



Founded 1889

## *United Association* of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada

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General Office File Reference: GP

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**TO:** Vice Presidents, International and Special Representatives, and Business Managers  
**FROM:** General President Mark McManus and the UA Political Engagement Committee  
**DATE:** August 17, 2020  
**SUBJECT:** United Association Makes Endorsement in 2020 Presidential Campaign

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### **OUR DECISION**

With under three months until the General Election on November 3, the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada (UA) has concluded its endorsement review process. Our Political Engagement Committee (PEC) met frequently over the last few months to discuss and consider the merits of both presidential candidates, and whether either has earned the support of the Brothers and Sisters of the United Association. The PEC also weighed remaining neutral in this election. ***After extensive discussion and consideration, the UA PEC and General Officers have made the decision to endorse Vice President Joe Biden for President in 2020.***

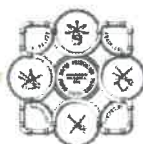
The UA Political Engagement Committee was formed to directly involve a wide variety of UA members in the political process, including our endorsement decisions for candidates across the country. The PEC is made up of Business Managers, Business Agents, Journeymen and Journeywomen, and Apprentices from all across the country. They have met frequently over the last two years and began discussions for a possible presidential endorsement earlier this year.

### **OUR PROCESS**

Over the summer, the UA PEC met virtually to discuss its criteria for any potential endorsement in the presidential race. It was not guaranteed that an endorsement would be made. General President McManus and the UA PEC established four main policy areas to evaluate the candidates on the most important issues facing UA families: union rights, infrastructure, energy, and retirement security and benefits. A candidate did not necessarily need to score perfectly in each category to earn our endorsement; instead, a side-by-side comparison (attached) was done to establish a fuller picture of each candidate's track record and priorities moving forward.

### **ON UNION RIGHTS**

When it comes to protecting the fundamental abilities of unions to organize and fight for fair wages and benefits, the contrast could not be starker. Vice President Biden has committed to signing the Protecting the Right to Organize Act (PRO Act), which would make it easier for the UA and other unions to organize new contractors, strengthen the rights of workers, and enhance the National Labor





Relations Board's power to punish employers who violate labor laws. Biden will also impose a national ban on state so-called Right-to-Work laws, which weaken our ability to fight for fair wages and benefits. President Trump has refused to sign the PRO Act and is in favor of Right-to-Work laws. Both of those positions would do irreparable harm to UA families.

President Trump's Labor Department has led the fight against union apprenticeships by instituting Industry-Recognized Apprenticeship Programs, or IRAPs. These programs essentially allow employers to skirt our high standards for apprenticeships – meaning they can hire non-union labor on the cheap. Vice President Biden will defend registered union apprenticeships from IRAPs, helping us maintain our status as the gold standard of the construction industry.

On union rights, the choice is clear. If elected President, Vice President Biden will protect our ability to organize and win more work with fair wages and benefits. Perhaps more importantly: Vice President Biden would appoint pro-labor judges to the federal bench to defend against anti-labor attacks, as well as appointing as pro-worker Secretary of Labor.

#### **ON INFRASTRUCTURE**

The bottom line on infrastructure is simple: do the candidates keep their promises? President Trump promised a trillion-dollar infrastructure package that would put UA members to work. Almost four years later and he has never brought that plan up for a vote. In fact, his only proposal has been to cut federal funding for roads and bridges while also privatizing construction projects. That's unacceptable.

Vice President Biden is proposing a \$1.3 trillion infrastructure plan that will, among other things, double federal investments in clean drinking water and water infrastructure – especially in communities at high risk of lead or other contamination. Vice President Biden has a history of delivering on his promises on infrastructure, too. In 2009, he led the execution of the American Recovery and Reinvestment Act that saved our country from the brink of depression. Vice President Biden's infrastructure plans will ensure that prevailing wage and project labor agreements (PLAs) are used on all projects and strictly enforced.

Vice President Biden will not only ensure robust investment in infrastructure, but he will deliver where the Trump Administration has failed UA families.

#### **ON ENERGY**

Any Administration's policies on energy must take an all-of-the-above approach; that's the only way to achieve our carbon emission goals while still producing affordable and efficient energy and keeping UA members employed. Truth be told, the Trump Administration has done some good things for us. However, while President Trump has relaxed some regulatory standards and allowed pipeline projects to proceed, his Administration has been haphazard in their approach. As a result, it has actually resulted in more litigation and lengthy delays that mean instability for our members.

