

The Finest But Forgotten Generation

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The Massachusetts Teachers' Retirement System, different governmental agencies, various Internet websites and the testimony of some of the 5100 older teacher retirees surveyed have provided the information in this booklet. It has been organized and compiled by Marie Ardito, Information Coordinator of the Massachusetts Retirees United, a state retiree organization affiliated with AFT-MA. Patricia Delaney, Editor of MRU Matters, edited it. The information in this booklet may only be used for educational purposes and only if proper attribution is given to this publication and to the Massachusetts Retirees United Organization. Improper use of this material is punishable to the fullest extent of the applicable law and Massachusetts Retirees United is not responsible for such misuse.

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Personal testimony from those surveyed is in italics as well as personal commentary by the Compiler.

GENERAL SURVEY INFORMATION - JOINT MTRS/MRU PROJECT

As of January 1, 2008 there were over 47,000 retired teachers who received pensions from the Massachusetts Teachers' Retirement System. Of this number, 8152 retired prior to January 1, 1990.

The following table illustrates the number by decade.

DECADE RETIRED	NUMBER OF RETIREES
1940-1949	1
1950-1959	8
1960-1969	80
1970-1979	1,500
1980-1989	6,600

In December 2007 Massachusetts Retirees United did a mailing to some 5,100 older retirees who retired prior to January 1990 and receive pensions at or below \$19,100 a year. This figure (\$19,100) was chosen because it gave us the number closest to 5,000, which is a respectable sampling. Pensioners who live in a foreign country and/or those whose affairs are handled by one acting with Power of Attorney, (POA) were not included in the survey. The demographic includes 3,722 females and 1,407 males.

TOTAL NUMBER OF PENSIONERS OR SURVIVORS	YEAR RETIRED	AMOUNT OF MONTHLY PENSION
1	1978	\$ 66.37
33	1971-1988	\$ 200.00 or less
50	1973-1989	\$ 300.00 or less
112	1945-1989	\$ 500.00 or less
187	1962-1989	\$ 600.00 or less
211	1957-1989	\$ 700.00 or less
236	1969-1989	\$ 800.00 or less
262	1968-1989	\$ 800.00 or less
308	1970-1989	\$ 900.00 or less
297	1972-1989	\$1,000.00 or less
337	1967-1989	\$1,100.00 or less
637	1959-1989	\$1,200.00 or less
607	1971-1989	\$1,300.00 or less

The above listed pensioners receive an annual pension between \$796.44 and \$15,599.28
The rest of those surveyed receive between \$15,607.44 and \$19,100

Approximately 9% of those surveyed responded. *According to marketing standards this is a superb response.*

According to MTRS data in January 40 recipients died before receiving the survey. In February 58 died; 51 in March; 52 in April; 35 in May and 54 in June. A total of 290 members died in the first six months of the year. This represents about 5.75% of the total number surveyed. It is a realistic assumption to project that 10% per year will die.

Why Such Low Pensions

Many of these teachers retired prior to collective bargaining, which directly caused their Final Average Salary to be so low.

Those who retired in the '40's, '50's and '60's never received an increase in their pension until the COLA in 1971.

COLA's from 1971 through 1973 offered one-time payments, which were not added permanently to the pension. It wasn't until 1974 that COLA's were added permanently to the pension.

There were 6 years, 1989, 1990, 1991, 1993, 1995, 1997, during which NO COLA was given. This further affected pensions. One of the survey participants, after calculating this loss stated that had he been given COLA's for those six years, his pension would now be worth \$130 more a month!

Of those who retired prior to January 1, 1990, 2,325 took an Option B. The penalty assessed was 3% less than if they had taken Option A. None of them is receiving any benefit from Option B anymore; as the amount they had in their account ran out after they were retired 14-16 years. Yet they continue receiving the lower pension, an amount that is 2% lower than those who retired after July of 2004.

Of those who retired prior to 1990, 980 took Option C. Some 366 of them have since popped up to Option A due to the death of their beneficiary. The remaining 564 have pensions that are reduced by more than twice the penalty of those who retired since July 2004.

For all these people the Option B and Option C factors were based on gender-specific mortality tables, rather than the gender-neutral tables that have been in use since 1998 and further updated in 2004.

There are 50 classified as veterans who have never received the veteran's benefit of being able to add up to 4 years to their creditable service.

The majority of the remaining retirees are women; approximately 1,000 who have never received the maternity benefit of being able to add up to 4 years to their creditable service because the Bill, which became law in September 2000 did not include those already retired.

Testimony Concerning Salaries

- *Those of us who started to teach in 1944 with a salary of \$1,200 a year are now 85+ years old. Our pension is very low. When we retired our salaries were around \$26,000 with an MA plus master teacher.*
- *In the '40s some towns didn't want teachers who were married – you had to leave. Then there was no such thing as maternity leave so I did not teach between 1950- and 1965. My retirement check monthly is \$1,409.30. I loved teaching and substituted for 10-12 years after that.*
- *I started teaching in 1954 for \$2,600 a year. After 25 Y/S I made \$28,000*
- *I started teaching in MA in 1939 at \$950 per year. The minimum salary at that time was \$750 per year.*
- *[I am] retired after 30 years with a Master's Degree + 18 hours ed. courses. I coached football, basketball, baseball, soccer and track yet retired in '83 at a salary of \$26,000.*
- *I retired in '78 at age 64 with 24 years of service. My pension was less than \$11,000 a year.*
- *I retired in '85 after devoting 33 years of conscientious teaching. I feel my pension is meager and does not keep up with inflation.*

- *The bottom line is that I can barely live on my income. I retired in '80 with 26 years of service. I never made a decent salary to begin with but loved teaching and would do it again. [I] have been tutoring a few students since retiring but not steady or dependable.*
- *I am receiving less than \$15,000 on my pension even after 20 years of COLA. I feel that some sort of adjustment should be made for those who retired when salaries were so low. Salaries have over tripled since I retired in '88.*
- *I retired in '77 when salaries were very low.*
- *It is not easy living on a pension based on the salary of 27 years ago. My highest salary was \$25,000. Compared to today's salaries you must agree this was very small. An increase to those who retired a long time ago would certainly make life easier. Our property taxes, oil prices and everyday expenses keep increasing faster than our pensions. Anything that can be done would be greatly appreciated.*
- *I retired in 1979 with 33 years of service with a top salary of \$22,000. You can see from what I sent you that I was very well educated at some big colleges. My monthly gross pension for 2007 was \$1,513.83 but after the town took out my insurance and the feds my taxes it was \$1,268.13. In addition I pay \$103 a month for Medicare.*
- *I retired in 1962 after 20 years of teaching. I had a Masters plus 18 ½ credits. I get a monthly pension of \$428.75. I also get part of my dead husband's Social Security so my total monthly amount is \$1,047.75. This past year I sold my home and moved into a retirement facility, as I could no longer afford home ownership. Being a "Depression Child" I learned early to be frugal. At age 89 my journey is nearing the end but I will make it.*
- *I retired on a very low pension in 1982 at 54 years of age even though I had a Masters in Education and my C.A.G.S. I had 25 years of teaching service.*
- *My husband and I were both teachers. I retired in 1988 with 23 1/2 years of teaching experience. He worked for 40+ years as a teacher and has died. I receive part of his pension as he took C Option. The combined total of the pensions is \$2,804.26 a month---this for over 60+ years of teaching!!! I currently work as a substitute teacher to augment my pension.*
- *It is very difficult living on such a small pension (\$1,111) per month. I have a young friend who is a nurse's aid in a nursing home (it took him 1 month of studying to get a license). His net pay is over twice what mine was in 1988 with a Master's Degree plus 26 years of teaching. I am happy for him because he is a hard worker and ambitious but it shows you how low salaries were in 1988 when I retired.*

