

RETIREE NOTES

Battle over Social Security looms

AS THE NEW CONGRESS CONvenes, a big battle is brewing over one of our nation's most important programs—Social Security. This year, Congress is required to vote on whether to raise the federal debt limit, an action that doesn't allow more spending but prevents the U.S. from defaulting on what it already owes.

Congressional Republicans are threatening to hold the debt limit hostage as leverage to push for cuts to Social Security benefits, such as raising the eligibility age and reclassifying the program's funding as discretionary (meaning Congress would have to vote on it every year).

The National Committee to Preserve Social Security and Medicare says seniors must prepare for a fight, since "Republicans [now] chair the powerful House Ways and Means and Budget committees, which have tremendous influence over Social Security and Medicare policy. The GOP can use these committees as pulpits to promote proposals that could undermine older Americans' financial and health security."

Social Security does have a funding problem. According to the Center on Budget and Policy Priorities, the Social Security trust fund is facing a shortfall that will result in full scheduled benefits being paid until 2034, at which point the fund will be able to pay out only 77% of scheduled benefits.

Common-sense solutions have already been identified. Senior advocates and Social Security experts support addressing the shortfall by scrapping or increasing the Social Security payroll cap. This policy was outlined in the Protecting and Preserving Social Security Act introduced by Sen. Mazie Hirono (D-HI) in July.

Currently, Social Security is funded by a 6.2% payroll tax paid by both workers and their employers. But those taxes only apply to people earning income up to \$147,000 as of 2022.

The Protecting and Preserving Social Security Act would phase out the income cap over a seven-year period and extend the depletion date to 2052, according to an analysis of the plan by the Social

Security Administration's Office of the Chief Actuary. In addition to keeping the program funded, it is projected that by the end of the 75-year period, it would reduce the federal deficit by about \$12.3 trillion.

This proposal would not only protect the program that prevents 22 million people from falling into poverty but would further assist those in need by updating the measure for the Social Security cost-of-living adjustment (COLA).

The annual Social Security COLA is calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers or CPI-W. This would be replaced by a better measure for seniors called the Consumer Price Index for the Elderly.

AFSCME Chapter 31 retirees will join the millions of seniors nationwide to stand up against legislation that will threaten Social Security and its beneficiaries, especially when common-sense solutions are being ignored.

Extra resources for seniors

WINTER CAN BE A DIFFICULT time for many seniors, whether they are dealing with increased health issues, navigating an increased need for care, or facing other difficulties. Programs available through the Illinois Department on Aging can provide an additional avenue of support during these stressful times.

- **The Community Care Program** provides in-home and community-based services to seniors who might otherwise need nursing home care. By enabling them to remain in their own homes, the program helps seniors to maintain their independence. Services include comprehensive care coordination, adult day services, in-home service, emergency home response services, and automated medication dispenser service.
- **Older Adult Services** supports older adults who wish to stay in their homes by restructuring the delivery of services to include home-based services as well as institutional care. This restructuring includes all aspects of service, including the provision of housing,



RETIRES GIVE BACK TO THEIR COMMUNITIES

Retirees from across the state make sure that the holidays are a time for giving, and AFSCME Retiree subchapters made sure to lend their communities a hand in any way they could.

"We are so grateful for the security that we have," said Larry Brown, President of AFSCME Illinois Retirees Chapter 31. "And therefore our subchapters take this time especially to give back to our local communities." 🦅

health, financial and supportive services for older people.

- **The Illinois Long-Term Care Ombudsman Program** is a resident-directed advocacy program that protects and improves the quality of life for residents in a variety of long-term care settings. Ombudsmen work to resolve problems of individual residents and to bring about changes at the local, state and national levels to improve care.

- **The Senior Health Insurance Program (SHIP)** is a free statewide health insurance counseling service for Medicare beneficiaries and their caregivers. For those without employer-sponsored insurance, SHIP can assist in applying for Medicare and finding sites in your area where you can get assistance.

Additional services include Alzheimer's & Dementia Resources, Automated Medication Dispenser

Program, Discounts on License Plates, Free Public Transit Program, Nutrition Program, the Grandparents Raising Grandchildren Program, Senior Community Service Employment Program, and many others. 🦅

For more information on the resources available to seniors, call (800) 252-8966, go online at laging.illinois.gov, or email AGING.SHIP@ILLINOIS.GOV