Vice President Biden has committed to securing federal investments in nuclear energy and an all-of-the-above energy approach, even in the face of staunch opposition from environmental activists. Biden also supports Concentrated Solar Power (CSP) and hydropower and has committed to making strong investments in those technologies. In addition, a Biden Administration will work with us on common sense reforms to the permitting and regulatory processes that govern energy projects and avoid



frivolous lawsuits that keep our members from working. Under a Biden Administration, potential problems would be addressed early on so that projects would not be needlessly held up or forced to become economically unfeasible.

And let's set the record straight here, no matter what you might have heard: Vice President Biden has publicly declared there will not be a ban on fracking.

The reality here is that both candidates are not perfect on energy, but Vice President Biden has shown a genuine pledge to ensuring new investments in nuclear and a modernization of the permitting and regulatory processes that have held up our projects for years – which is enough to earn our support on energy.

### **ON RETIREMENT SECURITY AND BENEFITS**

It's no secret that many union pension plans are in danger of insolvency. Sadly, the Trump Administration has done nothing to fix multiemployer plans and protect the hard-earned retirement of UA members. Instead of addressing this looming crisis, the Trump Administration chose to put other retirement assets at risk by undoing a Labor Department rule implemented during the Obama-Biden Administration that protected the retirement investments of union members by requiring financial advisers to put their clients' interests ahead of their own. President Trump effectively let Wall Street benefit on the backs of working families.

Vice President Biden has also committed to forming a working group with labor leaders to address such issues as the current health of multiemployer pension plans. We need an immediate fix, and under a Biden Administration we will take concrete steps towards protecting our retirement security.

### **A STEADY HAND**

We're at a critical point in our nation's history: from defeating COVID-19, to rebuilding our economy and infrastructure, the next President will not have an easy job. With Vice President Biden, we know we'll have a steady hand in the Oval Office to help us come out of this pandemic stronger than before.

When Joe Biden was a young Senator, he didn't just stand with the UA in Washington – he stood with us on the line. Biden joined striking members on the jobsite in Delaware and helped stop management from breaking up the project, even when they called in the State Troopers. Compare that with President Trump, who actively fights against unions on his own projects and even refuses to pay contractors for work they already completed. We know who's really on our side.

Let's be real: Joe Biden is not a perfect candidate. Nobody will be with us on every single issue. But Biden will protect our ability to fight for fair wages and benefits, all while helping us win more work. He'll help us streamline and modernize permitting processes and invest in energy like nuclear, and he'll make sure our long-overdue pension relief gets done. He'll protect organized labor at its core and our ability to negotiate fair contracts with prevailing wage. We know we'll have an ally not only in the White House, but on FERC and PHMSA, too.

If we don't step up to lead, the UA is going to get left behind. We can't let that happen. That's why the UA PEC undertook this extensive process to evaluate the candidates on the issues that matter to us – and that's why we're outlining, for you, the candidates' stances and what led to our decision to endorse Vice President Joe Biden for President.



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**TO:** Vice Presidents, International and Special Representatives, and Business Managers  
**FROM:** General President Mark McManus and the UA Political Engagement Committee  
**DATE:** August 17, 2020  
**SUBJECT:** UA Endorsement Comparison of Vice President Biden and President Trump

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### **ON UNION RIGHTS**

#### **Vice President Biden**

- Biden has stated time after time a strong belief that there is a war on organizing, collective bargaining, unions, and workers. Since he first became involved in serving government, Biden has stood with workers time and time again as a true ally.
- As President, Biden pledges to form a [“cabinet-level working group”](#) with representatives from labor unions that would, in the first 100 days of his administration, deliver a plan to “dramatically increase union density and address economic inequality.”
- As President, Biden will appoint a pro-labor Secretary of Labor, a pro-labor Secretary of Energy, and pro-labor individuals to boards and commissions such as PHSMA (Pipeline and Hazardous Materials Safety Administration) and FERC (Federal Energy Regulatory Commission), who will not bow to corporate interests or Wall Street.
- In addition, Biden will appoint labor-friendly judges to the federal bench, which will help prevent decisions like *Janus vs. AFSCME*, which allows employees to benefit from union representation [without paying their fair share](#).
- Biden has pledged to work with Congress to [write a stricter law on employee misclassification](#), the practice of classifying a worker as an independent contractor rather than as an employee in order to avoid payment of overtime and other workplace benefits.
- Biden would impose a [national ban on state right-to-work laws](#), which prevent unions from collecting “fair-share” fees from non-members to cover their share of the costs of collective bargaining.
- Biden supports the [Protecting the Right to Organize Act \(PRO Act\), H.R. 2474](#), which would make it easier for the UA and other unions to organize new contractors, strengthen the rights of workers, and enhance the National Labor Relations Board’s power to punish employers who violate labor laws.
- Biden will ensure that [Davis-Bacon prevailing wage protections are the standard](#) – not last minute fights to have them included.





