

**ANNUAL  
REPORT  
2022**

# **PENSION** *Action Center*

Securing retirement benefits through  
advocacy and education.



**UMass  
Boston**

# PAC BY THE NUMBERS FY2022

In 2022, the Pension Action Center's staff and volunteers served over 500 people and recovered lifetime benefits worth over \$1.8 million, at no cost to our clients. The demand for PAC's services is increasing alongside the fast-growing population of older adults.

**FOUNDED**  
in **1994**

**11,000**

**MORE THAN**  
11,000 people served

**\$68M**

**BENEFITS**  
worth over \$68 million recovered



**538**

Total cases opened  
319 in New England  
219 in Illinois



**\$1.8M**

Dollars recovered



**52%**

Household income below \$40,000



**41%**

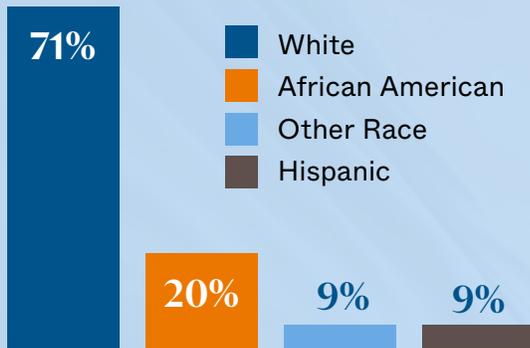
Household income below \$30,000



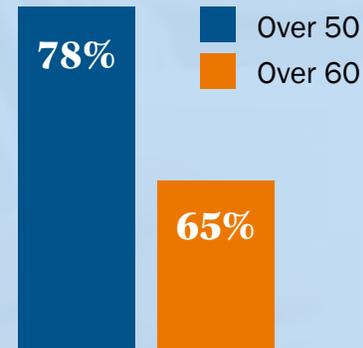
**30%**

Household income below \$20,000

## RACE & ETHNICITY



## CASE STATISTICS BY AGE



“

I contacted your center when I wasn't getting any help from my company regarding my pension benefits that didn't match what I was guaranteed at the time I left the company. Your Center was invaluable in helping me to understand what I needed to request of my company, how to understand the system, etc. Thank you so much for the work that you do! I am so grateful for your services as my pension benefit was righted to the original amount.

– Claire, recent Pension Action Center client

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## LETTER FROM OUR DIRECTOR

The Pension Action Center fights for workers and retirees to ensure they receive the retirement benefits they've earned. Since PAC's founding at UMass Boston in 1994, we've helped over 11,000 people and recovered benefits worth over \$68 million. Our client services are completely free, so every dollar recovered provides direct financial support to retirees and their families.

For the fiscal year 2022, we saw tremendous growth as our center returned to our campus offices following remote operations during the pandemic. Our free helpline served over 500 people across our service area of New England and Illinois. Our staff and volunteers recovered lifetime benefits worth over \$1.8 million for our clients.

The people who contact PAC have earned pension benefits through years of hard work, only to learn at retirement that they aren't able to access their money. Often, they've tried for months or years to secure their benefits, only to hit roadblocks at every corner. Some clients find that their employer has been bought by another company or entered bankruptcy, so they don't know who to contact about their pension account. Others discover that they haven't been given full credit for the years that they worked. Some clients are struggling to claim a survivor benefit after losing their spouse.

The Pension Action Center's small staff has a big impact. It is truly gratifying to locate benefits for our clients, many of whom would likely never recover their accounts without our help. We are the only source of free legal assistance for pension recovery in our service area. When we succeed, our clients receive monthly benefit payments that help them pay for housing, food, medicine, and other necessities for the rest of their lives.

Anna-Marie Tabor, Director

## BUILDING PRO BONO PARTNERSHIPS

Our center continues to partner with private employee benefits attorneys to provide pro bono legal assistance to retirees. This allows us to leverage our small staff, while providing meaningful volunteer opportunities for members of the private bar. Our law firm partners donated legal services worth \$90,000 to PAC's clients in fiscal year 2022. We are grateful to attorneys at **Winston & Strawn** and **Ropes & Gray** who help us respond to client requests for assistance through our free helpline. We also appreciate the tremendous contributions by attorneys at **McDermott Will & Emery**, who assist low-income women who need help drafting the legal documents required to divide pensions at divorce.

