

# Senior Action Leader



## A VOICE FOR SENIORS AND THEIR FAMILIES

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www.MassSeniorAction.org

Fall 2022

# MSAC Members Win \$300,000 in Benefits.

Medicare Savings Program expansion results in 60,000 seniors to see lower or zero out of pocket cost for healthcare.

Thanks to the tireless efforts of Mass Senior Action, up to 60,000 seniors will have access to a much needed break paying for healthcare. On July 28, Governor Baker signed into law the 2023 fiscal year budget, and along with it passed into law the expansion of the Medicare Savings Program to 225% in doing so gain access to a cost saving program designed to Mass Senior Action has changed the state of healthcare for seniors in the Commonwealth achieved landmark legislation passed Monday as part of the state budget giving up to

60,000 low-income seniors a much-needed break on how much they pay for healthcare by expanding the state’s Medicare Savings Program.

“Today is a day to celebrate. Far too many of our seniors confront the crushing costs of healthcare and simply cannot afford their care or prescriptions,” said Edna Pruce, Massachusetts Senior Action Council President. “We’ve been raising our voices for years. With this budget, we’re finally much closer to getting seniors the affordable care they need. In the final two weeks of

this legislative session, the Legislature and Governor must go the distance and finally raise the asset limit for MSP.”

“Medicare premiums alone take up 20 percent of my income, making it hard to afford even basic needs,” explained MSAC member Elaine Correia, 85, of New Bedford. “The

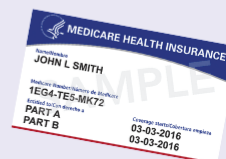
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## WANT HELP PAYING FOR YOUR MEDICARE COVERAGE?

Starting January 1, 2023, Massachusetts is expanding eligibility for Medicare Savings Programs (aka "MassHealth Buy-In" programs).

A Medicare Savings Program can help pay for:

- Your monthly Medicare Part B premium (\$170.10/mo)
- Your prescription drug costs (premium & co-pays)
- And for some, it will pay Medicare Part A and Part B out-of-pocket costs (deductibles & co-insurance)



### Will you be eligible?

If your income and assets are at or below the amounts listed here, you may qualify with the expanded limits:

	Monthly Income	Assets
1-Person	\$ 2,568	\$ 16,880
2-Person	\$ 3,453	\$ 25,200

GET MORE THAN  
**\$200**  
IN MONTHLY SAVINGS



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**STATE EXECUTIVE COMMITTEE**

- Edna Pruce, President
- Kathy Paul, 1st Vice President
- Rosa Bentley, Treasurer
- John Ratliff, Secretary
- Karen Lynch, Membership Coordinator
- Elaine Correia, Bristol County Delegate
- Bernice Ezell, Gr. Springfield Delegate
- Paulette Spriggs-Durrett, Boston Delegate

**Chapter Meeting Information:**

**VIRTUAL BOSTON CHAPTER**

**When:** 2nd Thursday of the month at 1:00 pm

**Location:** Charles St. AME Church  
551 Warren Street, Dorchester

**VIRTUAL CAMB./ SOMERVILLE CHAPTER**

**When:** 3rd Friday of the month at 11:30 am

**Location:** Cambridge Senior Center  
806 Mass Avenue, Cambridge

**NOW IN PERSON NORTH SHORE CHAPTER**

**When:** 3rd Wednesday of the month at 11:00 am

**Location:** 10 Church Street, Lynn

**IN PERSON AND VIRTUAL METRO N. CHAPTER**

**When:** 4th Wednesday of the month at 1:30 pm

**Location:** Malden Senior Community Center  
7 Washington Street, Malden

**VIRTUAL GREATER SPRINGFIELD CHAPTER**

**When:** 4th Wednesday of the month at 1:00 pm

**Location:** Springfield Hobby Club  
309 Chestnut Street, Springfield

**VIRTUAL BRISTOL COUNTY CHAPTER**

**When:** 4th Thursday of the month at 1:00 pm

**Location:** Greenwood Terrace,  
Westport Housing Authority  
666 State Road, Westport

**NORTH SEACOAST AFFILIATE**

**Meetings paused. Members will receive monthly updates.**

**MEMBERSHIP APPLICATION FORM**

*Enclosed are membership dues for:*

- \$10 1-year individual
- \$15 1-year couple
- \$50 individual lifetime
- \$75 couple lifetime

NAME(s): \_\_\_\_\_

ADDRESS: \_\_\_\_\_ APT #: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

**Yes, I would like all notices sent by email, instead of postal mail, including this quarterly newsletter.**

*Make checks payable to: MSAC*

**Mail to: Mass Senior Action, 108 Myrtle Street, Suite 112, Quincy, MA 02171**

# Final MESSAGE as MSAC PRESIDENT by Edna Pruce

My years as president of the MSAC have been informative, educational, empowering, energizing, and fulfilling.