His mother has been in this country for only 2 years. She has better health insurance (Commonwealth Care) than I do. She has lower co-pays for RX and Dr's visits, plus no premium. Good for her but I worked hard, was frugal, and saved my money. I am being penalized for doing this because I am not eligible for any of the government's "safety net" low-income benefits. I sure could use an increase in my pension.

- *For the record, I would like to report that in 1984 my pension was just under \$10,000. In 2007 my pension is just under \$15,000. That is not equal to the cost of living increase in 23 years.*
- *I have been retired almost 24 years, retiring in June '84. My current pension is now about \$15,000---several 3-4 times less than what a current retiree receives. Why not work on securing a little more for long time retirees and a little less for those above the \$40,000, \$50,000 pension amounts.*

- *I taught 31 years for a city. My Blue Cross –Blue Shield Insurance used to be paid by the city. I pay \$4,100.40 for the past year. My retirement money has been increased over the years by the effort of the retired teachers groups.*

Years ago I bought a house and after 26 years I sold it. Now at 93 I'm getting by and own a condo. The city is giving me a rebate on my taxes this year.

I feel very thankful to have lived this long and to be able to provide for myself. There are a few things I'd like to do after living 22 years in my condo. It looks shabby but at my age I don't bother.

Testimony Regarding the Injustice of the Minimum Pension

- *When the minimum pension was passed in 1997 the teachers with 20-24 years [of service] were not included and still are not. I retired in 1980 with 20 years in. At the present time I receive \$403 per month. I cannot live very well on this amount*
- *At the time of my retirement in 1975 with 21 years of teaching and a Master's Degree my pension was \$1,500. My annual pension is now \$4,565.75*
- *I taught for 23 years, 22 in MA retirement and yet I only get close to \$511 per month.*
- *I have 24 years of service with a pension of \$7,262. If I had been given credit for summers I worked before I started teaching it would have given me 25 years of service and my pension would have doubled with the bill for those with 25 years of service. I also served my country but that doesn't count either.*
- *Because I am short a few months (24 not 25 years of service) I do not even receive the base of \$12,000 per year.*
- *Because I was just a few months short of having 25 years in when the Minimum Pension passed I did not get it. My pension presently is \$857 per month. Does this seem right to you?*
- *I retired with 24 years of teaching. Had I been given credit for my 1½ years of military I would have been eligible for the pension bill that went in increasing my pension to \$10,000 many years ago.*

Testimony Regarding Low Pensions

- *Given just a percentage on my small pension (for COLA) doesn't help much in today's world. A gallon of gasoline, heating oil, or a loaf of bread cost me the same as the person who receives the maximum COLA*

This last year my COLA was increased by \$19.00. I got a letter from the Reading Light that said I could expect an \$18.50 raise in my electric bill. So, as you can see, that leaves me with 50 cents a month to deal with the high cost of everything else. [Nineteen dollars] \$19 is \$19 more than I had last year but the longer I live the ability to pay my bills is decreasing due to rising costs.

- *Growing up in depression years I was always taught to spend carefully. I still do! I'm fortunate to have a small amount from my husband's Social Security. I receive \$1467.24 for pension each month. My rent is \$750, which takes a big bite out of my income. I no longer travel.*
- *I retired with 33 years of service at 49%. My pension is very low and that was for a good number of service years.*

- *I collect \$2,610 a year from Social Security and my pension for 22 years of teaching is \$6,208.14 a year!*
- *After healthcare premium is taken out of my pension I hardly have enough to pay my monthly electric bill.*
- *I retired with 25 years of service. I can't afford car payments so my car is old and undependable. I struggle to make secondary health prescription payments.*
- *My ten years teaching in RI earned me the same pension as 20 years in MA—Ironic!*
- *If I had to rely on my teachers' retirement, I would have starved to death long ago.*
- *I retired in '76 with 33 years of service and my pension is low. I have two grown children who are working and on their own. I can support myself [so] they do not need to support me. I live alone not in senior citizen housing. I am now 91 years old. It is difficult getting along on my pension but I manage somehow. I don't eat much and have no need for extra clothes.*
- *I am surviving paycheck to paycheck with very little luxury in my life. Dental expenditures take all of the excess money I do manage to save. Any increase would be an appreciated boon to my life.*
- *Since I retired about 18 ½ years ago, I have never received a full COLA. Even with some Social Security benefits, we had to move to FL. We wanted to live in MA but we could not afford it. Our health insurance premiums keep climbing and our prescription co-payments have risen considerably. We are both in our 80s and our medical expenses are considerable. We have been forced to take a reverse mortgage to continue to pay our bills.*
- *I have enough to just about meet my needs. However, every month there is less and less left over for meeting friends for lunch and an annual trip north to see family.*
- *My monthly pension is \$420 a month. How much living do you do on that?*
- *Please, any help to increase the pensions of those of us who retired way back would be greatly appreciated.*
- *I worked for over twenty years in the public schools and earned a pension of less than \$20,000. Fair?*
- *I worked for twenty-nine years and retired in 1981. My pension is low because salaries were poor. I had an M ED and a degree from Columbia and my final year's salary was \$21,000. I do not have a cell phone because of cost and have basic cable just for the reception. I take 1 news magazine but no other subscriptions. I spend about \$50 a week on food. I am just making ends meet. I am trying to avoid becoming a tax burden. I still do volunteer teaching of dyslexic children.*

Purpose of the Survey

This survey was conducted to determine how many older retirees, many of whom are on poverty level pensions, were receiving certain benefits like food stamps, rent subsidy, and fuel assistance etc. Because some retirees may be receiving benefits that have a means test, this knowledge is important. Both MRU and MTRS would not want to deprive them of these benefits by increasing their base salary.

