



**Alliance
for Retired
Americans®**



2023
Older Americans Month Toolkit



2023 Older Americans Toolkit How to Use This Toolkit

Welcome to Older Americans Month - observed each May thanks to a declaration by President Lyndon B. Johnson upon signing the Older Americans Act of 1965. The federal Administration for Community Living has themed this year "Aging Unbound."

This Older Americans Month, we want you to get the word out to your communities, elected officials, and community and union groups about the vital role programs like Social Security, Medicare, and Medicaid play in the lives of retirees. Take advantage of the information and materials within the 2023 Older Americans Month Toolkit to share with existing affiliates and bring new ones in.

Mobilization

This toolkit is designed to support your work advancing the retiree agenda for your activism as well as a means to engage partners and affiliates. Members and activists can take coordinated individual actions and share with and enlist others to organize with the Alliance for Retired Americans to build a larger community of strength.

Our Earned Benefits

Included in this toolkit is the Alliance's powerful new [3-minute video about Social Security](#). It covers the facts about Social Security and the current threats that it is facing from politicians who are willing to jeopardize the benefits that seniors, disabled workers, and their families rely on, all for their own political gain. We encourage you to use this video as a tool to help get the word out about the importance of protecting and expanding Social Security. Share the video with your members, and use it along with the [companion PowerPoint](#) to present to current and potential Alliance affiliates.

Letters to the Editor

Older Americans Month is a great occasion for writing letters to area editors. Included in this toolkit are sample letters that correspond to the legislative asks prioritized this May.

Lobby Visits

Scheduling Your Visit

The lobby kit has a full outline for your visit. Read through each step. When you are ready, contact your local congressional offices and request virtual meetings for your group with members of the House, Senate and or staff. The Alliance Zoom account is available to host your meetings if it is helpful. [Use this tracker for this and any other requests](#). Hold a pre-visit meeting with your group to organize speaking order and asks. Bring the lobby day talking points and fact sheets and report back form to your meeting.

Reporting Back

Be sure to take a screenshot picture of your visit. Be sure to debrief with your group immediately following your visit and make sure you have all the responses for the report



2023 Older Americans Toolkit How to Use This Toolkit

back form. [Complete the online report back form](#) and send pictures to Mobilization@RetiredAmericans.org.

Fact Sheets & Position Papers

Familiarize yourself with the Older Americans Month Position Papers in advance of your visits. Each of the legislative asks associated with these papers are listed on the Lobby Visit Report Back Form included in this toolkit.

- [2023 Social Security and Medicare Facts and Figures](#) – All you need to know about Social Security and Medicare, updated April 2023.
- [Expanding Social Security](#) – Originally released as part of our Winter Legislative Toolkit, this updated position paper includes new legislation that has been introduced in 2023.
- [Threats to Social Security](#) – This Fact Sheet explains the most salient proposals which, if enacted, would threaten individual benefits as well as the foundation of the entire program.
- [Retirees Labor 2022 Post-Election Analysis](#) – This analysis highlights the crucial role retirees hold in elections.

Photography for Action

Included in this toolkit is a PowerPoint with tips and tricks for taking great photographs of your actions, events, meetings, and lobby visits. Share your pictures with us! retiredamericans.org/stories

Questions? Email Mobilization@RetiredAmericans.org with any question or request.



Social Security – Our Earned Benefits

**Alliance for
Retired Americans
2023**

Video



Social Security
Our Earned Benefits

Social Security 101



65.2 Million Beneficiaries



50.2 million receive retiree benefits

5.9 million receive survivors' benefits including more than 4 million children

8.9 million receive disability benefits

Primary Income Source for Most Older Americans

- For 1/3 of current beneficiaries – **90%** of income is from Social Security
- For 2/3 of current beneficiaries – **50%** of income is from Social Security
- Average Monthly Benefits are Modest

Retired worker **\$1,677**

Retired couple **\$2,753**

Disabled Worker **\$1,364**



Younger Workers and Social Security

9% of millennials have received Social Security because their working parent died, became disabled, or retired

A young person starting a career today has a **30% chance of being disabled before 67**

Social Security likely to provide **most younger Americans' income in old age**
Lack of traditional pensions; only 1/3 have a retirement savings plan at work

65% of people 18-29 want NO reduction in Social Security, but only **15%** believe Social Security will have enough money to provide benefits at current levels