I remember when the Health Planning Committee decided to pursue the MEDICARE Savings Programs with A GOAL TO BRING THE INCOME LEVEL FROM 135% TO 165% OF THE POVERTY LEVEL. Today through two victories it is 225% of the poverty level. (read more on page 1) I hope each of you know what a major accomplishment this is. This is a HUGE victory for all Massachusetts seniors and if not for the work of the MSAC members it would not

have happened. I say this with great pride, we found a way to bring relief to those who need it most and we are not done yet. We will not stop. We will address the burdensome asset test and make healthcare a right for all.

The Mass Senior Action members are organizing to not just adjust healthcare disparities, they are working to improve transportation options, create affordable housing, and improve long term care options. Our advocacy at the local, state and national level is recognized for being strategic and smart. If you are not already a member I encourage

you to do so.

In my testimony before legislative committees, visits to legislators' offices in the House and the Senate, holding rallies in the Atrium and on the steps of the State House, my **fellow members have always been the wind beneath my wings.** The tremendous sense of being part of a team of organizers and members acting collectively to win our goals on a number of policy issues has truly been inspirational to me. **The term limits for my office have ended but my advocacy with Mass Senior Action will continue.**



President Pruce, Your MSAC Family would like to say:  
**THANK YOU**  
You led with dignity, strength, and grace. Term limits may end your office but it will not end your activism. Our work towards social justice continues.



# Yes on Ballot Question 1 Facts:

Only those making over 1 mill. in take home pay, will see tax increase.

On November 8, 2022, Massachusetts voters will decide whether to approve an additional 4 percent tax on the portion of a tax filer's income above \$1 million. Dubbed the "Fair Share Amendment," this surtax would generate at least \$2 billion a year to support public education and transportation.

Those against this plan would like you to think the local restaurant, barber, or nail place will be taxed out of business. **Do you know any small business owner who makes one million in take home pay?**

Revenue growth is expected to slow in the coming fiscal year. Moreover, sometimes a "surplus" is not really "extra"; Massachusetts has underfunded many critical areas for years and new revenue from the Fair Share Amendment will make sustainable investments in education and transportation.



Fair Share will raise at least \$2 billion a year. In 2013, for example, California raised its top rate from 10.3 percent to 13.3 (far above the proposed top rate of 9 percent under Fair Share). In the years that followed, California saw much higher than anticipated revenue gains from this rate increase, while those making the taxed income stayed and did not leave the state.

Middle-class homeowners will not be "hit hardest" by Fair Share. Fair Share only applies an additional 4



Above: MSAC W. Mass members get the word out, "Yes on 1". Working 10 phone lines pushing to pass Fair Share.

percent tax on the portion of a tax filer's income above \$1 million, far from the income of a middle-class homeowner – and far above the taxable profit derived from most home sales. An analysis of 2021 Massachusetts home sales found that less than 1 percent of all sales resulted in a profit of 1 million for the seller. People who sell their home being eligible for an automatic \$500,000 deduction from the profit generated by their home sale.

All residents have been considered in the Fair Share Amendment. That is why it is named Fair. For info contact MSAC: [jtabor@masssenioraction.org](mailto:jtabor@masssenioraction.org).

Below: MSAC N. Shore members hold the sign shouting, "Yes on 1!, Fair Share For All!"



Will YOU pay more taxes with the Fair Share Amendment?



Do you make more than \$1 million in personal income in a single year?

No

Yes

You won't pay a penny more in taxes.

You'll pay just 4% more on income after your first million.

It's that simple!