Many of those surveyed responded that it was a humiliation (demeaning, embarrassment, degrading) to even consider asking for either Federal or State assistance. Some said they were unaware of most of these forms of assistance. They also questioned whether those conducting the survey ever tried to obtain the application forms or tried to complete one. Below is a sample of this testimony.

- *I grew up in ND during the depression, so I learned to live very frugally by never eating in restaurants or going to the beauty shops, etc. I learned to always live within my means and now you want me to be a burden to society by making use of these programs?*
- *I am blind and get some income tax exemption on joint tax return and some reduction in homeowners' real estate tax.*

Federal Poverty Thresholds

Poverty Thresholds for 2006 (Taken from US Census Bureau Inf.)

One person 65 years and over \$9,669 - (Under 65 - \$10,294)
 Two people 65 years and over \$12,201 (Under 65 - \$13,500)

**2008 Federal Poverty Guidelines (not separated by age) (Taken from LIHEAP Clearinghouse)
 Represented by Percent of Poverty**

Size of Family	100% Poverty	110% Poverty	125% Poverty	150% Poverty	175% Poverty	185% Poverty	200% Poverty
1	\$10,210	\$11,231	\$12,762	\$15,315	\$17,867	\$18,888	\$20,420
2	\$13,690	\$15,059	\$17,112	\$20,535	\$23,957	\$25,326	\$27,380

In 2008, Health and Human Services used \$10,400 as the Poverty Guideline for 1 person and \$14,000 for 2 people.

Using the above Federal Poverty Guidelines and using just the pensions of those surveyed:

- 1,262 qualified for 100% of the poverty level
- 264 qualified for 110% of the poverty level
- 895 qualified for 125% of the poverty level
- 744 qualified for 150% of the poverty level
- 1,341 qualified for 175% of the poverty level
- 480 qualified for 185% of the poverty level
- 114 qualified for 200% of the poverty level

In addition there were 543 that were not included in the survey whose pensions were above the \$19,100 cut off, which we used but they are below the \$20,420 amount qualifying them for the 200% poverty level.

Many of those surveyed are married and do not qualify under the guidelines of the one-person family. Most of those surveyed have revenue that is additional to their pension. There are, however, sizable percentages that are in a single person household and rely exclusively on their pension.

The approximate percentage of those making use of these programs can be seen on the following pages. Many who are eligible do not seek assistance for various reasons. Some stated that they did not go to college and work as a professional to end up in poverty. *Is this how the Commonwealth wants to treat its finest and greatest? NO!*

Causes of Poverty (Taken from Wikipedia Online)

There are numerous perceived direct and indirect causes of poverty in the United States. They include:

Unfavorable economic conditions

Mental illness and disability

Lack of educational attainment and skill

Substance abuse

Birth of a child

Domestic abuse

Natural or other disasters

Tax levels (**Cross-country data shows a correlation between tax levels as a share of the GDP and child poverty.**)

Crime

Those surveyed are guilty of none of the above. Their only error was that they received an education, worked as professionals, and retired with a Massachusetts pension and have lived too long.

Qualifying Programs

The following are the areas and general guidelines for the topics questioned in the survey.

Food Stamps Massachusetts

Food stamps are a form of government assistance to help low-income households pay for food. The amount of food stamps a household gets depends on the household's size, income, and expenses. You are expected to spend about 30% of your own income on food. In the year 2006, the average monthly food stamps benefit nationwide was \$93 per person or \$210 per household.

About 1.7% of those surveyed receive food stamps.

www.massresourcees.org/massachusetts_food_stamps_d.html

Circuit Breaker Program

This is a program for homeowners and renters alike. Those living in Section 8 or subsidized housing do not qualify. To calculate real estate tax payments: Homeowners should include all real estate tax payments (minus any abatements or exemptions) actually paid during the tax year. Homeowners may also add 50% of the water and sewer charges paid during the year (unless they live in one of the following communities that includes water and sewer debt charges in the real estate taxes: Arlington, Avon, Easthampton, Hadley, Hatfield, Webster, and Winchester)

Renters should count 25% of the rent payments they actually paid during the tax year as real estate tax payments. To qualify one must file a State Tax Form even if they pay no state tax. Even though one's State pension is not taxed it must be declared as part of one's income to qualify for this benefit. The maximum amount of the tax credit for 2007 tax year is \$900.

2.1% of those surveyed make use of the Circuit Breaker Program

www.massresources.org/pages.cfm?contentID=69&pageID=12&Subpages=yes

Rural Development

The Housing and Community Facilities Programs (HCFP) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, HCFP operates a broad range of programs to provide:

- Homeownership options to individuals;
 - housing rehabilitation and preservation funding;
 - rental assistance to tenants of HCFP-funded multi-family housing complexes;
- Farm labor housing;
 - help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings; and community facilities, such as libraries, child care centers, schools, municipal buildings, and firefighting equipment to Indian groups, nonprofit organizations, communities and local governments.

HCFP programs are available to eligible applicants in rural areas, typically defined as open country or rural towns with no more 20,000 in population.

They offer loans or grants to help with utilities, energy, and many other programs.

There are many communities in each county that qualify under this program but it is not well known so no one in the survey is making use of it.

<http://www.rurdev.usda.gov/rd/faqs.html>

Local Property Tax Exemption

Real estate tax exemptions are deductions from the amount of property taxes homeowners must pay to the city or town where they live. Exemptions may cover all or part of the total real estate taxes due.

Massachusetts law allows cities and towns to give real estate tax exemptions to seniors, the blind, surviving spouses and minor children, homeowners facing hardships, and certain disabled veterans who meet financial, residency, and other eligibility requirements.

Real estate tax exemptions are given to certain homeowners needing help paying their property tax bills.

To qualify, you must be a homeowner in one of these categories:

- an elderly person, age 70 or older (65 in some communities)
- a person who is legally blind (with proof of blindness)
- a widow/widower or a minor child with one parent deceased
- a veteran with a wartime disability (or surviving spouse)
- a homeowner of any age who is facing a severe financial hardship

In addition:

- you must own your home, as a sole owner, joint owner, or as a tenant in common
- you must live in your home as your main residence as of July 1 of the tax year
- people applying for elderly exemptions must meet income requirements
- people applying for elderly and surviving spouse/minor child exemptions must meet asset requirements
- Veterans and certain elderly applicants have to meet residency requirements. These requirements may vary by community.

What are the income limits?

People applying for certain elderly exemptions must meet specific income limits. These income limits can vary by community. The gross income limit for elderly residents can range from \$6,000 to \$13,000 if single and from \$7,000 to \$15,000 if married.

Hardship exemptions are reviewed on a case-by-case basis.

