

# Don't Make Us Work 'Til We Die

## CUTTING BENEFITS, RAISING THE RETIREMENT AGE WILL ESPECIALLY HARM WOMEN

### Social Security Talking Points

- A battle is raging in Washington over what to do about the federal deficit. We understand it is important to address our nation's deficit. But our country has other more urgent deficits to address – the lack of jobs and economic security that is affecting tens of millions of Americans, turning families upside down and tearing at the fabric of our communities.
- Some politicians are proposing to cut Social Security benefits and increase retirement age. Cutting Social Security benefits will have no impact on reducing the federal deficit; by law, Social Security trust funds may not be used to pay for the operations of other government programs. Yet, right-wingers in Congress — on behalf of their Wall Street backers — are clamoring to cut our benefits.
- Social Security is the foundation of economic well-being for most of the 54 million Americans who depend on it. Two out of three beneficiaries get more than half of their income from Social Security. One-third depend on the program for all or nearly all of their income. Social Security's modest benefits lift 20 million Americans out of poverty. And it costs less than a penny out of every dollar to run the program.
- A well-funded propaganda and lobbying campaign is being promoted by corporate interests to undermine Social Security. Wall Street investment bankers stand to profit immensely if workers are forced to depend on the stock market for their retirement security. Cutting Social Security benefits and increasing the retirement age will make already modest benefits even less.
- A vote may be coming up soon in the U.S. Congress to reduce Social Security benefits. In the Senate, a bipartisan 'Gang of Six' has said that they will recommend Social Security changes in their deficit reduction package. On the House side, under extreme right-wing leadership, a majority of members have already voted to cut Social Security benefits and raise the retirement age to 69, plus voted to take \$1.7 billion out of the Social Security Administration's budget, making it more difficult for the agency to process benefit claims.
- Women's organizations raise the alarm: Keep Your Hands Off Social Security. We are fighting back against this misguided effort that will harm millions of retirees, persons with disabilities, and dependent children, in the near term and in the future. We have paid into the system and want to receive our benefits. We know how important the benefits are to elderly women, widows, single women, women with disabilities and single heads of household with dependent children who have lost a working partner to death or disability. It is our most important safety net.
- Women especially depend upon Social Security. Women comprise 57 percent of all Social Security beneficiaries age 62 and older. For women age 65 and older,

- half rely on Social Security for 80 percent of their income. Among women ages 65 to 74, one third are lifted above the poverty line by Social Security and for women, aged 75 and older, half are lifted above poverty by Social Security.
- Social Security's modest benefits increasing important. Old age poverty has been substantially reduced in recent decades — thanks to Social Security. Because of the disappearance of pensions, unemployment among older workers, the decline of household income and other factors,
  - Use state-specific data. Mention facts about Social Security in your state and/or congressional district found in reports available from [Social Security Works](#)
  - Social Security belongs to the people who have worked hard all their lives and contributed to the program. It does not belong to politicians in Washington who want to use it as a piggy bank to provide tax cuts to the rich and bailouts to Wall Street.
  - Social Security is based on a promise made to all generations. If you pay in to Social Security then you earn the right to guaranteed benefits. It is there for you and your family when you retire, experience a severe disability, or die. Social Security is the one promise we cannot allow to be broken. If the promise is broken, millions of older women, persons with disabilities and dependent children of deceased or disabled workers will fall into dire poverty.
  - Social Security did not cause the federal deficit. It has not contributed one penny to the deficit. Social Security has a \$2.6 trillion surplus today that workers and employers paid for. Social Security benefits should not be cut to reduce the deficit. Women's advocates will not stand for this outrageous lie to be used to reduce our Social Security benefits.
  - Social Security has built up this huge surplus while banks have been bailed out, taxes for the rich have been cut and two wars have been paid for with a credit card. While fiscal discipline is needed in Washington, it should not come at the cost of cutting Social Security. Politicians need to keep their hands off of Social Security.
  - Social Security is not in crisis. It can pay all promised benefits in full for the next 25 years. Even if Congress takes no action to close the program's long-range funding gap, Social Security still will be able to provide nearly 80 percent of promised benefits. We have plenty of time to close this funding gap so that all promised benefits can be paid.
  - We need to strengthen Social Security, not cut it. The average benefit is only \$13,000 a year [\$14,000 for retirees] and for women the average benefit is about \$1,000 per month. That's not even the minimum wage. We oppose any cuts to Social Security benefits. We oppose raising the retirement age. We oppose any effort to privatize Social Security. Taking your guaranteed benefits and gambling with them on Wall Street is not a risk worth taking.
  - Instead of cutting Social Security and hurting people, Congress should increase revenues. There is a choice: Congress can renew the Bush tax cuts for the wealthiest 2% or Congress can guarantee everyone their full Social Security benefits for the next 75 years. NOW believes that we need to raise the cap (currently set at \$106,800) on taxable income under Social Security — that would assure funding far into the future. Polls show that the public supports this.