- Biden will ensure that Project Labor Agreements aren't just an Executive Order but rather always guaranteed to be used on federally funded projects.
- Biden will defend registered union apprenticeships from IRAPs. His plan includes a [\\$50 billion investment](#) to registered union apprenticeship programs.
- When given the choice of running mate, Trump chose one of the most anti-union governors in the country – Mike Pence. As governor, Pence made Indiana a Right to Work state decimating wages and repealed the state's prevailing wage laws. Joe Biden chose U.S Senator Kamala Harris, a staunch ally of labor her entire career and close friend to the UA in Washington, DC and California, as his running mate.

### President Trump

- Current Trump Secretary of Labor, Eugene Scalia, has systematically dismantled union rights and protections at the DOL. Under the Trump Administration, the DOL has time and again sought to pass anti-union regulations and increase corporate influence. Instead of representing hard-working families, the Trump DOL only answers to the wealthy elite.
- During the first year of his presidency, Trump signed an [executive order establishing Industry-Recognized Apprenticeship Programs \(IRAPs\)](#) that allow third-party industry groups outside of construction to develop apprenticeship programs without having to meet existing federal Registered Apprenticeship standards.
- Trump has made it [easier to award federal contracts to companies that are repeat violators](#) of wage laws, sexual harassment laws, racial discrimination laws, or laws protecting workers' rights to unionize. Trump signed into a law a repeal of the Obama-Biden Administration's Fair Pay and Safe Workplaces Executive Order, which discouraged the government from granting federal contracts to companies with a history of stealing their employees' wages, violating workplace safety standards, or illegally discriminating in hiring or pay. The order required contractors to provide their employees with "necessary information each pay period to make sure they are getting paid what they are owed."
- Trump [rescinded an Executive Order originally issued by President Obama](#) which required federal contractors who won a bid to take over an existing contract to offer a "right of first refusal of employment" to workers who were employed under the original contract. The repeal of that Executive Order means that workers on federal contracts are now at a greater risk of losing their job because of circumstances beyond their control.
- Trump [blocked an Obama-Biden rule that strengthened an employer's duty to keep accurate logs of workplace injuries and illnesses.](#)
- Trump's Labor Department now allows [employers who violate minimum wage, overtime, and other wage laws](#) to avoid any penalty by volunteering to investigate themselves. The agency also announced that it will [stop pursuing monetary penalties in most cases of wage theft it investigates.](#)



- Trump has stacked the Supreme Court with anti-worker justices. In addition, the Trump Administration has consistently appointed and confirmed anti-worker nominees for positions that are designated to safeguard and enforce laws that protect workers.
- The Trump Administration has stacked the National Labor Relations Board (NLRB) with several anti-worker appointments, most notably William Emanuel, Marvin Kaplan, and John Ring as NLRB members. All three members regularly represented large employers prior to joining the Board. NLRB General Counsel Peter Robb also spent much of his career as a management-side labor and employment lawyer. The appointed NLRB members and General Counsel have systematically rolled back workers' rights. Trump also has allowed one of the traditionally Democratic seats on the Board to sit vacant since August 2018, violating a longstanding custom and ensuring employer domination of the agency.
- Under the leadership of Trump appointees, the NLRB has [limited the scope of workers' rights](#) to take collective action under the National Labor Relations Act (NLRA). For example, the Board [reversed Obama-era precedent](#) to rule that employees do not have a right to use their work email address to engage in protected activity. In a direct attack on workers' First Amendment rights, the NLRB General Counsel is [attempting to outlaw the display of "Scabby the Rat"](#) during labor protests.
- The Trump NLRB is interfering with the ability of unions and employers to voluntarily enter into bargaining agreements [by reinstating the discredited "Dana rule."](#) Under this rule, the union must provide an opportunity for workers to vote out the union after the employer provides voluntary recognition of the union.
- During the first three years of the Trump administration, OSHA workplace inspections have fallen below the previous two administrations. The decline in inspections puts the safety of workers at risk, especially those who work in dangerous jobs or industries.
- Under President Trump, the NLRB has sided with employers and ruled against unions on issues relating to the [implementation and enforcement of work rules](#). These decisions will make it more difficult for employees to discuss unionization in the workplace.
- While Trump's first Department of Labor Secretary, Alexander Acosta, was able to head off some attacks coming from within the Administration, President Trump replaced him with Eugene Scalia as Secretary, who has championed the effort to have IRAPs as part of the construction industry. Scalia built a career representing corporations, financial institutions, and other business organizations while fighting against worker protections like health and safety regulations, retirement security, and collective bargaining rights.
- The Trump NLRB is also working to [limit organizer access to worksites](#). In a reversal of long-standing policy, the Board ruled that union organizers can be barred from parts of an employer's property that are open to the public.
- Trump [delayed the enforcement of a rule](#) limiting workers in the construction industries' exposure to silica dust, which has been linked to lung cancer.



