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RI ARA

*“Fighting for the future of our members,
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Affiliated with the Rhode Island AFL-CIO



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Majority of American Senior Citizens Would be in Poverty Without Social Security

**New supplemental poverty report from Census Bureau drops
2.3 million more seniors below poverty level – medical expense the significant factors**

By Tucker Sutherland, with materials from U.S. Census Bureau

The last time we got a report on poverty in the U.S., which was just weeks ago, senior citizens seemed to be doing pretty well. Although the “official poverty” report said 4.2 million seniors lived in poverty, the rate was flat with 2013. Now, the Census Bureau has reported a different look, called the “supplemental poverty rate” and a few million more seniors have dropped below the poverty rate.

Millions More Seniors Drop Into Poverty with Supplemental Measure

Supplemental Poverty Measure

The official poverty rate is based on pretax money income. The supplemental poverty measure also factors in costs for critical goods and services and government benefits to determine the number of people living in poverty.

Poverty rate for those 65 and older

Supplemental Poverty Measure	Official Poverty Measure
14.6%	9.5%

In the supplemental poverty rate report there are 6.5 million people age 65 and older living in poverty. That’s 2.3 million more than in the official rate released in September. The rates were 14.6% in the supplemental rating and just 9.5% in the official poverty report....[Read More](#)

Sixth Years of Record Low COLAs Unprecedented, Says Senior Citizens League

Editor's Note: The following is a news release that was initially released by The Senior Citizens League on October 1, which we include today because of the insight and opinions. The TSCL has a reputation for expertise concerning the annual cost-of-living adjustment (COLA) for Social Security recipients.

The annual Social Security cost-of-living adjustment (COLA) will remain at record low levels again in 2015, says a new forecast by The Senior Citizens League (TSCL). According to the most recent consumer price index (CPI) data through August, TSCL forecasts that COLAs will be 1.7 percent in 2015. “That would make the sixth consecutive year of record low COLAs,” states TSCL Chairman, Ed Cates. “That’s unprecedented since the COLA first became automatic in 1975,” he notes.



Over the past five years COLAs have gone flat, along with the inflation index used to calculate them. Inflation has been growing so slowly that the annual increase has averaged only 1.4 percent per year since 2010. That’s less than half the 3 percent average during the prior decade. In 2010 and 2011, benefits didn’t increase at all. A 1.7 percent increase next year would not pull up the five-year average...[Read More](#) [Latest Update w/Chart](#)



**Yes On Question 4 -
Engineering Rhode Island's Future
College of Engineering building
at the University of Rhode Island**



CITIZENS FOR RESPONSIBLE GOVERNMENT

Constitutional Convention Bad for Workers & Rhode Island

For more information about Citizens for Responsible Government
Contact Jennifer Norris, MSW 401-241-7413 or <http://ricfrg.org/>

✓ **REJECT Question 3 on November 4th** ✓

Social Security COLA for 2015 Looks Like 1.5, Maybe 1.7, Percent

Posting by Social Security Office of the Actuary looks like Trustees' projection of cost-of-living for next year was correct



Senior citizens are going to receive a Social Security cost-of-living adjustment (COLA) of about 1.5 percent for 2015 according to projections releases today by the Office of the Chief Actuary at the Social Security Administration. Based on current projections the increase could, however, be as high as 1.7 percent or as low as 1.4%. This is also consistent with projection in the Trustees' Report issued earlier this year. The official pay raise for seniors may be announced as early as Wednesday but no later than October 30.

The Senior Citizens League, which has a history of accurate predictions of the COLA, said on October 1 that it will be 1.7 percent.

“That would make the sixth consecutive year of record low COLAs,” states TSCL Chairman, Ed Cates. “That’s unprecedented since the COLA first became automatic in 1975,” he notes.

Stephen Ohlemacher with the **Associated Press** writes that it "will be less than 2 percent."

Cost-of-living adjustments (COLAs) are based on increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The CPI-W is determined and published by the **Bureau of Labor Statistics**, Department of Labor.