People in other categories do not have to meet income limits to qualify for an exemption.

What are the asset limits?

People applying for elderly and surviving spouse/minor child exemptions must meet asset limits. These limits can vary by community. The asset limit for elderly residents can range from \$17,000 to \$28,000 if single and from \$20,000 to \$30,000 if married. The value of the home, motor vehicles, cemetery plots, clothing, furniture and other household items are usually not counted.

Hardship exemptions are reviewed on a case-by-case basis

The exemption amount depends on your category (blind, elderly, etc.) and the community where you live. Cities and towns decide on the exemption amounts they will offer, within limits set by the state. Your exemption may cover all or part of your real estate tax bill.

In general:

- the elderly exemption is \$500
- the surviving spouse/minor child exemption is \$175
- the exemption for the blind ranges from \$437.50 to \$500
- the veteran's exemption ranges from \$250 to \$950 to total exemption
- hardship exemptions are at the discretion of the city/town assessor

Some cities have voted to increase the exemption amounts.

Over 5% of those surveyed make use of Local Property Tax exemption. Considering the number that are in apartments or other forms of living in which they do not directly pay taxes this probably translates into over 30% of those surveyed and are homeowners.

Approximately 5.3% of those surveyed make use of this program.

www.massresources.org/pages.cfm?contentID=71&pageID=12&Subpages=yes#incomelimits

Fuel Assistance

Low Income Home Energy Assistance Program (LIHEAP), also known as Fuel Assistance, provides direct payment subsidies to help income-eligible families in Massachusetts pay winter heating bills. Consumers apply directly to a local fuel assistance provider in their cities or towns. This year, LIHEAP will provide fuel assistance to low-income people with annual incomes up to 200% of the federal poverty level (\$20,420 for one; \$27,380 for two).

Approximately 1.8% of those surveyed made use of this program.

www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Housing+Energy+Programs&sid=Ehed&b=terminalcontent&f=dhcd_cd_cold_cold&csid=Ehed

Prescription Advantage

Prescription Advantage, administered by the Commonwealth of Massachusetts Executive Office of Elder Affairs, is a prescription drug insurance plan that is available to Massachusetts's residents' age 65 and older, as well as younger individuals with disabilities who meet income and employment guidelines.

Prescription Advantage offers two types of prescription drug coverage:

For Individuals with Medicare

Prescription Advantage provides supplemental assistance, based on income, for its members with Medicare prescription drug coverage. Medicare is the primary drug insurance for Prescription Advantage members with Medicare. Prescription Advantage is a secondary payer.

Depending on income and the Medicare prescription drug plan a member is enrolled, Prescription Advantage may help pay all or part of the Medicare prescription drug plan's monthly premium, deductible and drug co-payments. Prescription Advantage will also provide an out-of-pocket spending limit. Once this limit is reached, Prescription Advantage will cover drug co-payments for the remainder of the plan year.

For more information on how Prescription Advantage will work with Medicare prescription drug plans, see "How Prescription Advantage Works with Medicare's Prescription Drug Coverage (Part D)."

For Individuals with Creditable Coverage

Prescription Advantage members enrolled in creditable coverage plans, coverage that is equal to or better than Medicare prescription drug coverage, may receive assistance with plan co-payments.

For Individuals without Medicare

Prescription Advantage offers members, who do not qualify for Medicare, primary prescription drug coverage. This coverage has no monthly premium. Depending on income, members will pay a co-payment for prescription drugs and will have an annual out-of-pocket spending limit and quarterly deductible. Once this annual out-of-pocket limit is reached, Prescription Advantage will cover drug co-payments for the remainder of the plan year.

Please note: The legislation which funds Prescription Advantage requires the Executive Office of Elder Affairs to operate the program within its appropriation for the current fiscal year; thus, during the course of the year, the Plan may be required to impose cost containment measures.

For Members with Medicare

Premium, Deductible, Co-payments

Prescription Advantage will provide supplemental coverage for members enrolled in Medicare prescription drug plans. Premium, deductible and co-payment assistance are based on annual household income and the Medicare prescription drug plan in which you are enrolled. There is no separate monthly premium for Prescription Advantage membership.

Annual Out-of-Pocket Spending Limit

Prescription Advantage provides an annual out-of-pocket spending limit. Once this limit is reached, Prescription Advantage will cover prescription drug co-payments for the remainder of the plan year.

Approximately 5.85% of those surveyed make use of this program

www.mass.gov/?pageID=elderssubtopic&L=3&L0=Home&L1=Health+Care&L2=Prescription+Advantage&sid=Elders

Medicaid

Medicaid is available only to people with limited income. You must meet certain requirements in order to be eligible for Medicaid. Medicaid does not pay money to you; instead, it sends payments directly to your health care providers. Depending on your state's rules, one may also be asked to pay a small part of the cost (co payment) for some medical services.

3.5 % of those surveyed make use of Medicaid

Mass Health

Medicaid is one part of MassHealth.

Mass Health compares one's monthly income before deductions to certain limits that are set by law. These limits are based on a percentage of the federal poverty level, and are increased each April. The limits of monthly income for individuals are at or below \$887 monthly and assets are below \$2,000. For married couples living together the monthly income is at or below \$1,187 and assets are at or below \$3,000.

If one is married and lives with his/her spouse, both incomes count in deciding eligibility for MassHealth.

To determine the amount of income, MassHealth looks at the amount of Social Security, pension, and other nonworking-related income (after deduction of Medicare premium, taxes, and other deductions).

If one has income from working, certain deductions are allowed. Generally, only about half of one's monthly income from working before deductions is counted.

The Deductible

If income is too high to get MassHealth there will be a deductible.

A deductible is the total amount of monthly income that is greater than MassHealth's income limits over a six-month period.

To meet the deductible, one must have medical bills that equal or are greater than the amount of the deductible. One may use medical bills for you and your spouse. MassHealth will not pay for these medical bills—they are the recipient's responsibility. Also, the bills cannot be for services that are covered by other insurance that an applicant or spouse may have.

1.75% of those surveyed make use of Mass Health

http://www.massresources.org/masshealth_d.html

Section 8 Housing

This is the federal government's major program for assisting very low-income families, elderly and disabled individuals to afford housing on the private market through various voucher options. The program is federally funded, but a network of 2,600 state, regional, and local housing agencies distributes vouchers. Participants in Section 8 are responsible for finding their own housing. They can choose anything that meets the requirements of the program and are not limited to subsidized housing projects.