- The Trump Administration has [dramatically increased the size of the H-2B program](#), which employers are taking advantage of – including Trump himself – to hire non-union, non-American workers at lower pay and with lower safety standards. In 2019, the Trump Administration increased the H-2B annual limit by 30,000 visas, taking the total H-2B “cap” for 2019 to 96,000.
- Under President Trump, both the [NLRB](#) and [Department of Labor](#) completed rulemakings that limit the circumstances in which the agencies will find a business to be a “joint employer.” This helps employers avoid accountability for violations of wage and labor laws by using staffing agencies and other employment models.
- Similarly, the Trump NLRB has [made it easier to classify workers as independent contractors](#), which will result in employers denying more workers benefits and protections afforded to employees under the law. In the event an employer does misclassify an employee as an independent contractor, the Trump NLRB [will not hold the employer liable](#).
- The Trump NLRB also completed several rulemakings that undermine the process of holding workplace elections. These rules [needlessly delay the holding of the election](#) and [allow an election to proceed](#) when an employer has created a coercive and intimidating atmosphere. In addition, the Board is proposing to [eliminate the legal obligation of employers to provide the union with the personal contact information](#) of eligible voters.
- The NLRB under the Trump Administration is undermining the collective bargaining process by [expanding the ability of employers to take unilateral action](#) when a collective bargaining agreement is in place and [limiting the situations in which employers are required to bargain](#) over disciplinary decisions. The Board is also [signaling that it may eliminate the long-standing rule](#) that protects a union’s status as bargaining representative while a collective bargaining agreement is in effect (i.e., the “contract bar” rule).
- Dramatic cuts to the NLRB’s staff under the Trump administration are directly undermining the agency’s ability to investigate unfair labor practices committed by employers. President Trump also proposed cutting over 10% of the agency’s funding in his proposed 2020 budget. Recently-announced plans by the General Counsel to reorganize the agency’s busiest offices [are raising concerns from Members of Congress](#) that the changes will prevent the agency from effectively carrying out its responsibilities.
- President Trump has taken many executive actions to limit collective bargaining in the federal workforce. President Trump has allowed federal employees to [opt-out of paying union dues](#), [limited the amount of work time](#) federal employees can spend on union activities, [prevented federal employees from filing grievances](#) over certain merit-based actions, and [shortened the time frame](#) for federal-sector collective bargaining.

## ON INFRASTRUCTURE

### **Vice President Biden**

- As Vice President, Biden oversaw the execution of the [American Recovery and Reinvestment Act](#), which poured more than \$800 billion into infrastructure and stimulus spending, bringing the country back from the brink of depression and included strong labor protections and fair wages.



- Biden is calling for a sizable investment in our country's infrastructure and future: [\\$1.3 trillion over ten years](#) to equip the American middle class to compete and win in the global economy and to ensure that cities, towns, and rural areas all across our country share in that growth.
- Biden's [proposal](#) doubles the federal investments in clean drinking water and other water infrastructure, and focuses new funding on low-income rural, suburban, and urban areas that are struggling to replace pipes and treatment facilities – especially in communities at high risk of lead or other contamination.
- Biden's plan to build back our [nation's infrastructure](#), especially in the face of the [COVID-19 pandemic](#), places a heavy emphasis on robust investment in construction and the skilled trades – all using UA and other union labor. His plans for modernizing our schools, hospitals, residential buildings, and airports all rely on union labor, meaning UA members will win more work under a Biden Administration.
- Biden's [infrastructure plans](#) will also place a strong emphasis on new investments to inland waterways, locks, and dams, ensuring that America's freight infrastructure puts us in a position to build a more resilient national economy.
- Biden has called for strict enforcement of the Jones Act, a 100-year-old law requiring that goods shipped between American ports must be carried on U.S.-built, -owned, and -crewed ships. Trump has [numerous times put waivers to the Jones Act on the table for consideration](#) and has surrounded himself with top White House aides who continue to advise him to consider a repeal of this important law.