This next COLA, effective for December 2014, will be based on the increase in the third-quarter average CPI-W for 2014 over the average CPI-W for the last base quarter. The last base quarter is the third quarter of 2013, the last year in which a COLA became effective. The average CPI-W for this quarter is 230.327. See the CPI-W data below.

Month	CPI-W
Jul 2013	230.084
Aug 2013	230.359
Sep 2013	230.537
Oct 2013	229.735
Nov 2013	229.133
Dec 2013	229.174
Jan 2014	230.040
Feb 2014	230.871

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Annual reports by the Board of Trustees for the Social Security Trust Funds show estimates of future COLAs. Below are estimates based on 3 sets of economic assumptions from the 2014 OASDI Trustees Report, the **latest available report**.

“The Board of Trustees regards the intermediate estimates as their best estimates,” according to the Office of the Actuary.

Effective month	Month first payable	Low cost	Intermediate	High cost
Dec. 2014	Jan. 2015	1.7%	1.5%	1.4%
Dec. 2015	Jan. 2016	3.0%	2.0%	1.4%
Dec. 2016	Jan. 2017	3.4%	2.2%	1.5%

“Since 1975, Social Security's general benefit increases have been based on increases in the cost of living, as measured by the Consumer Price Index. We call such increases Cost-Of-Living Adjustments, or COLAs. We determined a 1.5-percent COLA on October 30, 2013. We will announce the next COLA in October 2014,” according to the Trustees' Report.

Click on the links below for the Social Security program information

- ◆ **COLA History**
- ◆ **How the COLA is applied** to Social Security retirement benefits
- ◆ **Effect of the 1.5-percent COLA on average Social Security benefit amounts**
- ◆ **Benefit tables** where special eligibility rules apply

Five Costly Mistakes Boomers Make When Enrolling in Medicare

NCOA's My Medicare Matters is designed to help seniors make smart choices;
also offers help on Open Enrollment



Signing up for Medicare probably presents more options than most Baby Boomers assume before they reach age 65. With hundreds of policies to choose from, and so much information to understand, many seniors guess when choosing a policy and end up paying too much for a plan that doesn't cover what they need, according to the National Council on Aging (NCOA), which created a website to help senior citizens.

The nonprofit NCOA created My Medicare Matters, which “provides a clear and friendly guide to help boomers evaluate their individual needs, compare their options, enroll in a plan, and sustain the best coverage for years to come.”

The website has a wealth of information for those making their original choices in Medicare, but much of it may also be helpful to those considering changes during the current Medicare Open Enrollment that began yesterday and extends through December 7. More about Open Enrollment is also available at the [NCOA website...Read More](#)

Mental Benefits of Physical Exercise for Seniors Decease with Age

Participants who were older than 70 years of age tended to show no benefit of exercise in German study

A new study from Germany questions the benefits of exercise for both men and women after they reach the age of 70. For people in their study between the ages of 60 and 70 regular training on a treadmill tended to improve cerebral blood flow and visual memory. However, trial participants who were older than 70 years of age tended to show no benefit of exercise.



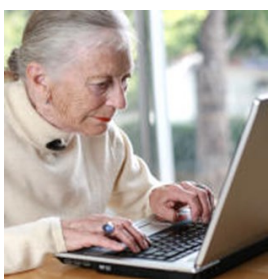
Physical exercise for older adults can improve brain perfusion as well as certain memory skills but, say the researchers, but their study also indicates that the benefits of exercise may be limited by advancing age.

Researchers of the German Center for Neurodegenerative Diseases (DZNE), the [University of Magdeburg](#) and the [Leibniz Institute for Neurobiology](#) published their results in the current edition of the journal *Molecular Psychiatry*.

