

## Powell: 'Pain' lies ahead for economy

Markets swoon after Fed chair pledges steady rate hikes to combat inflation

BY RACHEL SIEGEL

JACKSON HOLE, WYO. — The Federal Reserve won't stop raising interest rates until the economy is under control, central bank chief Jerome H. Powell said Friday — even though officials expect wrestling inflation to normal levels will slow the economy enough to cause "some pain" for households and businesses and, probably, weaken the job market.

In perhaps the most important policy speech of his career, Powell acknowledged that the central bank's rate hikes would sting as the economy slows down. But he said officials were unwilling to allow the "far greater pain" that would result from letting inflation continue at record rates.

The remarks, given at the annual Jackson Hole Economic Symposium, were unusually direct for Powell, who faces the enormous challenge of lowering the highest inflation in 40 years without causing a recession or undermining the still-churning job market. The speech aimed to cement Powell's own credibility and secure the trust of financial markets — and the American people — and the Fed would not let inflation spiral further out of control. [SEE ANALYSIS ON A4](#)

**Democrats tout win:** Candidates focus on health and climate law. [A6](#)

## How Biden decided to go big on loan forgiveness

Private appeals, warning from Black leaders led to change in scope of policy

BY JEFF STEIN AND DANIELLE DOUGLAS-GARRIEL

President Biden had doubts. In private conversations with White House staffers and allies in Congress this spring, he said he worried that voters who'd never gone to college could resent a move to cancel huge amounts of student debt, according to four Democratic officials who spoke on the condition of anonymity to reflect private talks. Biden also said that the federal government should not be bailing out Ivy League graduates and that his children should not qualify for help, two of the officials said.

"He was nervous about how it would play with working-class people," one senior Democrat said, recalling the president's comments at a meeting this spring. [SEE STUDENT LOAN ON A4](#)

**Coming soon:** White House says borrowers can apply this fall. [A8](#)



PHOTOS BY MELINA MARIJA, THE WASHINGTON POST

## 'False picture' on ranks of homeless

Experts say flawed tally that underlies billions in spending miscalculates true scope of problem

BY KYLE SWENSON

SEATTLE — Handwritten notes were everywhere, taped into car windows or tucked under windshield wipers or scrawled across van doors. They were public announcements and cryptic rants — tiny splashes of individuality amid the anonymity of garbage piles and ripped tarps surrounding the trailers and campers parked near the railroad tracks south of downtown. "Sick sleeping do NOT wake up," one on a camper said. "I have narcain spray," said another. "DO NOT TOW MY HOME!" stated a third.

Toward the end of July, one more sign began appearing at the encampment. "Notice," the warning from the city said. "Order to remove all personal property." The area would be cleared July 26. John and Michelle Tirado's 27-foot trailer stood near a chain-



**TOP:** John and Michelle Tirado are among those living in RVs and tents along a two-block stretch of Seattle in July, in the shadow of T-Mobile Park where the Seattle Mariners play baseball. **ABOVE:** Parking enforcement officers post warning notices about an upcoming sweep on vehicles parked along Third Avenue South and South Hotgate Street, an encampment.

link fence topped with barbed wire. The windows inside were blocked so they could sleep for their evening shifts as security guards at an abandoned foundry, both temporary jobs with no benefits. They had been living in the encampment for four months. When they arrived, they were sleeping in their GMC Yukon, an SUV. Later the couple found the trailer on Facebook for \$1,700 — better than sleeping in the car, and more affordable than the deposit and first and last month's rent needed for an apartment. But the Tirados couldn't help feeling that they were bobbing between bad and slightly better, while still on a general slide into worse.

"Some people would count that as a home, but it's not," Michelle, 33, said of the trailer they would soon have to move. "It's a space where we survive." [SEE HOMELESS ON A7](#)

## 'I will not participate in this madness,' Russian soldier writes

BY MARY ILYUSHINA IN RIGA, LATVIA

Russian paratrooper Pavel Filatyev spent more than a month fighting in Ukraine after his poorly equipped unit was ordered to march from its base in Crimea for what commanders called a routine exercise.

In early April, the 34-year-old Filatyev was evacuated after being wounded. Over the next five weeks, deeply troubled by the devastation caused by Russian President Vladimir Putin's bloody invasion, he wrote down his recollections in hopes that telling his country the truth about the war could help stop it.

His damning 141-page journal, posted this month on Vkontakte, Russia's equivalent of Facebook, is the most detailed day-by-day account to date of the attacks on Kherson and Mykolaiv in southern Ukraine as seen through the eyes of a Russian soldier.