How is Social Security Funded

Worker + Employer each contribute 6.2% of every paycheck

2023 Contributions are capped at \$160,200 per year, per employee

Bond interest and tax revenue on high-earner beneficiaries



Benefits Are Guaranteed

- **Benefits are calculated on a person's lifetime earnings, and are guaranteed no matter how long they live**



Does Not Add to National Debt

- **Social Security cannot spend more than is in its Trust Funds or borrow money**
- **Should funds become depleted in the future, benefits would be reduced**



Social Security is Solvent

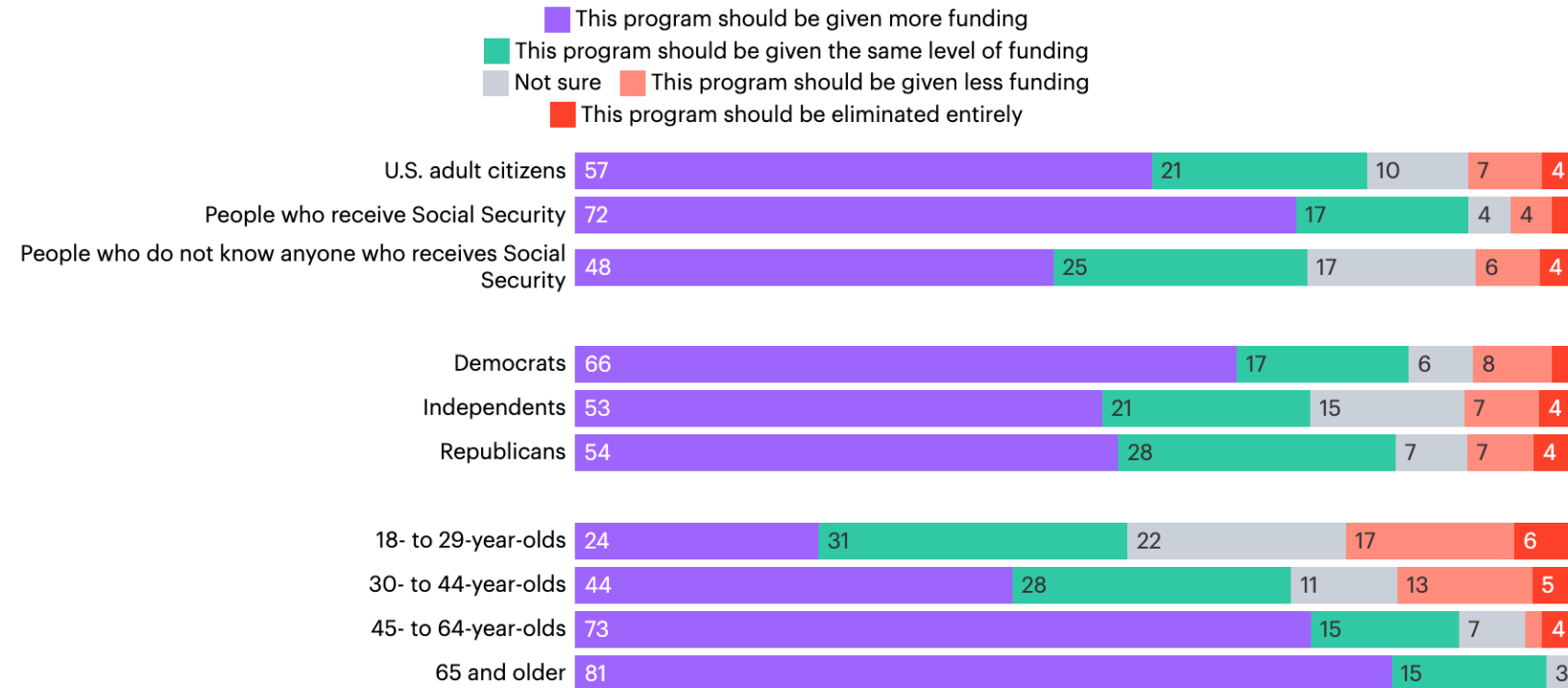
- Can pay full benefits for the next decade
- If nothing changes, Social Security can pay 77% of scheduled benefits after 2033



Social Security Has Broad Public Support

Most Americans say Social Security should be given more funding

Thinking about the following U.S. program, do you believe they should be given more or less funding? **Social Security** (%)



**78% of ALL
Citizens Say
Social Security
Should
Receive the
Same or
MORE
Funding**

Lift Or Eliminate Cap on Contributions

**Strengthen the
Trust Fund**

**Provide Revenue to
Increase Benefits**

**Ensure Social
Security is There for
Current and Future
Beneficiaries**

Restores Fairness



Other Changes Needed to Improve Social Security

- Repeal WEP-GPO Provisions so public sector retirees receive all earned Social Security Benefits
- Change the Cost-of-Living Adjustment formula to Better Reflect What Seniors Spend Money On (CPI-E)
- Provide Social Security Work Credits for Caregivers



Political Threats Are Real

Washington Post | January 24, 2023

House GOP eyes Social Security, Medicare amid spending battle

Republicans have pledged to cut spending and balance the budget.

