



FRIDAY ALERT



Alliance for Retired Americans

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Take Action: End Threats to Social Security Disability Benefits

The Trump administration is preparing a new rule that is expected to deny Social Security benefits for many people with disabilities. The supposed rationale for changing the current review process is to increase efficiency, although it will erect new hurdles for beneficiaries who rely on these benefits.

Social Security is best known as a retirement program. However, earned Social Security disability and survivor benefits are essential to 8 million Americans with severe disabilities, including 600,000 veterans.

It's time to fight back. [Click here to tell the Trump Administration, "I oppose the proposed rule change that will result in hundreds of thousands of Americans losing their earned Social Security Benefits."](#)

In the 1980s, the **Reagan** Administration implemented a similar policy -- and was forced to roll it back under pressure from the public and Congress. 200,000 people lost their benefits, including disabled people with serious conditions like cerebral palsy and some who were on round-the-clock oxygen machines. 21,000 of those people died.

The current proposal requires millions of Social Security Disability Insurance and Supplemental Security Income beneficiaries to re-prove their eligibility for benefits as often as every six months — instead of once a year.

[Tell the Administration that veterans and other disabled Americans should not have to prove they are disabled every 180 days.](#) Fifteen days remain to try to stop the Trump administration's plan. The Social Security Administration is collecting comments on the proposal until January 31.

"This policy is cruel and there is no basis for it. It won't increase efficiency and it will take away earned benefits from those who need them," said **Richard Fiesta**, Executive Director of the Alliance. "The United States has some of the strictest eligibility criteria for disability benefits in the world. Only 4 in 10 of people who apply receive them. We should make it easier for people to get the benefits they earned, not harder."

House Votes to Protect Older Workers Against Age Discrimination

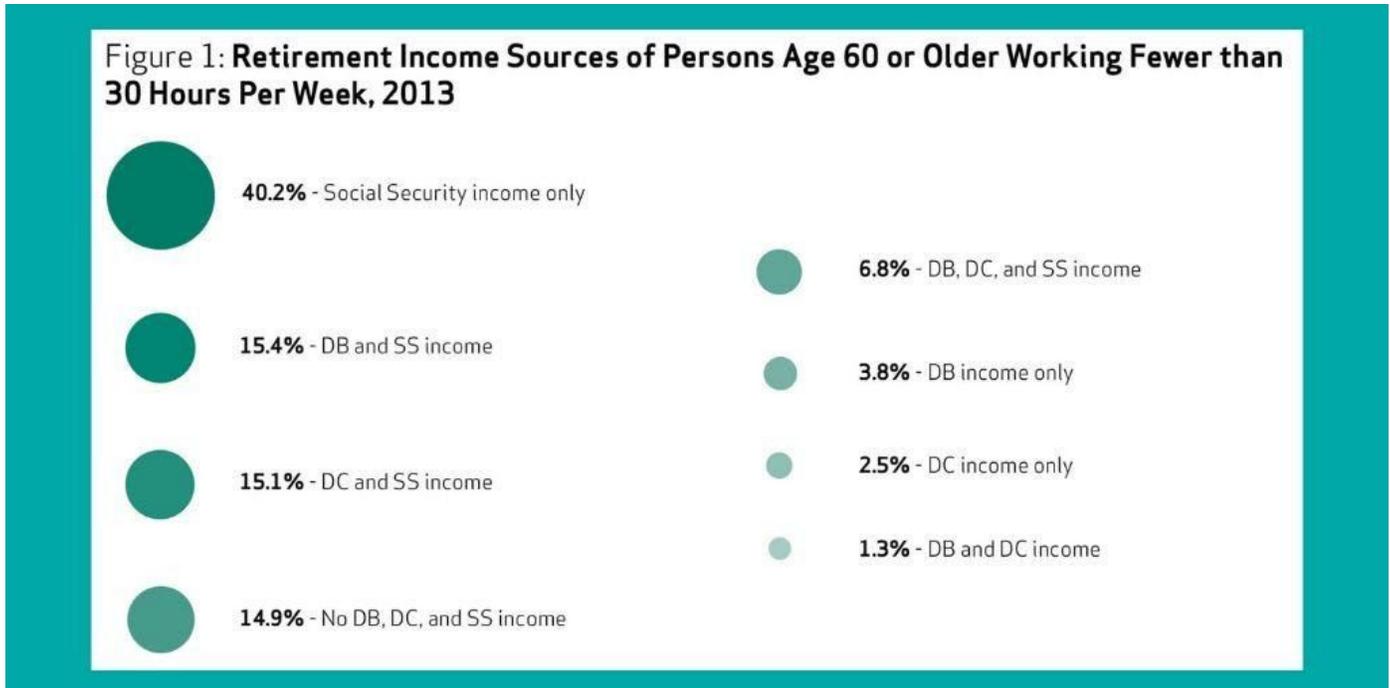
On Wednesday the [U.S. House voted 261-155](#) to pass H.R. 1230, the Protecting Older Workers Against Age Discrimination Act (POWADA). The legislation would “reject” a disastrous 2009 Supreme Court ruling that left millions of older workers with [little protection against age discrimination in the workplace](#).