The document describes an army in disarray: commanders clueless and terrified, equipment old and rusty, troops pillaging occupied areas in search of food because of a lack of provisions, morale plummeting as the campaign stalled. He tells of soldiers shooting themselves in the legs to collect the \$50,000 promised by the government to injured servicemen. He describes [SEE DIARY ON A4](#)



DEWEI FRATLEY

Pavel Filatyev posted online a 141-page journal that details the month-plus he says he fought in Ukraine.

## Affidavit details search's origins

184 CLASSIFIED FILES, MANY WITNESSES

Some papers appear to contain Trump's notes

BY DEVLIN BARRETT AND PERRY STEIN

The FBI searched former president Donald Trump's Mar-a-Lago home this month after reviewing 184 classified documents that were kept there since he left the White House, including several with Trump's apparent handwriting on them, and interviewing a "significant number" of witnesses, court filings unsealed Friday say.

The details contained in a search-warrant affidavit and related memo crystallize much of what was already known about the criminal probe into whether Trump and his aides took secret government papers and did not return all of the material — despite repeated demands from senior officials. The documents, though heavily redacted, offer the clearest description to date of the rationale for the unprecedented Aug. 8 search and the high-stakes investigation by the Justice Department into a former president who may run again for the White House.

The affidavit suggests that if some of the classified documents voluntarily returned from Mar-a-Lago were not, [SEE AFFIDAVIT ON A4](#)

**Six takeaways:** What's known about the investigation, so far. [A6](#)

## Monkeypox outbreak may have peaked as cases fall

But public health experts caution that the virus continues to pose a risk

BY DAN DIAMOND

After three months of surging monkeypox cases, the worldwide outbreak may have peaked, amid evidence that gay men are curbing risky sexual behaviors and more people are getting vaccinated against a virus that spreads by close contact and has overwhelmingly affected men who have sex with men.

New U.S. cases of monkeypox have fallen by about 25 percent in the past two weeks, from 444 cases a day on Aug. 10 to 337 on Aug. 24, according to The Washington Post's rolling seven-day average. Nearly 17,000 Americans have been diagnosed with monkeypox since the virus emerged in mid-May.

Globally, new cases fell by 21 percent from last week, the World Health Organization reported Thursday. [SEE MONKEYPOX ON A4](#)

## IN THE NEWS



AMANDA BRACE, BRAGADE FOR THE WASHINGTON POST

**Hunt for history:** An old whiskey bottle leads two men to track down its origins — and launch a liquor brand of their own. [B1](#)

**THE NATION**  
**The EPA moved** to label two "forever chemicals" as hazardous, which will help the agency's efforts to clean up the dangerous substances. [A4](#)  
**President Biden** has ratcheted up his rhetoric against Republicans, signaling a more aggressive strategy as the midterm elections loom. [A7](#)

**THE WORLD**  
**Months of heavy rains** in Pakistan have killed more than 900 people

and caused "unprecedented damage," the prime minister said. [A8](#)  
**Energy shortages** exacerbated by the war in Ukraine have some countries rethinking efforts to rein in nuclear power. [A10](#)  
**Dutch authorities** are investigating the death of a 3-month-old outside a makeshift refugee shelter as hundreds of asylum seekers are left to sleep in "inhumane" conditions. [A17](#)

**Deadly fighting** between U.S. troops and Iran-backed militants in Syria has prompted new scrutiny of the Pentagon's Middle East mission. [A11](#)

**THE ECONOMY**  
**Over the past year**, nuclear fusion has inched closer to becoming a form of alternative energy that can power homes and offices. [A12](#)  
**Moderna sued Pfizer** and BioNTech, alleging the rival firms improperly used its technology in developing their coronavirus vaccine. [A13](#)

**THE REGION**  
**A week-long strike** by staff at American University came to an end after a tentative labor deal was reached. [A14](#)  
**Students in D.C.** public and charter schools will have more time to comply with coronavirus and routine vaccination requirements amid concern that children could be barred from class. [A15](#)  
**Gov. Larry Hogan's** \$5 billion project to widen parts of the Beltway and Interstate 270 has received federal approval. [A16](#)

## INSIDE



**STYLE**  
**Nailing it**  
Actress and comedian Nicole Byer has made her own path in Hollywood as an unabashedly fat, Black and sex-positive woman. [A18](#)

## What's in your tap water? Experts explain how to test, treat it

BY MICHELE LERNER

Water filters, whether installed on a faucet or on a pitcher in your refrigerator, have been around for decades for healthier drinking water.