HuffPost | March 1, 2023

Bipartisan Senate Group Mulls Social Security Investment Fund, Higher Retirement Age

would be highly controversial and Congress is not likely to

CNBC | March 4, 2023

As Social Security reform talks heat up, changes to the retirement age, payroll tax may be on the table

Raising the Retirement Age

Sen. Lindsey Graham: “...To get out of this mess, people like me are going to have to take a little less and pay a little more in. **We’re going to have to adjust the age one more time** like Ronald Reagan and Tip — Tip O’Neil did. ...”

Sen. Mitt Romney: “...you have to recognize that **life expectancy is a lot more today...**”



Are Americans Living Longer?

Average American's Life Expectancy is 76 years

BUT Americans with lower-incomes do not live as long as those with high incomes

Men in the top 10% in household income could expect to live to 88, while those in the bottom 10% could expect to live to just 76

Life Expectancy Varies Significantly by Race

White Americans – 76.4 years

Black Americans – 70.8 years



Raising the Retirement Age is a CUT

Example – Single Retired Worker Receiving the Average Yearly Benefit Amount Who Lives to Age 76

| Age of Retirement | Yearly benefits | Lifetime benefits received until death at age 76 | Reduction |
|-------------------|-----------------|--|-----------|
| 67 | \$20,124 | \$181,116 | – |
| 68 | \$20,124 | \$160,992 | -\$20,124 |
| 69 | \$20,124 | \$140,868 | -\$40,248 |
| 70 | \$20,124 | \$120,744 | -\$60,372 |

Privatization Schemes

Give All or Part of Trust Fund to Wall Street

- NO Guarantee of Better Returns; Risk of Losses
- Investment companies Would Make Billions in Commissions and Fees

Allow or Require Individuals to Create Private Accounts in Lieu of Guaranteed Benefits

- Drains Money From the Trust Fund for Current Beneficiaries
- Ends Guaranteed Earned Benefits
- Private Investment Companies Profit from Commissions and Fees



“TRUST Act” / Special Commissions

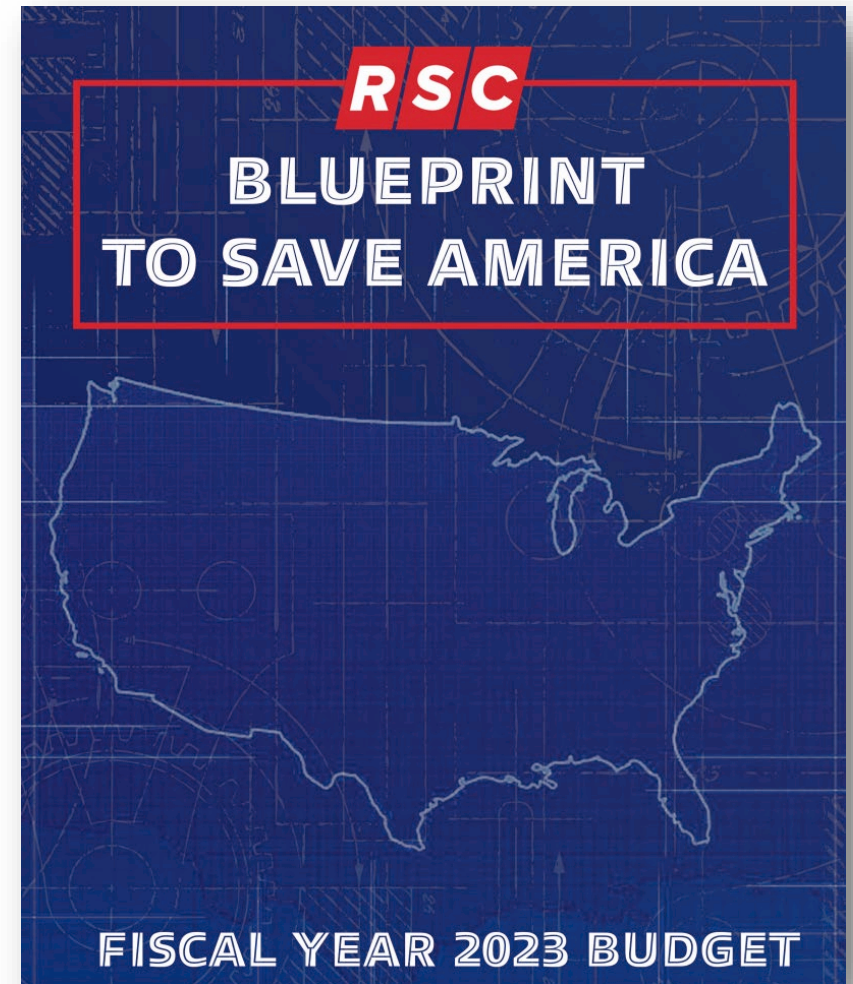
- “Expert Commissions” start from the idea that Social Security *Must be Changed*
- Drastically Limit the Public’s Input
- Provide Political “Cover” to Politicians
- The “TRUST Act” even establishes “**rescue committees**” to meet behind closed doors and develop recommendations to improve solvency