HUD administers Section 8 funds to Public Housing Agencies (PHAs) that deliver the vouchers to eligible families and individuals. The PHA directly pays the rental subsidy to the landlord and the residents pay the remaining difference. The Homeowners Voucher also gives families the opportunity to purchase their first home and helps with homeownership expenses. In order to be eligible for Section 8 subsidies, a participant's income cannot exceed 50% of the median income for the county or metropolitan area in which they choose to live. A housing voucher family must pay 30% of its monthly-adjusted gross income for rent and utilities. Long waiting periods are common for the voucher program due to high demand and limited housing resources. If the PHA or any given locality administers Section 8 vouchers and public housing, applicants can ask to be placed on both waiting lists.

<http://www.nationalhomeless.org/publications/facts/Federal.pdf>

What are tenant-based vouchers?

To be eligible for Section 8, MRVP, or AHVP vouchers, your household's income cannot be greater than the income limits for the program. Once you get a voucher and find an apartment, the landlord will check with the housing authority and your previous landlords to make sure that you will be a good tenant.

The rent you will pay depends on your household income, your expenses, your household size, and the rental unit you choose. Generally, households with vouchers pay about 30% of their net monthly income for rent.

<http://www.massresources.org/pages.cfm?contentID=3&pageID=2&Subpages=yes>

The Income Limits

1. 30% of Median	1 person - \$15,050- \$19,700	2 persons \$17,200-\$22,500
2. Very Low Income	1 person - \$25,100-\$32,750	2 persons \$28,700-\$37,550
3. Low-Income	1 person - \$40,150-\$47,100	2 persons \$45,900-\$53,800

Preference List

This is the order of preference for minimum qualification. The housing authority will request documentation of preferences at the time one reaches the top of the waiting list and are selected for final determination.

- Board of Health - Condemnation of their Unit.
- Disabled
- Displaced by hate crimes, reprisals
- Displaced by landlord non-renewal
- Displaced by Natural Disaster
- Displaced by Governmental Action
- Domestic Violence
- Elderly 62 years of age or older
- Nearly Elderly 55+
- Extremely Low Income (30% of Median or less)
- Homeless

7 tenths of 1% of those surveyed make use of this program.

(US Dept. of Housing and Urban Development MA Division)

Subsidized Senior Housing

Subsidized housing is non-government low-rent housing for low and moderate-income families, elders, and the disabled. Subsidized housing is owned and managed privately, but the government pays part of the costs. Households must meet income limits. Rents vary, but are lower than market rents. In some subsidized housing, rent equals 30% of net income.

Some subsidized housing is for the elderly only. To live in housing for the elderly, seniors must be at least 60 years old for state-subsidized housing, and at least 62 for federally subsidized housing. Waiting lists for senior subsidized housing are often shorter than waiting lists for family subsidized housing.

Guidelines for state subsidized housing were obtained from the Burlington, MA Housing Authority. They report that the amount is determined by the level of income of the community or a group of communities. The maximum income a single person can have falls in the range of \$41,250 to \$46,300 depending on the community. For a family of two the amount range is \$47,150 to \$52,950. The senior is expected to pay 30% of income in the form of rent. Certain things are subtracted from the income before the rent is set.

Approximately 6% of those surveyed make use of senior subsidized housing.

[file:///Users/marie/Desktop/Housing%20Programs.webarchive](#)

Home Owner Rehab

The program described here is in Cambridge. They offer financial and consultation advice to those needing to do repairs on their homes for code and safety issues. It is funded by the city and federal money. The city or town that has the program sets the income qualifications. In Cambridge it is for single households under \$46,300 and two person households \$52,950. The Cambridge program can be reached at 617-868-4858. Seniors should call their Community Development Dept. or Housing Authority to see what rehab loans or rehab assistance is available to them.

7 tenths of 1% of those surveyed make use of this program.

Government Pension Offset (GPO)

The GPO was not surveyed, but 1% of those surveyed gave input concerning it. Those who were able to collect a spousal benefit under Social Security and their pension gave testimony on this topic. They said that each time they receive \$30 a month COLA increase that the spousal benefit of Social Security is cut by \$20. Thus, the increase in their pension is actually \$10. As one person put it, "This does not buy much at the grocery store." Those, whose pensions are below \$12,000 and receive a lower monthly increase, have their Social Security decreased by 2/3rds of the monthly COLA increase. The following reflects testimony of respondents.

- *Two-thirds of my teacher pension counts against my Social Security Survivor Benefit so each \$30 a month increase nets me \$10. I think this is grossly unfair.*
- *I am suffering as a surviving widow under the GPO. The SS benefit is lowered by 2/3 the amount of my teacher's pension.*
- *Social Security pays me \$103 monthly and Medicare. It angers me to have to notify them yearly of my COLA increase in order that they can decrease their payment to me.*

- *I get a retirement payment of \$12,000 a year and Social Security from my deceased husband. If the state gives me a COLA most of it is taken away by my social Security going down. Today living on an income of this size is next to impossible. I have a small amount from investments left to me and this takes me slightly over the amount for fuel assistance. It is sad to have worked for 22 years in the public school system and end up with such a small retirement.*
- *I could not live on my small pension if it were not for my husband's small Social Security check which I get each month. However, I cannot afford to pay for Medicare B out of it. Thus in my old age I am faced with high medical bills for which I am responsible for all the excess that my insurance does not pay. I have refused some treatment because I felt I could not afford it. I am 95 years old.*
- *My COLA is \$12 a month. The Social Security takes 8 of those dollars which leaves me a \$4 raise!*

Windfall Elimination Provision

Another 1% gave testimony to the financial burden that the Windfall Elimination Provision (WEP) caused them because they received only part of their Social Security.

- *My meager Social Security was affected by my \$431.39 "pension" amount. (the WEP)*

Neither the GPO nor the WEP was included in the survey, but 2% of the recipients gave unsolicited testimony anyway. It is certain that the percentage of those affected by these penalties is far greater than the percentage indicates.

Another area that some ½ of 1% testified about was receiving veteran's benefits in health care even though they did not make the military a career.

There were a few other programs mentioned that were not listed in the survey. It is reported that 1.7% of those surveyed were receiving some form of veteran's benefits and these were not career veterans. Considering only 50 of this group were classified as veterans, this is a sizeable response.

There were a few who were receiving a benefit from their community in the form of a senior work-off program. They devoted a certain number of hours to working for the community in order to receive a rebate on their taxes.

Some were receiving a rebate from the Electric Company, or Cable Company because of their income.

