on nonpolitical decisions. On the other hand, strategic human capital management problems, including improving

the hiring process and attracting and retaining individuals with critical skills, present challenges for the federal government.

Q: *As chief executive, what is your plan as it relates to the civil service merit system and strategic human capital management; what current aspects of the system do you view as working well and not working well? How will you fix what is not working?*

BIDEN: I am committed to protecting the civil service merit system and federal workers' due process rights. Trump has gutted the ability of federal employees to collectively bargain, stripped them of their union representation, and made it easier to fire federal employees without "just cause." He has also used relocation as a strategy for undercutting federal employee rights. On my first day in office, I will restore federal employees' rights to organize and bargain collectively, restore their right to official time, and direct agencies to bargain with federal employee unions over non-mandatory subjects of bargaining.

I will aggressively hold the line against any effort to undermine workers' rights and to diminish federal employees' right to due process in the workplace, while also working to modernize hiring practices to ensure we can recruit competitively. Because of Trump and Congressional Republicans' inaction, the Merit Systems Protection Board, the Equal Employment Opportunity Commission, and Occupational Safety and Health Administration – agencies that work on issues important to the well-being and safety of federal employees – all have vacancies in their leadership positions. I will prioritize ending these vacancies to ensure that our federal workers, and workers throughout our country, are protected. The next president will inherit a divided country and a world in disarray. We must immediately rebuild the capacity within our federal agencies to repair the damage done by this Administration and address our nation's urgent challenges, foreign and domestic. I will encourage those who felt they had to leave the federal

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workforce during the Trump Administration to consider rejoining my Administration. I will rebuild the pipeline of workers into the federal government and incentivize more qualified workers to choose public service by forgiving \$10,000 a year in student debt for each of five years in the job. I will tap into the best and brightest talent from every source by developing career pipelines from Historically Black Colleges and Universities and Minority Serving Institutions into federal agencies, and I'll ensure the federal government serves as a model for employers to treat their workers fairly.

As president, I will value the contributions of federal employees, ensure they are protected and rewarded for their hard work, and safeguard them from government shutdowns like the one precipitated by the Trump Administration in 2018-2019. It is unacceptable that 800,000 federal employees, including hundreds of thousands of veterans, had their work and their pay jeopardized due to political fighting. These are some of the most talented, hard-working, and inspiring people I have ever met, worthy of the utmost dignity and respect. I personally benefited from their expertise and professionalism as Vice President, and we need more of them.

Federal employees keep us healthy, safe, informed, and accountable, and their work transcends partisan politics. They are health care workers who care for veterans, the elderly, and the disabled. They are law enforcement officials who protect our communities and our border. They are expert scientists, medical doctors, and technicians who maintain world-class standards, prevent the spread of infectious diseases, and save countless lives. They are diplomats and public servants who put country before party and before self. Above all else, they are our fellow citizens, working hard every day to serve the rest of us.



POSTAL REFORM

The United States Postal Service (USPS) plays an integral part in the lives of every American and ties our country together. This important service is an economic generator, a lifeline for rural communities, and a vital resource for housebound patients and those needing medication. However, USPS is not without its challenges, which put the financial health of the service at risk. Policy solutions are needed to ensure that USPS can be financially successful while carrying out its mission. Previous postal reform bills would reduce the liability the USPS has incurred from its obligation to prefund future retiree health benefits by requiring current and future postal retirees to enroll in Medicare Part B or forfeit their already earned Federal Employees Health Benefits program coverage. NARFE strongly opposes this policy. However, recent postal reform bills would ensure current retirees maintain choice regarding their health insurance coverage.

Q: *If elected, how would you strengthen USPS' financial integrity? Do you oppose mandatory Medicare Part B coverage for postal retirees as a condition of maintaining their earned postal retiree health benefits?*

BIDEN: USPS doesn't just perform the integral task of offering mailing and shipping services in accordance with its universal service obligation, it is also often the social and economic lifeline to rural and lower-income communities across the nation. As President, after the pre-funding mandate is repealed, I am open to diversifying USPS' portfolio to explore any revenue-generating services, as long as it is right for USPS' business. And, any financial stability plan must also look at health care and pensions. When it comes to these worker benefits, I support prospective enrollment in Medicare for future retirees as long as it does not jeopardize the benefits of those currently participating in the program and protects those enrolled in Medicare from paying more in aggregate than they do now. Any proposal must protect the benefits of those USPS workers who are already retired and vested into the system. **■**