

CONSTRUCTION: Not just for boys

Girls-only after-school Construction Clubs have begun cropping up in Portland high schools, under a project of non-profit Oregon Tradeswomen Inc. known as Building Girls. The group's mission is to increase the participation of women in high-wage high-skill building, mechanical, electrical, utility, and highway construction trades careers.

The clubs, led by volunteer tradeswomen, meet weekly. Participants get pizza, cookies, and hands-on lessons on how to safely use power tools. The first club drew a dozen girls at Wilson High School for 12 weeks starting in October. The girls also visited a furniture maker, and made wooden toys which they donated to Raphael House, a shelter for victims of domestic violence.

The second club began Jan. 27 at Benson High School and will run eight weeks. Building Girls program manager Katie Yablonski is in talks with several other Portland-area high schools about expanding the program.

"The intent is to get young women interested in work they may have seen as something just for the boys," says Oregon Tradeswomen communications manager Mary Ann Naylor.

Building Girls is also offering a summer day camp for middle school and high school girls, and a four-week work crew for girls and young women 17 to 24 years old who are interested in a career in construction, in which they earn a small



Adit, a student at Wilson High School, learns from Building Girls volunteer Kaeli Casati, an employee of residential remodeling firm Environs. (Photo by Katie Yablonski, courtesy of Oregon Tradeswomen Inc.)

stipend while learning basic construction skills and visiting apprenticeship training centers.

Naylor said the Building Girls program will serve more than 1,600 girls this year.

ONLINE EXTRA

To find out more, or to apply online for the girls summer day camp, visit <http://www.tradeswomen.net/building-girls/>

...Pension reform

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the same time that members were thrown out of work in the downturn, meaning fewer employers were contributing to make up the losses. Other union plans are suffering from long-term declines in union employment in their industries, which have made the plans top-heavy: They may have more retirees collecting benefits than active workers bringing in contributions.

Though many multiemployer plans are considered underfunded, most are expected to recover, and only a small fraction are projected to become insolvent — maybe 100 out of about 1,500 multiemployer pension plans total. It's those failing plans, which account for over a million workers and retirees, which might make use of the new law to cut benefits if that can prevent insolvency.

Before the law passed in December, failing plans were required to spend down their assets paying current retirees every dollar they were promised. The plans would then get money from the PBGC to pay retirees under a reduced benefit formula. The formula guarantees 100 percent of the first \$11 (per year of service) of a participant's monthly benefit rate, plus 75 percent of the next \$33. That's the formula that generates the \$1,072.50 monthly maximum for a worker who retires after 30 years of service.

To shore up multiemployer

pension plans, the new law makes other changes besides allowing benefit cuts. It doubles the insurance premium plans pay to the PBGC (to \$26 per member per year). And it makes it easier for plans to merge with other plans. It also allows plans to divide, carving out "orphaned" participants (workers whose employer went bankrupt or left the plan) into plans that would fail and then get the insurance benefit, rather than taking down the whole plan.

But Friedman, the Pension Rights Center director, says there were other solutions besides cutting promised benefits. For instance, Congress could have increased the PBGC premium much more, say to \$120 per member per year, to prepare for a wave of defaults. She said her organization will try to repeal the new law.

NCCMP, for its part, will push Congress to enact another part of its Solutions Not Bailouts proposal: allowing a new kind of hybrid retirement plan that would combine the guarantees of the traditional defined benefit pension with the reduced employer investment risk of the newer defined contribution pension plans commonly known as 401(k)s. NCCMP's proposed "target benefit" plan would guarantee a minimum benefit based on conservative assumptions about investment return, while aiming for returns that would provide benefits above that amount.

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