Testimony Regarding Maternity and Veteran's Benefit

- *I retired at 56% of my earnings. I was forced to leave teaching because I was pregnant and lost my seniority. As a result my retirement is \$1,327 monthly. This leaves me with nothing extra and I am constantly economizing. It was bad enough to have lost the maternity time but they did not pay in those days for the extra things you did. I coached Junior and Sophomore Class Plays free of charge for 2 years. For 23 years I coached dramatics free of charge. Today that would be added to the salary to get a bigger pension. I never took sick days and got nothing for it.*
- *I graduated BU in 1951 and already had a contract to begin teaching in Sept. I was drafted before I could begin the job and served for 4 years none of which counted toward my pension. In addition to my teaching load I was assigned audio visual so had to arrive at school at 7 and work until 4 all with no extra compensation. I was awarded (sending you a copy of it) the President's Achievement Award for over 4000 hours of volunteer work.*

I was forced to sell my modest home and move to the Cape where I winterized a summer cottage. My pension after 27 years in the classroom and all the extra duties was less than \$10,000 and this is for someone with a Doctorate. To supplement my pension I find firewood in forests and pick up cans and turn them in. I am a disabled Korean Vet, have a Doctorate and am living in poverty. I deserve credit for those 4 years.

- *I am a WW2 Veteran and cannot understand why I cannot get credit for my 2 years in the Navy during the war? This would be very helpful to improve my pitiful pension.*
- *I was FIRED because I was pregnant!*
- *I had to resign when I was 5 months pregnant. Then I had to reapply for the same position for the following September. Three years later the same thing happened when I was pregnant with my son.*
- *I retired in 1982 after teaching for 20 years. I served as a veteran for 4 years and unlike those retiring today on their good pensions we older veterans did not get credit for our service. Seventy-five years of age, married and living on a fixed income of approximately \$8,000 per year of my teacher's pension--- speaks volumes. It leaves little to travel in our golden years of retirement.*
- *What is wrong with the people making the laws that they forget those of us retired? Are my years as a veteran any less valuable because I was retired at the time the law passed letting them count their service time?*
- *For years it had been the practice in some states to permit veterans to add their years of military service to their years of service as teachers, police or firemen in the interest of improving their retirement. When Massachusetts got around to passing such a law they excluded WW2 and Korean vets-- the ones who really needed it—because we were already retired. Today's retirees get two to three times what we got. There was a bill to correct this injustice. It should be resurrected. It is too late for WW2 vets as most are dead and it will soon be too late for Korean Vets. I am not in favor of entitlements but I do think MA missed the boat in not providing this small benefit which would have helped veterans. It certainly would not have broken the bank. I spent all of my four years in the states, but some of those poor guys who nearly froze to death in Korea surely deserve a little help!*

Women in Education

The nearly three to one ratio of women to men in this survey indicates that the facts revealed in the survey confirm the results that this affects a great percentage of women. As background let's examine the role of women during this time.

In the 1930's, '40's and '50's when most of these women would have graduated from high school, going to college was not an option. Family income was limited, and there was no such thing as financial aid for education. If the family could afford to send one of its own to college it was the male who was selected. The prevailing thought was that they would be the breadwinners. Data collected showed that as late as 1960, 9.7% of males completed a four-year college as compared to 5.8% of females. It also confirms the theory that there were always more males than females who completed a four-year program. In 1996 this number had grown to 26% for males as compared to 21.4% females. In the '80's, '90's and beyond, however, women at least had a choice.

The years during which these professionals taught, revealed that the staff consisted primarily of women. It was a woman's profession with greater than two thirds of teachers female. The salary of women, however, was less than that of their male counterpart. According to a person who has been in union leadership, this disparity in salaries continued into the 1960's when collective bargaining corrected it.

Even though a woman received an education, and got a position teaching, she was treated differently. If married, she was asked to leave. This persisted in some urban areas until the very early '50's. Even into the mid '70's women were forced by contract to leave teaching if they were pregnant. Some were able to conceal their pregnancy early on, but were dismissed no later than the fifth month into their pregnancy. Others by contract were prevented from returning until the baby was at least a year old in September of the year of their return. There was no maternity leave so they lost their seniority and even when they were rehired they were the first to be ruffed during bad times. This is one reason many had less service than their male colleague.

At that time it was assumed that women should stop working to care for an aged parent, rear children or leave their job to be there during a family crisis. Thus, in most of the testimony cited in this booklet one clearly sees that these factors explain the low figures for years of service (17 to 23 years or lower). They did not leave teaching to explore other professions. Rather, it is because some of them did not receive an education until their own children enrolled in school causing them to enter the profession late. Others had less years of service because of family illness, or because they became caregivers. For these reasons their own careers were cut short.

Social Security data shows that the average offset under the Government Pension Offset (GPO) was \$138 more a month for women than for men.

<http://leahy.senate.gov/issues/socialsecurity/gpo7604.pdf>>

Margaret Baptiste, president of the National Active and Retired Federal Employees' Association, noted that the GPO affects 401,200 Social Security beneficiaries, 75 percent of whom are women and about 42 percent of whom have lost their spouses.

The purpose of this addition to the reporting of the data of the survey is to convey the situation of women at the time during which the participants worked. It also explains the lower number of years of service in some of the testimony.

Statistical data showing comparisons of male/female college attendance was taken from the US Census Bureau.

Testimony About Receiving Help From A Spouse or Family

- *If I were not receiving part of my husband's Social Security as a widow, I would be in dire straits.*
- *If I wasn't married there is no way I would be able to make it alone. My pension plus Social Security would still keep me at a poverty level.*
- *I honestly don't know if I qualify or not for any of those programs. My pension is very limited. My children are covering some of my needs.*
- *Fortunately I have a husband to subsidize me.*
- *My pension for 2007 was \$13,091.40. As you can see I could not today live by myself without support of my family. If it weren't for my husband still living and receiving a pension I would have to be on some type of aid.*
- *At the time I retired I was at the top of the pay scale because I had a master's degree. Today, if I did not get a spouse's benefit from my husband, I would not be able to manage. It is not easy.*
- *Fortunately, I am a married woman, as I could never survive on my pension.*
- *It would be extremely difficult for me to live in our home on my meager pension if my husband were not here. In addition to my meager pension and his I currently get \$10. A month from Social Security and he receives \$69.*
- *I substituted for 7 years while my children were young which did not count as it does now. I get \$13,000 for 21 years of teaching (not counting the sub time) and my husband's Social Security that isn't much. My girls are good to me.*
- *I could not live on the pension I receive \$1,382 a month if it were not for my children's generosity.*
- *I could never survive on just my pension. Thank God my husband left me an annuity fund.*

With a good percentage of those surveyed being single and not having a husband or children to help them they are in dire straits due to low pensions.