# Yes on Ballot Question 4 Facts.

## State loses 5 million in revenue with no vote.

The Yes for Safer Roads campaign is a broad coalition of law enforcement, labor unions and immigrant rights organizations fighting back against a fear-driven campaign to reverse the law that would allow qualified drivers – regardless of immigration status – to The Coalition is urging Massachusetts to vote YES ON 4 to keep the Work and Family Mobility Act as law. Overwhelmingly passed by 75% of the Massachusetts Legislature in June, the Work and Family Mobility Act allows immigrants without status to obtain a driver's license if they **provide proof of identity, date of birth, and Massachusetts residency, pass the required Massachusetts driver's test, and are properly registered and insured.**

Allowing immigrants without status to get driver's licenses will lead to safer roads and give law enforcement more tools to do their jobs efficiently and has been **endorsed by over 60 law enforcement officials from across the Commonwealth**, including most sheriffs, district attorneys, and all 42 police chiefs in the Massachusetts Major Cities Chief of Police Association.

By voting YES ON 4, Massachusetts voters will ensure that immigrants without status can legally make essential trips, like dropping off kids at school and getting to work, medical appointments, and the grocery store, while upholding the



regulatory framework that **ensures all drivers have passed a road test, bought insurance, and have a form of verified identification.**

Voting YES ON 4 would allow Massachusetts to experience the safety and revenue benefits 17 other states have enjoyed. Those states include most of our neighbors, and some that have had a law in place for decades. States from California to Connecticut have seen **significantly fewer hit-and-run crashes. Utah and New Mexico have seen uninsured driving drop 80 and 60 percent.** In the Commonwealth, voting YES ON 4 is projected to **bring an additional \$5 million in taxes and \$6 million from fees, inspections and other services within the first three years.**

**Voting YES ON 4 would keep in place safeguards against non-citizens voting.** The law preserved does NOT allow non-citizens to vote and does NOT automatically register non-citizens to vote. It also provides no public benefits to license holders. Learn more by visiting **SaferRoadsMA.com. Call MSAC to register to vote or to request an absentee ballot. Your Vote Counts!**

\*Must pass a road test, buy insurance, to obtain a license and legally drive in Massachusetts.

\*Must provide proof of identity, date of birth, and Massachusetts residency.

\*Will lead to safer roads and give law enforcement more tools to do their jobs.

\*Fewer hit-and-run crashes.

\*MA will receive the safety and revenue benefits the 17 other states experience.

\*The State will bring in \$5 million in taxes and \$6 million from fees, inspections and other services.

\*YES on 4 does NOT allow non-citizens to vote and does NOT automatically register non-citizens to vote.

\*Provides no public benefits to license holders.

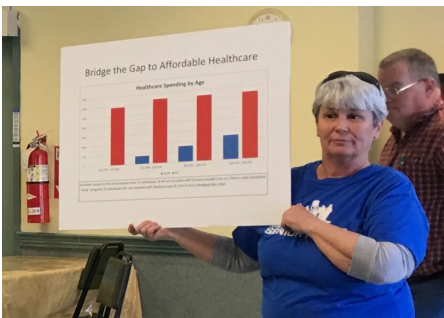
\*Does not allow the driver to use this license for evidence of the holder's citizenship, or change immigration status.

from pg. 1

Medicare Savings Program will allow me to get the care I need without forcing me to choose between affording my health care or my groceries. the basics have become a challenge," Correia added. **“What I and people like myself are trying to do is survive with dignity. We can’t do that if we’re constantly in fear that we can’t pay our most basic bills. This news gives me hope.”**

The measure comes at a time when the economic impact caused by the COVID-19 pandemic and months of record-high inflation has severely pinched seniors' pocketbooks, forcing many to choose between buying food or medicine.

When low-income Massachusetts residents turn 65 and enroll in Medicare they lose access to state and federal health care subsidies, including ConnectorCare. The FY23 budget, which raises income eligibility from 165 percent of the federal poverty level to 225 percent, will enable 15,000 seniors to obtain enhanced program benefits while helping 45,000 gain first-time access to the Medicare Savings Program, which covers Medicare



**Photo: MSAC former organizer Barbara Cooke now retired needs the asset test addressed.**

premiums and lowers prescription costs.

The Legislature failed to address the program's punitive asset limit of less than \$17,000.

