

# Resolution

## Social Security

*Adopted* March 12, 2002  
*Amended* September 6, 2002  
*Amended* May 12, 2006  
*Amended* June 26, 2013

**Whereas** Social Security is the foundation of economic security for American families, protecting virtually all against the loss of earnings resulting from retirement, disability, or death; and; and

**Whereas** Social Security provides the only source of retirement, disability, and survivors benefits backed by the full faith and credit of the United States, and guaranteed against erosion caused by inflation; and

**Whereas** Social Security is entirely funded by worker and employer contributions, and as such, its expenditures do not add to the federal deficit; and

**Whereas** Social Security revenues and reserves are fully adequate to pay all benefits due at least until 2033 and adequate to pay 75 percent of benefits thereafter; and

**Whereas** the average annual Social Security retiree benefits of \$15,000 is modest, but vital to keeping seniors out of poverty; and

**Whereas** two-thirds of older Americans rely on Social Security for half or more of their income; and

**Whereas** Social Security continues to unfairly be targeted for benefit cuts and harmful restricting, in the misleading name of deficit reduction; and

**Whereas** the proposal known as the Chained CPI would change the formula to calculate the annual cost-of-living adjustment (COLA), which would immediately cut Social Security benefits so that the average earner retiring at age 65 would get a cumulative cut of \$4,642 at age 75, \$13,921 at age 85, and \$28,015 at age 95; and

**Whereas** proposals to raise the normal retirement age beyond the current age of 67 would be a 13 percent benefit cut on top of the 13 percent benefit cut from when the retirement age was increased from 65 to 67; and

**Whereas** proposals to means-test Social Security benefits would break the bond between contributions and earnings, which would compromise public support for the program, leaving it far more vulnerable to cuts in the name of deficit reduction; and

**Whereas** the increased use of defined contribution plans at the expense of defined benefit retirement plans will put both greater risks on American workers' retirement savings and magnify the importance of Social Security's role in providing the bedrock of retirement security for all Americans; and

**Whereas** the current Social Security system, including the Social Security Administration, should be strengthened, supported by increased staff and resources and equipped to improve services; and

**Whereas** the Social Security government pension offset and windfall elimination provisions unfairly penalize a large group of public sector retirees by reducing their Social Security benefits in direct proportion to their public pensions.

**Whereas** the Social Security Administration's (SSA) rules for expedited disability claims and appeals may result in cumbersome hurdles for eligible applicants; and

**Whereas** a potential change in the definition of disability could narrow the definition so as to reduce the eligible population, leaving millions unprotected.

**Therefore, be it resolved** that the Alliance for Retired Americans:

1. Strongly supports preserving and strengthening Social Security and the Social Security Administration for current and future generations; and
2. Urges the Social Security Administration to educate all Americans, regardless of age, on the importance and benefits of the Social Security program including the old age, survivors, and disability programs; and
3. Supports taking the Social Security Administration's administrative expenses off-budget and out from under congressional discretionary spending caps because the agency's operating costs are funded through the payroll tax; and
4. Firmly opposes proposals that cut Social Security benefits in the name of deficit reduction, including but not limited to the so-called Chained CPI, means-testing of benefits and increases in age of eligibility for Social Security benefits;
5. Supports proposals that would enhance benefits, strengthen the Social Security Trust Fund and support the Social Security Administration; and
6. Supports making Social Security's financing more equitable and stable by substantially raising or eliminating the cap on earnings covered by Social Security; and
7. Opposes changes to the Social Security disability insurance program that restrict eligibility and undermine due process in claims and appeals.

8. Urges Congress to repeal the Social Security government pension offset and windfall elimination provisions in an effort to reform those two unfair penalties for public sector retirees; and
9. Supports increased benefits for single older women and others who do not spend full careers in the paid workforce because of their care of children and other family members; and
10. Supports the adoption of the COLA for the Elderly when calculating the annual COLA; this formula takes into account the greater proportion of income that seniors and people with disabilities spend on health care, prescription drugs, and utilities.