Scientists at the [Karolinska Institute](#) in Stockholm and the [Max Planck Institute for Human Development](#) were also involved in the study....[Read More](#)

Elderly Improve Physical Function After Encouraging Subliminal Messages

Challenge was to enable the participants to overcome negative age stereotypes acquired from society



Want to make elderly people feel better about themselves? Just flash some positive words about old people on their computer screens, so fast that they are not even aware they saw them, and see their attitudes and physical function improve and stay great for weeks. That's what some researchers from the Yale School of Public Health report.

The researchers used what they describe as a novel intervention method to examine for the first time whether exposure to positive age stereotypes could weaken negative age stereotypes and their effects over time, and lead to healthier outcomes.

The study consisted of 100 older individuals (average age 81 years) who live in the greater New Haven, Connecticut area. Some of the participants were subjected to positive age stereotypes on a computer screen that flashed words such as "spry" and "creative" at speeds that were too fast to allow for conscious awareness.

Individuals exposed to the positive messaging exhibited a range of psychological and physical improvements that were not found in control subjects. They benefited from improved physical function, such as physical balance, which continued for three weeks after the intervention ended. Also, during the same period, positive age stereotypes and positive self-perceptions of aging were strengthened, and negative age stereotypes and negative self-perceptions of aging were weakened...[Read More](#)

Problems Seniors Have with Medicare Advantage Plans Highlighted

Medicare Rights Center highlights Advantage Plan denials of coverage and appeals



The Medicare Rights Center has released its first *Medicare Snapshot: Stories from the Helpline*, spotlighting Medicare Advantage (MA) plan denials of coverage and appeals issues as experienced by a typical caller to Medicare Rights' national helpline. Over one-third of all callers to the helpline express difficulty managing coverage denials and appeals.

While there is limited public data on how well MA plans address appeals and grievances, what information is available suggests there is significant room for improvement, according to the **Medicare Rights Center**.

Roughly 30 percent of the 50 million people with Medicare are currently enrolled in a Medicare Advantage plan," said Joe Baker, President of the Medicare Rights Center. "Many people with MA plans have a positive experience with their plan; yet, we find that managing denials of coverage remain a consistent concern for many MA enrollees."

Read More

Flu Vaccine May Hold Key to Preventing Heart Disease with a Shot

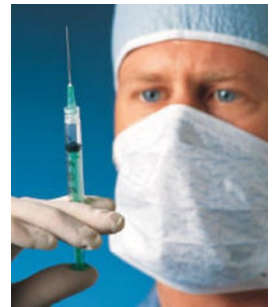
A new study in *Vaccine* explains how flu vaccines prevent heart attacks

One of the reasons senior citizens should not hesitate to get a flu shot every year is the added protection it provides against heart attack. Those who get vaccinated are 50 percent less likely to suffer a heart attack in a year. The potency of this protection has motivated researchers to learn more about what is causing it and how to create a vaccine just to prevent heart disease.

For the first time, this research, published in *Vaccine*, reveals the molecular mechanism that underpins this phenomenon.

Heart disease is the leading cause of death worldwide. People can reduce their risk of heart disease by eating healthily, exercising and stopping smoking. However, to date there is no vaccine against heart disease.

Previous clinical findings clearly show that people that receive the seasonal flu vaccine also benefit from its protective effect against heart disease. The exact mechanism underlying this protective effect remained has been unknown....**Read More**



Spanish *Friday Alert* now Available

The *Friday Alert* will now be available each week in Spanish! To see last week's *Alerta Semanal*, go to <http://tinyurl.com/mq7gpry>. For the Alliance's Spanish language page, which includes fact sheets and other translated documents from the main site, go to <http://tinyurl.com/nllcz6n>. More outreach from the Alliance to the Hispanic elder community will be coming in the next few months.

The New England ARA state affiliates are actively pursuing these Petitions.

Petition Subject: Observation Stays: "Current Hospital Issues in the Medicare Program"

ADD
YOUR
NAME

**Get The Message Out:
SIGN THE PETITION!!!!**

Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.

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**Get The Message Out:
SIGN THE PETITION!!!!**

Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR 3118 & S 896

ADD
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NAME

**Get The Message Out:
SIGN THE PETITION!!!!**