Barbara Cooke, 65, of Taunton, is one senior who will be income eligible under the expansion, but will be denied needed assistance because the Legislature failed to update the asset limit. Barbara was forced to retire early at age 59 after being diagnosed with acute lymphoblastic leukemia. Six years later she is cancer free but continues to face health complications, and now faces a challenging retirement with limited income. The modest savings she put away during her working years may help her live, but under current policy, these savings also disqualify her from assistance with the high cost of healthcare. While over 45,000 more seniors like Barbara have income low enough to newly qualify, an unknown number will still be unable to access MSP due to modest retirement savings.

Until 2020, Massachusetts only provided access required by a federal minimum standard, resulting in a "gap" in health care assistance for low-income seniors. More than a dozen states have eliminated the asset limit for MSP, and Massachusetts has lagged behind despite extreme economic inequality in the state. Massachusetts has one of the highest gaps between what it costs to live and meet basic needs and the income that people have as seniors. Recently, the state was ranked 50th in elder economic insecurity.



**Photo: Members in 2019 asking for 200% FPL, their advocacy won even more!**

Medicare prescription drug premiums increased almost 5 percent this year, according to the Centers for Medicare and Medicaid Services, while Medicare Part B premiums jumped 14.5 percent. The rising costs are weighing on many seniors, according to a survey by The Senior Citizens League. Food costs ranked as the fastest growing cost for retired households, followed by housing and medical costs. About 45 percent of the 1,750 respondents said they had no retirement savings to augment their Social Security income. This expansion will change the future of aging in Massachusetts and is a crucial step toward the affordable healthcare Massachusetts seniors need and deserve," said President Pruce, "We are excited to see how the recently passed Inflation Recovery Act will boost this expansion. MSAC members are excited to get the word out in the community. People power fought for this relief and our people power continues to build to continue the fight for economic justice." Contact MSAC for more information: 617-864-1275.

# Senior Action Wins Historic Healthcare Expansion

60,000 Seniors to Access \$300 Million in Benefits



Thanks to the tireless efforts of hundreds of senior activists, Massachusetts is expanding eligibility for Medicare Savings Programs

## Current MSP Eligibility - Apply Now if you Qualify

You are:	Your income is at or below:	And your assets are at or below
Single Individual	\$1,774/mo	\$15,460
Married Couple	\$2,390/mo	\$23,200

**Apply Jan. 2023**, for the Medicare Savings Program. MSAC members won this expansion and are still fighting the asset limit

You are:	Your income is at or below:	Current asset limit
Single Individual	\$2596./mo	\$16,880
Married Couple	\$3,453./mo	\$25,200

To Apply For MSP: Call: 1-800-841-2900 or go to the Mass.gov website: <https://tinyurl.com/Massmsp>

**Get your application now, mail in January 2023.**

For more information contact MSAC: [info@masssenioraction.org](mailto:info@masssenioraction.org) or 617-284-1275 - [www.MassSeniorAction.org](http://www.MassSeniorAction.org)

# The Inflation Reduction Act caps insulin costs for Medicare patients to \$35 per month.

A new legislative package signed into law by President Joe Biden in August is a big win for Medicare patients who struggle to cover the cost of insulin to manage their diabetes. This is great news for people 65 and over but the final Senate vote left out people not covered by Medicare of this savings.

The bill limits insulin copays to \$35 per month for Medicare Part D beneficiaries starting in 2023. Notably, seniors covered by Medicare also have a \$2,000 annual out-of-pocket cap on Part D prescription drugs starting in 2025. This lowers the current catastrophic coverage of \$3500.00 out of pocket and allows for the \$2,000 expense to be paid over the year instead of the up front expense people are forced to pay now.