## STUDENT SERVICE LEARNING

Being housed at UMass Boston creates extraordinary opportunities for undergraduates to work in a public interest law setting right on their campus. The Pension Action Center is hosting its third class of Kimpel Interns, who work under staff supervision to conduct client intake as well as outreach and marketing to potential PAC clients. The hands-on work supports and complements the students' academic studies and interests. Thanks to a generous pledge from long-time PAC Advisory Board Member John Kimpel and his wife, Tappy Kimpel, we will be able to provide these paid service-learning opportunities to UMass Boston students in perpetuity.

## ADDRESSING RACIAL INEQUITIES IN RETIREMENT

We often hear from retirees about how their race, gender, and sexual orientation have negatively impacted their access to retirement benefits. Our work to promote awareness and dialogue about racial disparities in retirement includes hosting a community webinar on June 23, 2022. A panel of academic experts and practitioners discussed the problem, its causes, and possible solutions. In October 2022, the theme of the Pension Action Center's annual fundraiser was "Equity in Retirement." The event featured acclaimed radio journalist Callie Crossley, who spoke on the importance of access and resources in addressing systemic racial discrimination.

## ENHANCING SUSTAINABILITY

Our primary sources of funding are federal and foundation grants, but these do not cover our full operating costs. We are incredibly grateful to our individual donors, who generously contributed a total of \$91,000 in FY2022 to support our free services.

This year, we leveraged a match from the Massachusetts state government to raise an additional \$187,500 to seed an endowment fund dedicated to the center. Income from this fund will help sustain the Pension Action Center's important work for workers and retirees.

# CLIENT SUCCESS STORY

**IGNACIO** knew that he had earned a pension working for the telephone company in the 1980s and 90s. But when he tried to claim his benefit at age 65, the company turned him away.

Ignacio was an economics student at UMass Boston when he started his job at the Yellow Pages in 1981. His employer was a division of the original American Telephone and Telegraph Company before antitrust regulators split the company into regional entities. After Ignacio graduated, he continued working for the same employer. By the time he left in 1998, he had accumulated a sizeable pension benefit.

In the meantime, the telephone industry went through numerous mergers and spinoffs, and responsibility for paying the pension changed as well. One of the successor companies lost track of Ignacio's benefit. When he couldn't locate his money, he knew that his retirement security was at risk. Fortunately, he contacted the Pension Action Center.

Our staff has worked with many telephone company employees who couldn't find their benefits. Using our knowledge of the industry and pension tracking expertise, we located the company responsible for paying Ignacio. After extensive negotiations, Ignacio finally started receiving a monthly benefit in the summer of 2022.



# SPOTLIGHT ON STUDENT INTERNS

**AMANDA BAKER** is a third-year law student at New England Law, Boston. Amanda has always had a passion for public interest work; she has interned with the San Diego Public Defender's Office and was involved with the New England Law CORI Initiative. She has found her internship at PAC to be an incredibly fulfilling experience, assisting the attorneys and pension counselors with their work, and conducting client intakes.



**RIN HURD** is a Political Science major and a Public Policy minor at UMass Boston. In addition to their service as a Kimpel Intern at the Pension Action Center, they are active in several other extra-curricular activities, including the College Democrats. They also served as a volunteer coordinator for a Boston City Council campaign and interned at Senator Elizabeth Warren's Boston office. After college, Rin plans to attend law school or a public policy master's program, where they hope to focus on housing policy issues.



For pension help, please call **1-888-425-6067** or visit [www.umb.edu/pensionaction](http://www.umb.edu/pensionaction).

*Please join the fight for retirement security.*

*Donate to PAC today by visiting [www.umb.edu/pensionaction/donate](http://www.umb.edu/pensionaction/donate)*

## PENSION ACTION CENTER

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