### President Trump

- Trump promised a trillion-dollar infrastructure package. He has never brought such a plan to reality or to a vote, and his only proposal has been to, in fact, cut the share of federal money for roads and bridges. **He has failed on his promise.**
- Trump has focused on privatizing construction projects to benefit the wealthiest in our country, leaving communities across the country suffering and our nation falling behind.
- When sprinkler systems were required in all new buildings starting in 1999, Trump as a property developer [lobbied to try to prevent the mandate](#). ***Trump's Manhattan skyscraper, Trump Tower, does not even have sprinklers on its residential floors.*** Biden has always been a close friend and supporter of the fire protection industry and backing its workers.
- Trump is well known for many things, [including neglecting to pay wages](#) due for work done by the hardworking skilled craftsmen who built his development projects.

## ON ENERGY

### Vice President Biden

- Biden believes this country must fulfill our obligation to workers and the communities who powered our industrial revolution and subsequent decades of economic growth. Biden has stated that he strongly believes that they've earned our support for fueling our country's industrial revolution and decades of economic growth. He has vowed not to leave any workers or communities behind.





- Biden has vowed to [establish ARPA-C](#), a new cross-agency Advanced Research Projects Agency, which will invest in small modular nuclear reactors and invest in new innovative nuclear technology.
- Biden [will work to modernize and streamline the energy permitting process](#) which will help prevent activist groups from weaponizing the process itself to kill jobs and stop projects. By ensuring that permitting happens in a timely manner, any issues that arise can be corrected before a project becomes economically unfeasible. This will result in strict common-sense timelines that will insure certainty.
- Biden's support of modernizing and streamlining the permitting process will also help us hold green energy groups accountable for the non-union dominance in their industry, which will ensure strong labor protections and fair wages.
- Biden has vowed to [build on the future of nuclear energy](#). To address climate change, which affects our economy as well as national security, we must look at all low- and zero-carbon technologies (like nuclear and natural gas). Biden has promised support for a research agenda through ARPA-C to look at issues, ranging from cost to safety to waste disposal systems that remain an ongoing challenge with nuclear power today.
- Biden's campaign has proposed investing part of a new \$400 billion initiative in developing more nuclear power technology.
- During the primary race, Biden firmly opposed calls to shut down U.S. nuclear plants and freeze new construction of nuclear capacity.
- As Vice President, Biden [presided over a policy of stepped up loan guarantees to nuclear projects](#), including covering design and application costs for new nuclear projects.
- The Obama-Biden Administration [approved the permits for reactor units 3 and 4 at Plant Vogtle in Waynesboro, Georgia](#), the first U.S. nuclear power plants to be permitted in 34 years.
- In addition to his support for alternative energy sources like nuclear, Biden supports new investments in [hydropower and concentrated solar power \(CSP\)](#) that will put UA members to work.
- While environmentalists have pressured Biden to shut down hydraulic fracturing, he has strongly declared that ["fracking is not going to be on the chopping block."](#) Biden understands the importance of natural gas to the economy. While Biden was Vice President, the fracking industry helped dig our country out of the economic recession and put people to work.
- Biden's proposals on natural gas production have won him support from across the oil and gas industry groups. Biden's energy policy announcements in July included [promises to continue the practice of fracking for natural gas and to invest in carbon capture and sequestration technology](#).
- Biden announced these policies as part of a plan to allow natural gas to serve Americans for decades as the country transitions to clean energy sources. The Biden campaign has also made a point of including [advocates of responsible natural gas development in the development of its energy policies](#).