Medicare will also now have



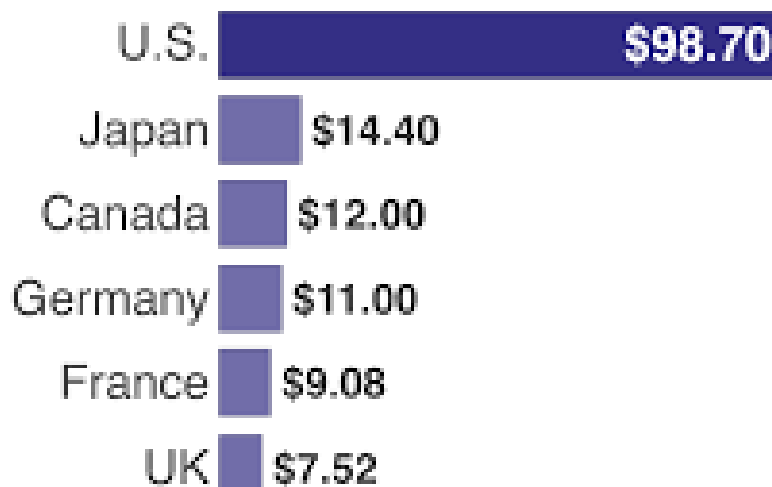
the ability to negotiate the costs of certain prescription drugs. A broad range of advocates have been fighting for this language since 2005. This means Medicare recipients will see lower costs on the majority of their prescriptions right away.

Starting in 2023, the Inflation Reduction Act will cap the cost of insulin for Medicare beneficiaries at \$35 per month and will

include those who use insulin pumps.

Medicare beneficiaries who pay more than \$35 per month after the legislation is initially enacted will be reimbursed, according to the American Diabetes Association.

**Average price per vial across all types of insulin in 2018:**



## KEY POINTS

\*Beginning in 2023, insulin costs are capped for Medicare beneficiaries at \$35. per month.

\*Medicare will now be able to negotiate prices, lowering the cost on the most expensive prescriptions.

\*All vaccines will be free, including the shingles shot.

\*Starting in 2025, Medicare D out of pocket Rx expenses are limited to \$2,000 per year, spread out over 12 months.



# More Highlights and Savings in the Inflation Reduction Act for Seniors

## **Drug corporations will be prohibited from increasing the price they charge Medicare for a drug more than the rate of inflation:**

Beginning in the fall of 2022, any drug corporation that increases the prices of its products faster than their inflationary cost must pay the amount that exceeds inflation back to Medicare. This provision addresses brand name drug corporations' long-standing practice of yearly price increases — often more than twice the rate of inflation — and helps reduce the amount seniors pay for their prescriptions. It will also strengthen the Medicare program's finances.

## **Out of pocket prescription drug expenditures will be capped at \$2,000 per year for Medicare Part D beneficiaries:**

Beginning in 2025, Medicare Part D beneficiaries will not have to pay more than \$2,000 per year for out of pocket prescription drug costs. This will help the 1.4 million beneficiaries who today spend more than \$2,000 each year on prescription drugs.

## **Requiring Medicare to negotiate lower prices for the 20 highest priced prescription drugs:**

The Inflation Reduction Act repeals the 2003 Medicare Prescription Drug, Improvement and Modernization Act, a law that explicitly prohibited HHS from negotiating for lower prescription drug prices with the pharmaceutical industry on behalf of Medicare beneficiaries. Allowing Medicare to negotiate lower drug prices has been an Alliance policy for two decades.

Under the Inflation Reduction Act, in 2026 the Secretary of Health and Human Services must negotiate the prices for 10 Medicare Part D drugs, and 15 in 2027. In 2028 HHS will negotiate the prices of 15 high priced drugs in Parts B and D, while in 2029 and thereafter, HHS will negotiate prices of 20 prescription drugs from Parts B and D.

## **An extension of Affordable Care Act Subsidies for three years:**

The Inflation Reduction Act extends larger premium subsidies that low and middle-income people received during the coronavirus pandemic to get health coverage under the Affordable Care Act for three years. It also allows those with higher incomes who became eligible for such subsidies during the pandemic to keep them. This provision helps approximately 13 million Americans and will prevent 3 million from becoming uninsured.

## **All recommended adult vaccines will be free for Medicare beneficiaries.**

Beginning in 2023, 4.1 million Medicare beneficiaries with Medicare Part D will not have a co-payment for any vaccines that are recommended for adults by the Advisory Committee on Immunization Practices.

**For more information contact MSAC: 617-284-1275**

# Medicare 4 All on the Ballot in strategic districts

## Plan will lower cost and provide quality care

### OUR CURRENT SYSTEM

The United States health care system is in crisis. In 2017, over 28 million Americans were uninsured, and health care costs consumed nearly 18% of all national spending. Prescription drug costs, co-pays, and premiums are rising rapidly, leaving countless Americans without access to care. We are the only developed country in the world that does not guarantee its residents health care.