- Congress should scrap the payroll tax cap. Right now, a billionaire like Bill Gates pays the same amount of money in payroll taxes as someone making \$107,000 a year. That's not right. If we scrap the payroll tax cap we can make Social Security solvent for the next 75 years. Only the richest 6 percent would pay more in taxes.
- The public is with us on these issues. Polls show that: 1) The public opposes cutting Social Security benefits by 70% to 80% 2) Two-thirds of voters oppose raising the retirement age 3) 2 out of 3 people support eliminating the payroll tax cap so that income above \$107,000 a year is taxed
- Social Security is a commitment made to all of us that has withstood the test of time. It represents the best of American values – rewarding hard work, honoring our parents and caring for our neighbors. That commitment needs to be honored.

### **Medicare Talking Points**

- Medicare is a critical source of health insurance coverage for virtually all older women and many younger women who have disabilities. More than 22 million women or one in five adult women rely on Medicare for basic health insurance, constituting 57 percent of the total Medicare population. Women often have more chronic health problems and have less income to pay for any uncovered medical services or prescription drug costs.
- The House plan ends Medicare as we know it. It takes away your Medicare and leaves you at the mercy of insurance companies. Seniors will end up paying two to three times more for the same coverage they receive now.
- The House plan turns your Medicare over to private insurance companies. The vouchers will go straight to insurance companies who will then determine how many and what kinds of services they will cover. Decisions about your health care should be made by doctors, not by insurance company bureaucrats.
- The House plan replaces Medicare with Rationcare. Insurers will have every incentive and motive to deny you care. This isn't reform – it's rationing.
- Under the House plan, you'll be paying much more and getting much less. The plan trades your guaranteed health care for a voucher that you will use to buy your own health care coverage. But that voucher is worth a lot less than what it costs you to get medical care. This will hit women especially hard because their retirement income is lower and their health care costs are higher. Once the program kicks in, beneficiaries will be forced to pay two to three times more for the same coverage they get now.
- The House plan says you have to wait two more years to get Medicare. Now you can get Medicare at 65. Under the House plan you will have to wait until you turn 67. They leave you on your own when you are most vulnerable. You'll either have to find a job that provides coverage, when you are at an age that most employers don't want to hire you; pay for coverage yourself, at a time in life when your income is likely declining; or become impoverished so you are eligible for Medicaid, if your state will even make it available to you.

### **Medicaid Talking Points**

- The House plan rips apart Medicaid. It is a wholesale assault on the health care coverage of low-income women, children, seniors and people with disabilities. More than 20 million women receive coverage for their health care and longterm care through Medicaid. A majority (69 percent) of adult beneficiaries is female; Medicaid is the largest single government program providing reproductive health care to low-income women.
- Hundreds of thousands of women in long-term care facilities will have nowhere to go. When Medicaid funding is drastically cut through the regressive block-grant program, nursing homes will not have sufficient funding to continue operating.
- The House plan takes from the poor and gives to the rich. It slashes Medicaid spending by \$1.4 trillion while it cuts the tax bill of the richest Americans and corporations by \$1.5 trillion.
- The House plan shifts Medicaid costs on to cash-strapped states. It would turn Medicaid funding into state block grants. The grants would cover only a fraction of health care costs, forcing states to make up the difference, or abandon their poor.
- The House plan makes health care unaffordable for millions of low-income families. By severely under-funding Medicaid, it will force states to drastically restrict Medicaid eligibility or cut down on the services it covers.
- The House plan will cost the country 3 million jobs over 8 years. It will push millions of doctors, nurses and civil servants whose jobs are supported by Medicaid, onto the unemployment rolls. Destroying decent middle-class jobs is bad; doing it in the middle of a record recession is downright reckless.
- The House budget punishes poor seniors. The House plan would end dual eligibility for Medicare and Medicaid, forbidding poor seniors from receiving Medicaid benefits to make ends meet. It basically tells them “you’re on your own.”

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