But not everyone uses them, and they don't address the impact of hard water on your home and appliances. We asked several experts about what homeowners need to know about the quality of their water: Mary Gordon, vice president of InSite Builders & Remodeling in Bethesda; Tim Dunphy, a water expert with Leaf Home Water Solutions, a national water solutions supplier for homeowners; and Chuck Khiel, senior vice president with Fred Home Improvement in Bethesda. All answered via email, and their answers were edited for clarity.

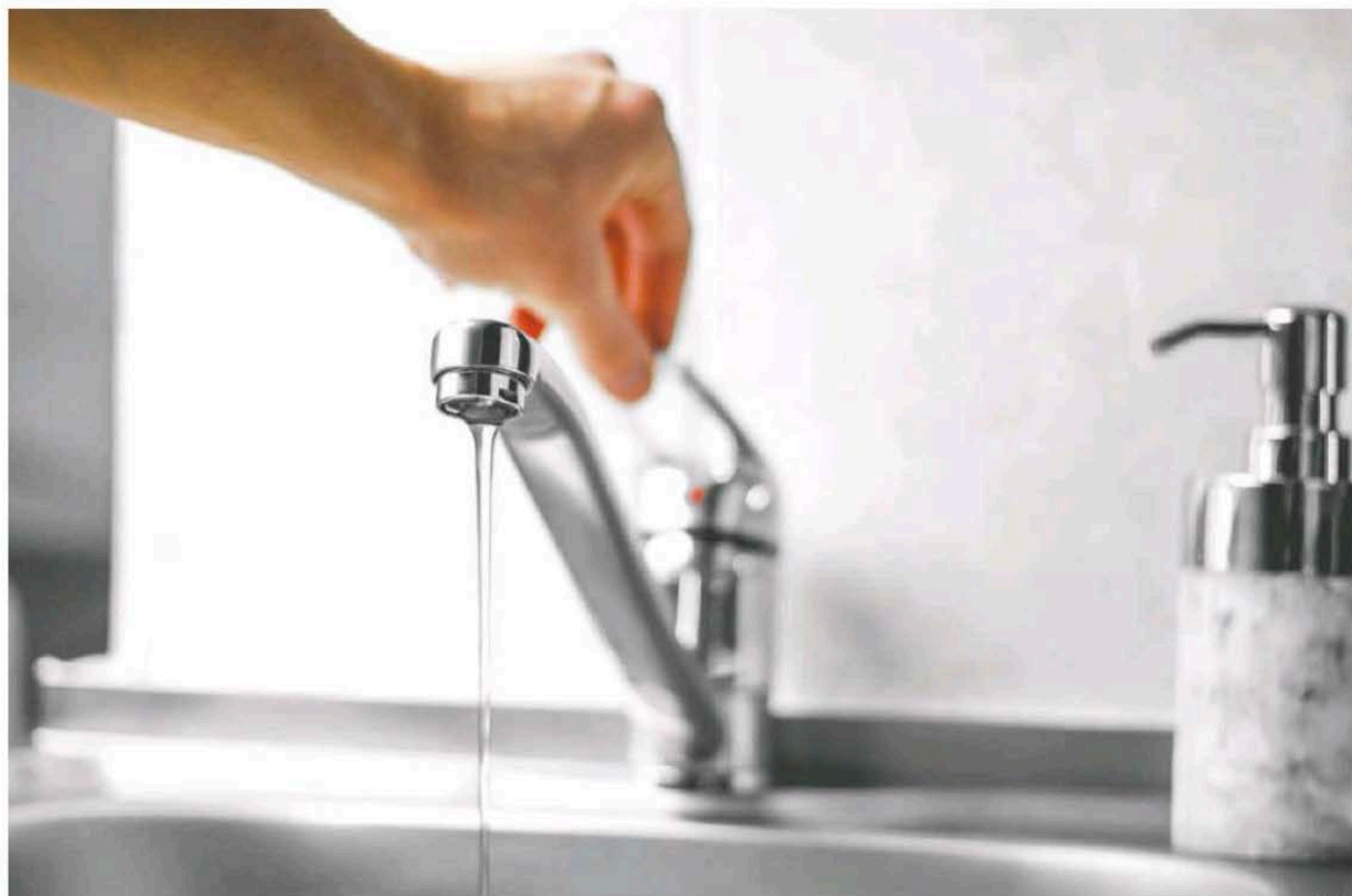
### What are the issues homeowners might find if they test their water quality?

**Gordon:** Generally, homeowners will not find any issues or harmful substances if they test their water quality. Most water in the U.S. is filtered at water treatment plants, and water safety standards are mandated by the government. Water companies such as WSSC publish an annual Water Quality Report.