The way we currently organize health insurance: Is expensive: The United States spends more per person than any other country in the world on health care.

### A BETTER WAY

A single payer health care system covers everyone under a publicly financed insurance plan. Medical care would be free at the point of service. All doctors and hospitals would be accessible to any resident without the restrictions currently imposed by insurance companies and employers. Fair, progressive taxation would replace premiums and co-pays. What's more, single payer eliminates costly administrative waste from and profit associated with the health care industry.

Mass-Care and Act on Mass referendum is on the ballot in 20 districts! Single Payer will be asked as a non-binding public policy questions in strategic districts crucial to our success - and we need your help to secure a YES

### MEDICARE FOR ALL WILL GIVE EVERY AMERICAN THE FREEDOM TO



Visit the **doctor, hospital, and specialist** of your choice



Get healthcare without **worrying about high medical bills and debt**



**Start a business or change jobs** without worrying about losing health coverage

vote to show the undemocratic state house, Massachusetts can do better when it comes to affordable, quality care.

### CAMPAIGN BASICS

A non-binding public policy question is a ballot question presented to voters in a specific state senate or representative district.

To get a question on the ballot, your group must collect enough signatures (200 in a Rep district; 1200 in a Senate district) and submit them to the city/town for certification. If approved, the policy question will appear on the November 2022 ballot in that state senate or rep district.

If passed, legislators are not required to become cosponsors; however, majority support can be used effectively in campaigns. In 2018, non-binding ballot initiatives were used to successfully pressure Rep. Vega in 5th Hampden, and demonstrate support in 5 other co-sponsoring districts in Western Massachusetts.

**Please look at the box on the right to see if the Yes on Med 4 All question will be on your ballot.**

### Your Vote! Your Voice!

### Vote Yes to Fix the Broken Healthcare System

#### WESTERN MASS

##### Berkshires

Rep. Tricia Farley-Bouvier,

**Belchertown, Ludlow, Pelham**

Open Seat (Oliveira),

**Chicopee & Springfield**

Rep. Michael Finn,

Open Seat (Wagner),

Rep. Angelo Puppolo,

**Arlington, Cambridge**

Rep. Sean Garballey

Rep. Marjorie Decker,

##### Boston:

Rep. Brandy Fluker-Oakley,

Rep. Dan Hunt,

Open Seat (Elugardo),

**Malden, Medford, Somerville**

Rep. Stephen Ultrino,

Rep. Christine Barber,

Rep. Paul Donato,

#### SOUTH SHORE

**Holbrook, Quincy, Weymouth**

Rep. Ron Mariano, 3rd Norfolk



# Over 600 Complete MSAC Survey

## Results will determine policy to fill long term coverage gaps

In Massachusetts, 1 in 3 low-income seniors live under the federal poverty line (FPL) and spend more than 20% of their income on healthcare. Federal and state COVID relief measures are short term solutions, but we need to provide a long term solution. The year 2020 shifted the way we live, especially with COVID's drastic impact on healthcare. Seniors expressed a need for improvement within the long term care support system as higher rates of death and infection hit them. Summer of 2021, MSAC and our partner Community Catalyst began to hold a series of listening sessions with the objective to understand and acknowledge senior's experiences and views on long term care support systems. From these listening sessions we heard:

**Aging with dignity means respect:** This is honoring privacy and independence in a compassionate way.

**Using long term care facilities is a last resort:** "When you go into a nursing facility, you think you're going in to die" The anxiety around care facilities is based on the inhumane conditions seniors have experienced or heard of, such as the lack of respect and time each patient needs. Seniors also expressed the lack of clarity in accessibility to home health care. Many would prefer to stay at home and have their family be caregivers, as they are more dependable, but acknowledge the burden they feel they place on their family members.

**Workforce improvements within the home**



**Photo: MSAC reaching out to seniors in Chelsea. Building our voice to create aging care which includes dignity and respect.**

Chapter	Completed	Goal
Boston	215	150
North Shore	155	150
Springfield	41	60
Cambridge/Somerville	34	60
Metro North	87	50
Bristol County	32	50
Other areas	28	60
Total	602	

**600 Senior Voices creating Long Term Care policy to fill the gap.**

health system: It was agreed among all participants that the home health system's employee performance is based on their treatment and pay, as turnover and lack of training were commonalities within many home health systems.