Testimony Regarding Need to Continue Working

- *I am 79 years old and still have to work (part time) in order to stay on top of my bills.*
- *I retired in 1986 with 23 years in teaching. I am still able to work and have four jobs to maintain an acceptable life style. What money I have saved I never spend so that when I am unable to work I will need the income. It would be very difficult for me if I did not continue to work.*
- *I don't think it is fair that age controlled so much the type of pension you received. I taught 22 years. I have to work to supplement my retirement of \$900 a month.*
- *I began teaching in 1951 and taught 31 years in MA. My pension is less than \$16,000 a year. I work as a waitress to help me get along. I will be 80 years old this spring.*

- *For about 25 years I house sat for people who were traveling, took care of animals and spent evenings with elderly or ill so family could have an evening out. I never charged for these services but receive some nice gifts including checks and gift certificates. I have made some wonderful friends who are very good to this 87 year old.*

Other Testimony

- *One thing that really hurt very much the small pension I receive was when the State fell back on its promise that those on Medicare part B would receive a partial refund of the money paid by the person to Medicare via Social Security deductions. This was taken away by Acting Governor Jane Swift and has never been reintroduced. This is unfair—it violates the original agreement and continues to allow the State to save money by not paying fees that are equal to those who do not have Medicare Part B as their primary payer. Many cities and towns that pay part of B are still giving the refund to their retirees who are covered by Medicare B. I do not want them to lose that little extra benefit which they are receiving which is due them because the cities and town still see how they save money with those who qualify for Medicare taking part B.*
- *The greatest difficulty is the continuous rise in health insurance which removes more and more of my pension benefits every year. The meager pension and 3% COLA every year is swallowed up in health insurance increases before I see any benefit.
Lucky I have one or two extra assets that help to supplement my monthly income, and I get by. No trips or any extravagant expenditure.
The city from which I retired loves to pressure its retirees to select its preferred health insurance because it saves them money. I have my provider that has helped me for many years. I do not wish to change. It is not easy to maintain any integrity under pressure to sign up when we have an enrollment period.
Rising real estate taxes is another headache but I will not sell out.*
- *When I retired they did not give you anything for unused sick days. I had 240 of them. Now they give them \$100 a day. The benefits those that retired in this decade get that were denied to us are unbelievable. Plus they get far greater salaries than those of us who retired in the early '80s. Something should be done to have us receive some justice for what we were denied, and some of the benefits that should also be given to us.*
- *Both my husband and I retired from teaching. He took Option C so when he died I got part of his pension, as mine was very small. The amount of his pension was affected by the greater amount that they decreased a pension if you took C. I feel it would help me some if they adjusted our pensions with the new law that went in a few years ago. When you are in the teaching profession you learn to live modestly. We did and saved and half of my income is derived from interest and dividends otherwise I would never be able to survive.*

Massachusetts Teachers' Retirement Board

- ❖ One item that appears many times in the testimony of those responding is the lack of information or misinformation that was given to them. This appears in many of the testimonies. There were no seminars given to help them understand their benefits or buy-backs that were there at the time.
- ❖ One testified to having 7 years in New York and would have retired with 24 years instead of 17 had he known he could have bought this time back.
- ❖ A similar testimony was given about not getting credit for 11 years of teaching in VT.

- ❖ Another said they worked 20 years full time and another 25 years part-time and when they came to retire was told they couldn't get any of those 25 years even though they worked over 20 hours a week.
- ❖ Another spoke of being told that they could borrow against their retirement money when they left teaching in a district providing they paid it back when they returned to teaching. When they returned to teaching a couple of years later and went to pay it back, they were denied because they took it out in intervals instead of one payment. The person at the MTRB never provided them that information.
- ❖ One testified that she worked for a few years teaching music in three school districts. The hours added up to full time but the MTRB would not count those years because no district took out retirement.

Teacher Wages as Compared to other Occupations

At the initial presentation of this survey, the question was raised about the low salaries received by teachers. Were the salaries of other professional with equal education the same as teachers?

The Bureau of Labor Statistics did not have average yearly salary charts until well into the 1980's which was of no value to us. There were three avenues pursued to answer this question.

The first was to determine the history of the minimum wage and relate it to a teacher's salary; the second was to cite the only industry reported, manufacturing. There was ample information available. The third source was the Kingwood College Library Information on the Twentieth Century.

These yearly figures are the basis for discussion:

1939	\$ 750
1944	\$1,200
1954	\$2,600

The minimum wage in 1938 was \$0.25 an hour; in the 1940's it was \$0.43 and in 1950 it was \$0.75. It was increased to \$1.00 an hour in 1956. Using just the minimum wage and a 40 hour work week this would mean that in 1939 a laborer would have made \$520.00; \$894.40 in 1944 and \$1,560 in 1954. In current dollars in July 2008 a laborer would be making \$13,624.

The hourly and weekly earnings of production workers in manufacturing industries are extrapolated as follow:

EARNINGS			
YEAR	HOURLY	WEEKLY	YEARLY
1939	\$0 .633	\$23.86	\$1,240.72
1945	\$1.023	\$44.39	\$2,308.28
1954	\$1.81	\$71.86	\$3,736.72

The above figures taken from the U.S. Bureau, Statistical Abstract of the United States: 1979-2008, do not reflect overtime pay. There was no such item as pay for extra curricula activities for a teacher.

According to the *Kingwood College Library American Cultural History of the Twentieth Century*, the average national salary from **1910-1919** was **\$750** a year for most who worked in manufacturing and production. The Average Salary for teachers was reported every other decade.

<http://kclibrary.nhmccd.edu/decade10.html>

From **1920-1929** the average salary was **\$1,236** for most who worked in manufacturing and production. The Average Salary for teachers was **\$970**.

<http://kclibrary.nhmccd.edu/decade20.html>

From **1930-1939** the average salary was **\$1,368** for most who worked in manufacturing and production.

<http://kclibrary.nhmccd.edu/decade30.html>

From **1940-1949** the average national salary was **\$1,299** for most who worked in manufacturing and production. The Average Salary for teachers was **\$1,441**.

<http://kclibrary.nhmccd.edu/decade40.html>

From **1950-1959** the average salary was **\$2,992** for most who worked in manufacturing and production.

<http://kclibrary.nhmccd.edu/decade50.html>

From **1960-1969** the average national salary was **\$4,743** for most who worked in manufacturing and production. The Average Salary for teachers was **\$5,174**.

<http://kclibrary.nhmccd.edu/decade60.html>

These facts speak for themselves. All the testimony given as to how poorly teachers were paid is justified. Production workers made better salaries, had the opportunity for time and a half, and did not have to pay for a college education. Those in manufacturing had a four year advantage for accumulating salary and work time, while teachers pursued their degree for those same years.

Women teachers, at least in Massachusetts, were paid less than their male counterparts until sometime in the 1960's.