However, those living in rural areas who get their water from a well should test their water at least once a year. Well water does not always have access to water treatment plants.

**Dunphy:** Hard water is one of the most common water quality issues discovered during testing. It can be found in homes with either city or well water. Another common issue in city water is disinfection chemicals (i.e., chlorine) and byproducts, which cause unpleasant tastes and smells, damaged hair and skin, and possible adverse health effects. Well water sees multiple challenges identified through water quality tests, such as the presence of iron, manganese or hydrogen sulfide, a naturally occurring element that makes your water smell like rotten eggs. "Sulfur water" is the common phrase for this and can cause problems such as stained fixtures, bitter taste in your water, corroded metal and dingy laundry. Water testing can also find more serious issues, like lead or arsenic contamination and PFAs, otherwise known as "forever chemicals."

**Khiel:** Severe issues would be if high levels of heavy metals, like lead and mercury, are detected in drinking water. These can cause major health issues, especially in children.



ISTOCK

Water from the tap is generally safe, experts say, but issues such as hard water and chlorine can affect taste and cause hair and skin issues. Water testing can also find more serious issues, like lead or arsenic contamination and PFAs, otherwise known as "forever chemicals."

### What are common issues caused by hard water?

**Gordon:** Hard water is caused by high levels of minerals such as magnesium and calcium.

Hard water can:

- Decrease the life span of appliances and hot water heaters.
- Produce residue or stains in tubs, showers, toilet bowls, drinking glasses, dishes and laundry.
- Cause a mineral deposit buildup in shower fixtures, faucets, disposals and pipes.
- Create unpleasant taste and odor in water and cause dry or itchy skin.

### Is hard water bad for drinking water?

**Dunphy:** Hard water is acceptable to drink but does have a distinct mineral taste which many find unappealing, particularly at higher levels. It doesn't pose a danger to your health and can provide increased quantities of calcium and magnesium to your diet.

### How do you test your water quality?

**Gordon:** The most accurate test for hard water is to send a sample to an accredited inde-

pendent laboratory. The EPA website has a list of certified laboratories.

**Dunphy:** Homeowners should be aware that not all tests will provide specific or accurate results. We recommend using our free digital water test that assesses levels of hardness, chlorine, pH, iron, copper, alkalinity and more.

**Khiel:** There are many water test kits on the market. Most are fairly simple to use. Fill a clean container with tap water, insert a test strip into the container, let it dry, then compare it to the chart provided to see what it indicates.

### Does a regular water filter — in the fridge or on a faucet — solve water quality issues?

**Dunphy:** Most simple refrigerator, pitcher or faucet filters rely on carbon as the primary filtration method. This will reduce some chemicals through absorption, but it will not address water problems such as hardness, metals, bacteria, viruses or ultrafine contaminants. These filters also only treat certain water sources in the home, leaving all other sources untreated such as showers, baths, sinks, appliances, etc.

**Khiel:** Installing a water filter in the refrigerator or on a faucet can certainly help with water quality issues; however, it depends on what is in the water. For example, in hard water situations, the iron and magnesium need to be removed to help the water quality. Typically, the faucet filters are not designed to do this. Understanding what is in the water will help determine what kind of filter, if any, would be needed.

### What else can homeowners do to improve their water quality?

**Gordon:** Homeowners can improve their water quality through regular maintenance of hot water heaters, older pipes and other plumbing devices. Keep storm drains clear by regularly cleaning up leaves and other yard debris. Dispose properly of hazardous materials such as paint and chemicals. Investigate different types of water filter systems that vary in size and price points to find the system that is right for your home.

**Dunphy:** To improve water quality, homeowners can invest in a whole-home water treatment system based on concerns and

specific contaminants in their water supply identified via testing.

A combination water softener/carbon system or salt-free water conditioner/carbon system is typically recommended for homes supplied by city water. A well water-supplied home usually requires more sophisticated advanced filtration systems to address specific water challenges. It's also recommended to combine a UV disinfection system and a reverse osmosis under-sink drinking water system to protect the home from bacteria and viruses.

The price range for water filtration solutions is based on location, home size and filtration needs. When professionally installed, complete whole-home city water systems can range from \$2,000 to \$5,000. Complete well systems can range from \$3,500 to \$10,000 professionally installed, depending on the complexity of the water challenges.

**Khiel:** Understanding what is in the water is the first step. Faucet filters can cost from \$150 to \$250. A whole-house filtration system can cost thousands of dollars for labor and material.