This summer, MSAC and hundreds of elder community members undertook an ambitious project: a survey to gather the experiences, opinions, and priorities of seniors in Massachusetts regarding long term care. Based on the information we heard in the listening sessions, we created an anonymous 10 page survey asking for attitudes and views regarding government policies designed to improve the long term care support setting. Our goal for this survey was to collect a minimum of 600 responses by the end of August 2022. We distributed an identical paper and digital version of the survey to our members and our networks. The first 600 respondents were rewarded a \$10 VISA gift card as a thank you for their time. The survey results will be brought to those who make policy decisions in the Commonwealth to inform future work on public policy and grassroots organizing related to the spectrum of home and community-based services needed for aging. It will make the voices of elders and our communities clearer and stronger.

**Add your voice:** Do you worry about your long term care options? Contact MSAC, 617-284-1275 or [info@masssenioraction.org](mailto:info@masssenioraction.org).



**NOV. 17, 2022**

# MSAC CONVENTION

**Democratically Elect Statewide Officers.  
 Informative Workshops to build people power!  
 \$10.00 includes light breakfast and lunch, some  
 transportation provided from most places. To  
 RSVP call MSAC: 617-284-1275**

**Thursday, Nov. 17, 10 am to 3:00 pm**

**MSAC main office, 108 Myrtle St., Quincy, MA**

**Elect MSAC Statewide Officers. Attend workshops to  
 gather tools to build the senior voice. RSVP by mailing  
 the form or calling MSAC's office: 617-284-1275**

**Convention Registration. Please Return with check by Nov. 10:  
 MSAC, 108 Myrtle St, #112, Quincy, MA, 02171**



**Fill out  
 Form  
 and  
 Return by  
 Nov. 10**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

- Choose 2 Workshops:**  MSAC 101  
 Medicare Cost in 2023  Fix long term care options  
 Rent control and housing  How do you lobby

# Address High Rents to Tackle Inflation

With record prices at the gas pump and the grocery store, the 2022 midterms will likely be remembered as “the inflation election”.

These are, no doubt, precarious times for some incumbents. As attacks continue to focus (erroneously) on government spending as the cause of higher prices, Candidates success will depend on their ability to explain inflation to the public and present a plan that voters believe will solve the problem.

Yet many candidates have mostly ignored what has become the single biggest contributing factor to inflation: the rent.

Nationwide, housing costs accounted for 40% of the latest inflation increase. Locally, we’ve seen an average of 9% increase just since March of this year.

So any plan to fight inflation that does not deal with housing prices is no plan at all.

Fortunately, policies to stop the meteoric rise in housing costs do exist and have proven remarkably successful. A recent study of 38 wealthy democracies found that more than half had some form

of rent control. Americans have also caught on. Five states as well as Washington, D.C., have some form of rent control, as do 182 cities.

Rent control helps to promote residential stability. Tenants living in rent-controlled units are far less likely to move out than those in uncontrolled units, which suggests that rent control helps tenants avoid de facto evictions. Moreover, the negative effects of rent controls are exaggerated; countries with strict rent controls have extremely high quality rental housing, whereas in Massachusetts the housing market continues to be a challenge in every city in the Commonwealth.

True, rent controls might threaten corporate profits. Yet in 2021, the largest corporate landlords saw their combined **earnings surge by more than 50% to nearly \$5 billion**. Meanwhile, 9% rent increases in less than a year will invariably mean more evictions, which will yield more job losses, material hardship, and worse physical and mental health.

To fight inflation, our elected officials should start by targeting the state’s ludicrous law preventing local governments from instituting

rent controls. With that law gone, local governments could fight inflation and needless hardship with common sense rent controls. Better yet, the state could follow the example of numerous other states and cities and pass rent controls itself.

Assuming that the state government will not act, however, elected city and county officials need to do everything within their power to assist renters facing the squeeze. For starters create penalties for landlords who engage in unscrupulous practices and incentives to charge fair rents.