Creditable Service Benefits and the Older Retiree

Year	Recipient	Creditable Service Benefit
1937	Educators who taught in public schools out of state	Out of State Public School Service Can purchase up to 10 years of service
1988	Educators who retired under Option C <u><i>This is the only bill that included those already retired</i></u>	Pop-Up Provision Allows those who took Option C to pop-up to Option A when the beneficiaries die
1993	Allows educators who taught in private or parochial schools prior to January 1973 to buy up to 10 years of service	Non-public School Service
1996	Allows some who actively served in The US military to purchase up to 4 years of service.	Chapter 71 Military Service
2000	Allows those who had a child or adopted a child prior to January 1975 or within 9 months of that date to purchase up to 4 years of the maternity time they were out of service	Pre 1975 Maternity Leave Credit MA General Laws c. 32 section 4 (g 122)
2001	In April 2001 the MA Teachers' Retirement Board changed the policy regarding substitute and part-time service. Retirees get credit for every day they substitute versus a selective number of days within a month. Part-time service is calculated so that all time is included.	
2003	MTRS members can purchase up to 3 years of Peace Corps Service toward the calculation of retirement benefits (Chapter 468 of the Acts of 2002)	Peace Corps Service - April 1, 2003
2004	Reduces the Option B penalty from 3% - 5% less than Option A (mostly 3%) to 1% - 2% less than Option A (mostly 1%) and reduces the penalty by ½ for Option C.	Reduction of the Option B/ Option C Penalty
2005	As of December 14, 2005, MTRS members certified under Chapter 74 may be eligible to purchase up to 3 years of prior employment in their Field as creditable service toward the calculation of retirement benefits [M.G.L.c. 32,§4(1) (h ½)]	Vocational Work Experience

Correct the Injustices

The title of this booklet is “The Finest But Forgotten Generation” because the retirees surveyed are just that. They gave so much for so little in salary. They were expected to do extra duties without extra pay as so many testified. They were not compensated for sick days. They entered the profession to serve and serve they did.

Women were asked to leave the classroom because they married. Later more were discriminated against because they became pregnant. A member of the MTRS said that the Maternity Bill attached to Retirement Plus was the correction of an act of discrimination. Let us do justice to those who were retired prior to Sept. 2000. There are approximately 1,000 of the finest and forgotten in this group! This would increase their pensions a maximum of 10%.

The same should be given to about another 50 who are classified as veterans and retired prior to 1996. Their maximum increase would be 10%

The Option B and C Penalty should be adjusted so it is the same as the percentage granted to those who retired after July 2004. This would increase the pensions of some 2,325 of this 5,100 group by 2% who took Option B and have no benefit left; 564 of this 5,100 who would have their pensions increased by 9-11% took Option C.

Work to pass Legislation! *The Retirement Security Bill* will create a formula that will increase the pensions of this entire group who retired prior to January 1, 1990.

Summary

They have spoken and now the question is will they be heard? They spoke of how proud they were to have spent their lives as teachers. They did not whine nor demand. They just spoke honestly.

For a number of years people have spoken about the need to address the low pensions of the older retirees. As people talk this generation falls further behind and still others continue to live and die in poverty. There is a great need to reach out to do something NOW for this group. We can begin by giving them the benefits listed in the previous section to show that they are no longer forgotten and the service they rendered to the Commonwealth is remembered and validated.

There are those who will say we are experiencing hard times; we cannot afford any of the proposed measures to increase their pensions. You are saying this to a generation who has served; who have paid more than their fair share in taxes, and because of their poor pensions know what hard times are because they live it daily. The money was found to correct injustices for those retiring on pensions two to three times the pensions these 5,100 real people are receiving. It is about time that the injustices affecting them are corrected, as time is not something on which they can count!



Massachusetts Retirees United
314 Main Street Unit 105
Wilmington, MA 01887

Dear Fellow Retiree,

You are one of 4,500 being asked to take part in a survey conducted by the Massachusetts Retirees United. The purpose of the survey is to justify legislation that is presently filed or will be filed in the next session on Beacon Hill.

There is a concern that if we improve your pension it will deprive you of some subsidies, which you may be receiving. MRU needs to know what subsidies our retirees get so that the language of the legislation will protect these benefits.

Two pieces of legislation that we are proposing will extend the maternity benefit and veterans' benefit awarded to active teachers, to those who retired prior to the bill becoming law. Another bill will give an increase in pension to those retired prior to January 1990. A further bill will affect those who selected either Option B or Option C by decreasing the amount of the penalty so that it is in keeping with those retired since 2004. This will considerably improve your pension.

To thank you for taking part in this survey we are offering you a free year of membership in Massachusetts Retirees United. Our organization is run completely by volunteers who receive no recompense. Thus, all member dues are used for member benefits. Our Board of Directors has authorized this year of free membership for you. They feel this is a small way to say "thank you" for your years of dedicated service to the children of the Commonwealth. You served at a time when salaries were poor and pensions low. You also made the profession one that was highly respected. For this we are truly grateful.

Thank you, also, for taking the time to complete this survey. In order to get the free year of membership, the survey and the completed application for membership found in the MRU flyer, must be returned together. If you are already an MRU member, your membership will be extended for a free year.

Please complete the enclosed survey, even if you do not qualify or participate in any of the mentioned programs. Send it to Marie Ardito 2 Edsel Dr. Burlington, MA 01803 or Massachusetts Retirees United 314 Main St. Unit 105 Wilmington, MA 01887. Also, enclose the completed membership form for your free year of membership.

Thank you for your dedicated years of service and for helping us by taking part in this survey, and know that all information is kept confidential. The names and addresses of survey participants **will not** be used or disseminated to any other person, group or organization.

Sincerely,

Marie A. Ardito
Information Coordinator, Massachusetts Retirees United

Massachusetts Retirees United Survey

Place a check: Male Female

I retired in 19 _____ with _____ years of service at 80% - less than 80%

My Assets and income qualify me for:

- Food Stamps _____
- Fuel Assistance _____
- Section 8 Housing _____
- Prescription Advantage _____
- Circuit Breaker Program _____
- Medicaid _____
- Subsidized Senior Housing _____
- Mass Health _____
- Rural Development _____
- Home Owner Rehab _____
- Local Property Tax Exemption _____

Name any other program for which you qualify that is not listed above:

The following questions are for other legislation that MRU is filing or has filed.

Are you a Veteran? Yes _____ No _____ If yes, indicate how long you served. _____

Did you leave teaching prior to January 1975 to have or adopt a child? Yes _____ No _____

If yes, how many years were you away from teaching? _____

Did you retire under Option C, which provided a benefit to a beneficiary? Yes _____ No _____

Did you retire under Option B, which gave a beneficiary what was left in your pension account on your death? Yes _____ No _____

On the reverse side of this paper write any comments you may wish to share regarding the difficulties you find living on the low pension you currently receive, or any unfairness you feel exists. Please feel comfortable to express yourself on any other issue. You do not have to provide a name unless you wish to do so.