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Tips on How to Stretch Your Dollar Through Inflation

Inflation is one of the top concerns people raise as we've talked with folks throughout Pennsylvania. President Biden and his supporters in Congress are trying to rein in inflation with policies aimed at helping offset the costs of goods and services.

In our next issue, we'll talk more about the causes of inflation, what our political leaders are doing about it, and how to hold them accountable for making things better. But for now, here are some tips on how to save money despite the rising prices.

Speaking on inflation, President Biden said recently, "Everything from a gallon of gas to a loaf of bread costs more, and it's worrisome. Even though wages are going up, we still face challenges, and we have to tackle them."

—USA Today, 11/14/21



SAVE ON FOOD COSTS

- Make full use of coupons or other discounts and stock up on sale items
- Audit your pantry and plan meals ahead of time
- Consider options without meat or meals where meat is not the key ingredient



REDUCE ENERGY CONSUMPTION

- Improve energy efficiency by replacing filters, cleaning heating ducts, and sealing air leaks on windows
- Save on electricity by unplugging appliances not in use
- Contact the Low Income Home Energy Assistance Program (LIHEAP) for help with energy bills this winter: dhs.pa.gov/LIHEAP



MAKE YOUR GAS LAST LONGER

- Make sure your tires are fully inflated to improve your gas mileage
- Rapid acceleration and deceleration can worsen your gas mileage by as much as 33%, so try to speed up and slow down more gradually
- Shop around before filling up your gas tank—some retailers may offer discounts

For more cost-saving tips, check out our sources: NewsCenterMaine.com, 10/28/21; USA Today, 3/18/20; AARP, 8/20/21.

In Union is a project supported by a group of unions. We'll provide you with research on issues that affect working people's lives, examine the records of elected officials on those issues, and give you ways to hold your elected representatives accountable. In Union is not affiliated with, does not take contributions from, and does not make contributions to any candidates or political parties. For more information, please visit www.inunionusa.com.



DECEMBER 2021

A newsletter of, by, and for working people

It's About Time! Taxing the Ultra-Rich to Pay for Programs That Help the Rest of Us

Dear Reader,

As you may have heard, President Biden and some members of Congress are working out the details on new legislation that will be a game changer for Pennsylvania working families.

For the first time, the government is leveling the playing field by making corporations and the ultra-wealthy begin to pay their fair share.

Biden and his supporters in Congress will then use that money to invest in the American people. These new laws will create jobs, help folks get better health care, put more money in the pockets of working families to help offset inflation, and give families more help with the cost of child care and other expenses.

But there's a lot of misinformation out there and we're here to help you separate fact from fiction. In this edition, we'll go over some of the specific policies and what they mean for Pennsylvania families.

If you have feedback, questions, or ideas, we sincerely hope you'll reach out to our team. The best way to reach us is via email at info@inunionusa.com.

Sincerely,

The In Union Team



Local Voices

Our team is out in the community, talking with working people.



Here's what we're hearing across Pennsylvania...

Don P., Western PA

Don lays asphalt for a living and is very excited about the infrastructure bill. Asphaltting is seasonal work, and the bill would allow his company to work year-round.

Gregory H., Lehigh Valley

Gregory works for the city and hopes to see expanded health care options, particularly for seniors. He's in his 60s and would like to retire soon, but plans to work longer until he's eligible for Medicare so he doesn't have to worry as much about health care expenses.

Johnette J., Western PA

Johnette is a single mother of four. She's grateful for what President Biden has done for families during the pandemic, with increased unemployment payments and the Child Tax Credit. She had to leave her job at the start of the pandemic to help her kids with remote learning, and the Child Tax Credit has helped her family stay afloat.

Bob S., Western PA

Bob has two young kids in preschool and 2nd grade. So far, their education has been good, but Bob was concerned about recent school budget cuts and the decision to privatize the local preschool program.

...and here's what President Biden and his supporters in Congress are doing to help.

New Good-Paying Union Jobs

Bringing new good-paying union jobs to Pennsylvania comes from investing in workforce development programs and infrastructure improvements right here at home. This is in addition to the nearly 94,000 Pennsylvania jobs created since January. Our roads, bridges, and schools need fixing, and we can get folks like Don back to work—with good wages and benefits.¹

Better, More Affordable Health Care

Extending health care assistance passed earlier in the pandemic through 2025 will reduce the cost of health coverage, especially for working- and middle-class people like Gregory. This provision, plus closing the Medicaid coverage gap, would also extend health coverage to an additional 3.4 million people who are currently uninsured.²

Tax Breaks for Families

Extending the expanded Child Tax Credit will help Pennsylvania families like Johnette's by giving back \$3,600 for each child under 6 and \$3,000 for each child aged 6 to 18 years. In Pennsylvania, the expanded Child Tax Credit will help lift around 140,000 children (32%) out of poverty and provide needed relief to middle-class families trying to make ends meet.³

Reduced Child Care Costs

Providing child care assistance will ensure no Pennsylvania working- or middle-class family pays more than 7% of their income on child care. That means a family making \$40,000 annually will spend no more than \$2,800 per year on child care. And expanding universal preschool will save people like Bob \$13,000 per year.⁴



Q. How is all this being paid for?

A. By taxing corporations and the super-rich.⁵ Here are the details:

- 1. New 15% minimum tax on the largest corporations,** so they start paying their fair share.
- 2. No new taxes on any person making less than \$400,000 per year.** Taxes will ONLY be raised on the richest individuals and corporations—they've made billions during the pandemic and can afford to pay a whole lot more than they do right now.
- 3. Reduces the national debt** and generates more than \$2 trillion in savings.

Check the Facts: 1. CNN, 11/19/21; PennLive, 11/15/21; House Education and Labor Committee, 9/9/21; Building Back Together, accessed 11/1/21; U.S. Bureau of Labor Statistics, accessed 11/5/21. 2. CNN, 11/19/21; BBC, 11/19/21. 3. CNN, 11/19/21; CBS News, 11/18/21; The Keystone, 3/17/21; PBS NewsHour, 11/19/21. 4. CNN, 11/19/21; PBS NewsHour, 11/19/21; Center for American Progress, 9/22/21. 5. CNN, 11/19/21; CNBC, 4/28/21; Vox, 11/19/21; PBS NewsHour, 11/19/21.