State and Local leaders should also think creatively about the funding opportunities they currently have. Focus on ways to increase home ownership and create a municipally-owned rental housing company to avoid the onerous federal restrictions on public housing.

Inflation is not a natural disaster. Our elected officials have the power to shield working-class residents from the scourge of spiking rents.

When you go to the voting booth you give them the incentive to use their power to address high rents.

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,861** monthly or **\$70,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$33.81**  
PER HOUR  
**STATE HOUSING  
WAGE**

# Members are the key to MSAC's Success

## Photos left top to bottom:

MSAC 1st Vice President, **Kathy Paul** advocates Congressman Moulton and Lynn Mayor Nicholson for funding for the Lynn senior center and pushes for the area Veterans Medical Clinic to stay open.

Gr. Springfield President, **Mattie Lacewell** working to increase voter turnout and a Yes on Ballot Questions 1 and 4.

**Metro North members** trained residents in tenants rights at a local senior housing building to address issues with management.

**MSAC North Shore** members hosted a community meeting in 3 languages to inform on

the new benefits Medicare recipients will see in 2023.

While volunteering at a community outreach in Chelsea, **MSAC Boston** Board member, Roberto Lobos reunited a fellow classmate he had not seen in over 20 years!

Since the last issue, MSAC staff and members have reached over **1000 people in the community** to provide information, empower people to get involved to make their lives better.

People power is the only way change happens.

**Do not just take it, join MSAC members and Take Charge!**



## Staff Contact Info

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# Meet The Members: Martha London, Metro North

Martha London, from Malden, became a member of MSAC's Metro North chapter in the fall of last year. For years, she'd been heavily active in her union at UMass Boston, the Professional Staff Union. But when she retired in early 2021 she wondered whether she'd be able to keep doing activism.

"I would be at loose ends if I wasn't doing something political," she said.

So, a friend from her told her about MSAC. She described us, says Martha, as "hot stuff- they're all over the legislature, the do really good work, they're really active"

After going to one of MSAC's demonstrations at Turtle Swamp brewing company against a landlord blocking new senior housing, she was



Martha joined the MSP rally which led to our victory!

hooked.

"It was a great introduction to MSAC's work; it was a lot of fun, people were really active, and it provides a real serious need."

A member of the Massachusetts Teachers' Association for 17 years, Martha was secretary for her union and a part of its bargaining team. Before that, she was immersed in issues around foreign wars and economic justice.

How did she get politicized? Martha doesn't know for sure ("if we knew what politicized people, we'd put it in the water!" She says) but some of it had to do with who she knew.

"I just ran into the right people that were really admirable and interesting and fun and I just went from there, I didn't come from a politically active background at all," she said. "I was very lucky, I think."

Some things she's enjoyed most about our might group?

**"The demonstrations are a riot — I have to say, MSAC's demos are a lot more fun than anybody else's, because there's more of a feeling of solidarity.**



And people are extremely friendly and outgoing. And of course, the costumes."

A year and change after her friend recommended she check us out, she recommends the same thing to any senior looking for a way to build power and work for justice and social change.

"It's good to be as active as you can be as long as you can, and I think MSAC provides that opportunity for people who are older and who might be isolated," she said. "It's always good to be active in some sort of organization that's furthering people's rights and a better life for people, and you have to pick whatever issue that's most interesting to you, nearest to you."

To join call a staff number listed in the box on the left.

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**MISSION:** As a democratic, grassroots, senior-run organization, Massachusetts Senior Action is committed to empowering seniors and others to act collectively to promote the rights and well-being of all people, but particularly vulnerable seniors.



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Ballot  
Questions  
1 and 4**

**2022  
November  
Election:  
Oct. 22:  
Early Voting  
Nov. 8:  
Election Day**



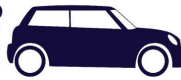
- Question 1 would create a 4% tax on the portion of a person's annual income above \$1 million.
- Require the funds be spent only on transportation and public education.
- Only people who earn more than \$1 million annually will pay more; 99% of us won't pay a penny more.
- Everyone will benefit from better schools, colleges, roads, bridges, and public transportation.

**YES  
ON 1**

**FAIR SHARE FOR MA**

**YES ON 4**

**FOR SAFER  
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**MA Gains 5 million in fees and taxes with the passing of Question 4.**

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