- Unlike Trump, Biden is committed to fixing existing natural gas pipelines to [cut methane leaks](#).
- Under a Democratic U.S Senate and a Republican U.S House of Representatives, the Obama-Biden Administration signed into law an exemption for welding rigs from overburdensome Federal Motor Carrier Safety Administration (FMCSA) regulations helping the pipeline industry.
- Biden's energy proposal builds on Obama-Biden Administration policies like promoting advanced biofuels and accelerating the [use of carbon capture](#) which limits emissions from coal plants and other industrial facilities.
- The Obama-Biden [Administration approved several projects and fought and won five out of five procedural challenges](#) to Obama-era permits by environmental groups. This contrasts with the Trump Administration which has recklessly bucked the process, leading to successful legal challenges by environmental groups alleging the administration failed to apply the regulatory scrutiny required under the law.

#### President Trump

- While Trump has taken credit for numerous energy projects during his term, many of those projects were [in fact created and received permits during the Obama-Biden Administration](#). For example, of the seven liquefied natural gas projects in Louisiana listed in an Energy Information Administration's database, six received permits to export under the Obama-Biden administration with wait times under two years. The seventh project was already in the works for approval as President Obama and Vice President Biden were transitioning out of the White House at the end of 2016.
- As a candidate, Trump promised to fast-track approval of permits to allow completion of the Keystone XL pipeline, as well as other pipeline projects, but his administration has been thwarted by [its own fumbled policy missteps and overly risky procedural corner cutting](#). Rather than going through the steps required by existing clean water and habitat protection laws, the Trump Administration made a show of issuing flimsy permits that sidestep or even ignore legal requirements that would have offered a reliable safe harbor to these projects.
  - These risky short cuts may have looked promising along the way, ***but in the end, they have allowed opposing groups to tie up progress on pipeline projects in the courts at great cost to our members who would have worked on these projects.*** All told, the Trump Administration has been blocked on approval of three major pipelines due to procedural challenges.
- Trump claims to have "saved" Texas's oil industry. However, there is little evidence that the oil industry has stabilized. In Texas, the [industry has continued to shed jobs while production has declined](#).
- Despite President Trump's campaign promise to support coal communities, his administration has proposed significant cuts to programs that would hurt coal miners, their families, and their communities. During its final two years, the Obama-Biden Administration [developed and implemented the Partnerships for Opportunity and Workforce and Economic Revitalization \(POWER\) Initiative](#) to invest in struggling coal-dependent communities. Trump has proposed eliminating 7 of the 12 programs



from the POWER Initiative, including those that direct investment in small businesses, offer worker training and placement, and provide much-needed infrastructure investment.

- The Trump Administration has proposed to [repeal controls on methane leaks at oil and gas facilities](#). His Bureau of Land Management (BLM) also repealed the rule to reduce the wasteful release of natural gas during oil and gas production on federal and tribal lands. Both of these rules would require the repair of oil and gas leaks at production, processing, transportation, and storage facilities – putting UA members to work. In these repeals, EPA and BLM did not bother to calculate the loss of jobs that otherwise would have been required for leak repair.

## **ON RETIREMENT SECURITY AND BENEFITS**

### **Vice President Biden**

- Biden has stated a commitment to [fixing the multi-employer plans](#) which are in dire trouble and in need of an urgent solution. And, while senator, Biden voted against raising the Medicare eligibility age and fought against efforts to tax employer contributions for health insurance and pension plans.
- During the COVID-19 pandemic, Trump has failed to protect workers who have lost jobs through no fault of their own. As President, Biden will [first work to defeat COVID-19](#) and provide immediate relief to UA families and UA contractors. At the [heart of this plan](#) is an investment to modernize our nation's infrastructure.

### **President Trump**

- Trump has done nothing to protect union pensions, even in the face of dire uncertainty.
- Trump's Fiscal Year 2019 budget proposal would have possibly saved the Pension Benefit Guaranty Corporation (PBGC), but at the cost of crippling the healthy plans, taxing people who received pensions, and forcing pension contributions to go up without increasing benefits.
- Trump effectively scrapped the fiduciary rule that required Wall Street firms to act in the best interests of workers and retirees in handling their 401(k)s. The Labor Department rule, conceived by the Obama-Biden Administration, was meant to ensure that advisers put their clients' financial interests ahead of their own when recommending retirement investments. By eliminating this rule, President Trump – who generally opposes financial regulations – has cost workers tens of thousands of dollars.
- Under President Trump, the Department of Labor is attempting to prevent pension plans from taking social responsibility into account [when making investment decisions](#). If this change goes into effect, it will be much harder for pension plans to consider “non-pecuniary” factors, such as labor law compliance or job creation, when making investment decisions.