In a 5-4 decision, the Supreme Court had said that older workers must prove that age was the determinative reason for a negative employment action such as a termination or demotion. Prior to this ruling, it was sufficient for workers to include age as one of a number of factors that led to an adverse action in the workplace.

“This is positive and much needed legislation that will help protect all older Americans in the workforce. But there are now 275 bipartisan bills pending on Senate Majority Leader **Mitch McConnell’s** desk. Our work is not done,” said **Robert Roach, Jr.**, President of the Alliance.

In-Depth Report Analyzes the Sources of Retirement Income

A new report by the National Institute on Retirement Security (NIRS), [Examining the Nest Egg: The Sources of Retirement Income for Older Americans](#), finds that 40.2% of older Americans rely solely on Social Security income in retirement. Only 6.8% of older Americans receive income from Social Security, a defined benefit pension, and a defined contribution account such as a 401(k).



Source: NIRS

Economists have long considered income from these three sources to be the ideal situation to ensure retirement security, particularly for the middle class. Retirees with all three sources of income are far less likely to face poverty and economic hardship.

The report underscores how essential Social Security is. Without income from Social Security in 2013, the number of poor, older U.S. households would have increased by more than 200 percent to 11 million households.

Roughly equal numbers of older Americans receive income from defined benefit pensions as from defined contribution plans, but defined benefit pensions have a much greater poverty-reducing effect than defined contribution plans.

The report also found that older men consistently have higher incomes than older women. Married older men and women both have higher retirement incomes than men and women who are unmarried.

“Expanding earned Social Security benefits would be a powerful tool for ensuring retirement security and alleviating poverty among older Americans,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “The fact that so many seniors rely on Social Security for their only source of income drives that point home.”

Remembering Dr. Martin Luther King, Jr. and his Championing of Unions

On Monday, January 20th, the nation will celebrate the birth of **Rev. Martin Luther King, Jr.** and his work as an activist and champion of the civil rights movement. Dr. King saw [the civil rights movement as a natural ally of the union movement](#).



He believed that a coalition made up of African-Americans and the labor movement could have the greatest positive impact, warning that the enemies of racial justice were also often the enemies of unions. Dr. King denounced “right to work” laws as a scam, saying the laws robbed people of their civil rights

March on Washington for Jobs and Freedom, August 28, 1963

and job rights. He believed in the power of unions and collective bargaining in improving wages and working conditions for everyone.

“Dr. King used his voice to elevate union issues because they are interwoven with civil rights issues,” said **President Roach**. “Whether you observe Martin Luther King, Jr. Day through volunteering, learning about his life, or simply taking a moment to contemplate his legacy, is an important day for working people.”

Hawaii Alliance Holds Convention



Left to Right: Rich Fiesta, Governor David Ige, Hawaii's First Lady Dawn Ige, Hawaii Alliance President Justin Wong

Eighty people attended the Hawaii Alliance's convention last Friday in Honolulu. Governor **David Ige** thanked the chapter for its commitment to the community and talked about expanding senior services, which Hawaii calls Kapuna Care.

State Rep. **Gregg Takayama**, who advances legislation important to seniors in his role as Co-Chair of the Legislature's Kupuna Caucus, also addressed the convention. In addition, Executive Director **Fiesta**

spoke about national issues including Social Security expansion and lowering prescription drug prices.

The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families.