



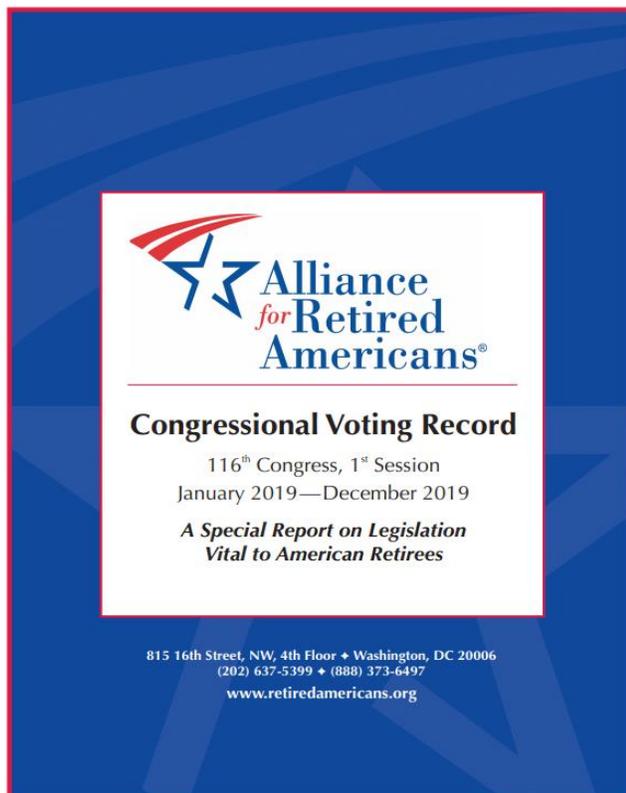
FRIDAY ALERT

Alliance for Retired Americans
815 16th Street, NW, Fourth Floor • Washington, DC 20006 • 202.637.5399
www.retiredamericans.org
Spanish version: www.alianzadejubilados.org

February 21, 2020

Alliance's 2019 Congressional Voting Record Shines Light on Heroes and Zeroes

On Wednesday the Alliance released its [2019 Congressional Voting Record](#), which scores each U.S. senator and representative on critical retirement security issues. Forty-two senators and 216 representatives earned perfect scores of 100 percent, helping to make the 116th Congress the most pro-retiree Congress in nine years. However, 51 percent of senators and 45 percent of House members earned scores below 50 percent.



“Almost every elected official in Washington says they care about older Americans,” said **Richard Fiesta**, Executive Director of the Alliance. “This report considers numerous votes to determine who actually stood up for seniors last year, and who did not.”

The annual report reviewed votes on 10 key Senate and House bills that affect the health and well-being of retirees. The votes included bills and amendments to lower skyrocketing prescription drug prices, protect people with pre-existing health conditions, ensure caregivers can take family leave, protect pensions, and repeal the 40% excise tax on employer-sponsored health plans.

“These issues are important and the votes have real consequences for millions of older Americans. They will either strengthen or weaken retirement security for millions of people,” said Fiesta. “Retirees need to have

this information to hold their elected officials accountable.”

Fourteen senators and 4 House members earned scores of 0 percent. They are: Senators **John Barrasso** (WY), **Marsha Blackburn** (TN), **Mike Braun** (IN), **Mike Crapo** (ID), **Ted Cruz** (TX),

Steve Daines (MT), **Mike Enzi** (WY), **John Kennedy** (LA), **James Lankford** (OK), **Mike Lee** (UT), **James Risch** (ID), **Ben Sasse** (NE), **Tim Scott** (SC), and **Pat Toomey** (PA); and Reps. **Justin Amash** (MI), **Dan Bishop** (NC), **Andy Harris** (MD), and **Gregory Murphy** (NC).

See what scores your own senators and representatives earned at <https://retiredamericans.org/voting-record>.

Millionaires Are Already Finished Contributing to Social Security for 2020

While most people contribute to Social Security through their payroll taxes all year long, [the wealthiest Americans do not](#). On Wednesday, February 19th millionaires stopped paying into Social Security for 2020. Billionaires stopped paying in early January.

Today, millionaires stopped paying into Social Security for the rest of 2020.

It's time for the wealthy to pay their fair share. Scrap the Cap!



This year 44.5 million people will receive the Social Security retirement benefits they earned. Another 6 million will receive survivors' benefits and 8.5 million will receive disability benefits. The program is funded

through payroll taxes, but only up to a cap of \$137,700.

“Regular working people pay a much higher percentage of their salary into Social Security than billionaires do,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “Eliminating the payroll tax cap on the wealthiest Americans would help strengthen the Social Security system and allow for increased benefits that most retirees need.”

Health Care Costs Are a Top Priority for Most Voters

As the 2020 election approaches, a new [poll found that health care costs are the top issue](#) for the majority of voters. In particular, Americans want health care and prescription drug costs cut, regardless of political affiliation.

About 80 percent responded that lowering the cost of health care is extremely or very important, including 89 percent of Democrats and 76 percent of Republicans. Prescription drug prices saw similar responses, with 75 percent saying lowering costs is important and majorities in both parties ranking it as extremely or very important.

“Health care and drug costs are issues that affect every American,” said **Robert Roach, Jr.**, President of the Alliance. “Elected officials should take note and take real action to lower skyrocketing prescription drug prices and out of pocket costs. Senate Majority Leader **Mitch McConnell** must respond to the public’s demands and pass H.R. 3, the Lower Drug Costs Now Act, not block it.”

Reverse Mortgages Can Pose Dangers

Recently some Alliance members have asked for information about reverse mortgages, a type of loan for seniors ages 62 and older that allows homeowners to convert their home equity into cash.

“While the Alliance does not provide financial advice, we can point people in the direction of government agencies that are reliable sources of information,” said **President Roach**.

“There are three types of reverse mortgages. Be very careful when considering them. And above all, do not take financial advice from salespeople who call you out of the blue or from actors who give advice on television.”

The [FBI, a trusted source on the topic](#), urges consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products, which create “significant opportunities for fraud perpetrators.”

The [Federal Trade Commission \(FTC\)](#), another trusted source, cautions, “Some salespeople try to rush you through the process. Stop and check with a counselor or someone you trust before you sign anything.”

Make Your Reservation Now for One of the Alliance’s Four Regional Conferences

The Alliance’s regional Meetings are an excellent opportunity to strengthen your skills as a retiree activist and connect with fellow advocates from your area. The four meetings will be held in the following cities:

- Midwest Regional Conference - April 27 - 28, 2020 in Detroit, Michigan
- Western Regional Conference - May 12 - 13, 2020 in Las Vegas, Nevada
- Northeast Regional Conference - May 28 - 29, 2020 in Washington, DC
- Southern Regional Conference - June 5 - 6, 2020 in Orlando, Florida



March 20 is the deadline for booking rooms at the Alliance’s negotiated rate for the MGM Grand Hotel in Detroit, site of the Midwest Regional Conference.

Four regional board members will be elected at each of these meetings. There will also be workshops on preparing for the 2020 elections, tools to reach voters, effective communication on retiree issues, and how to counter pharmaceutical corporation claims and effectively advocate for lower drug prices. The registration fee includes 2 breakfasts and a luncheon.

[Additional information and registration forms are here.](#)

Questions? Contact **Joni Jones** at either ARAConference@retiredamericans.org, jjones@retiredamericans.org or 888-373-6497.