House Members Proposed Changes in 2022

House Republican Study Committee

- “Blueprint to Save America”
- Raise the retirement age
- **Withhold payments** to early retirees and/or higher earners
- Allow private accounts
- Endorsed by **157** House members in 2022



Fight Back

Step 1: Sign Our Petition

Demanding NO CUTS to Social Security

Step 2: Get Involved with
YOUR Alliance
retiredamericans.org/join



**Questions?
Comments?**

www.retiredamericans.org



Social Security: Current Facts and Figures

Millions of Americans Have a Stake in Social Security

- Nearly 182 million workers contribute to Social Security through payroll taxes.
- Nearly 66 million people receive monthly Social Security benefits:
 - 50.2 million people receive retirement benefits
 - 5.9 million people receive survivors' benefits
 - 8.9 million people receive disability benefits
- [Beneficiaries by state](#)

Social Security Old-Age and Survivors Insurance (OASI) Trust Fund

The 2023 Annual Trustees Report shows that the Social Security Trust Fund is strong and solvent, with enough money to cover full benefits and expenses until 2033. If no changes are made, the Trust Fund will be able to pay 77% of scheduled benefits after that year.

Average 2023 Monthly Social Security Benefit

- A retired worker: \$1,677
- A retired couple: \$2,753
- Disabled worker: \$1,364
- Disabled worker with spouse and child: \$2,383
- Widow or widower: \$1,567
- Young widow or widower with two children: \$3,187
- Maximum Monthly Social Security Benefit: \$3,627 (for worker retiring at Full Retirement Age).

Social Security Cost of Living Adjustment (COLA)

To ensure that the purchasing power of Social Security benefits are not eroded by inflation, a Cost-of-Living Adjustment is given based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the prior year. If there is no increase, there can be no COLA.

The cost of living adjustment for 2023 was **8.7%**.

2023 Social Security Contribution Amounts

Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$160,200.

2023 Social Security Eligibility

Full Retirement Age: Depends on your birth year. [Normal retirement age \(NRA\) \(ssa.gov\)](https://www.ssa.gov/normalretirementage/)

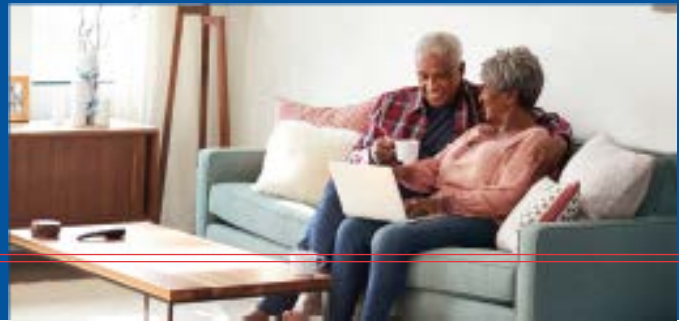
Early Retirement Age: 62 (taking early retirement can reduce Social Security benefits up to 30 percent)

Social Security: When and How to Apply for Benefits

Generally, you should apply for Social Security benefits four months before the date you want your benefits to begin.

There are three ways to apply:

- Visit your local Social Security office. Call 1-800-772-1213 to find the nearest office.
- Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, you can call Social Security at TTY 1-800-325-0778.
- Online: <https://secure.ssa.gov/iClaim/rib>



Expanding Social Security

These benefits are essential to all who rely on them, including seniors, people with disabilities and families of deceased workers.

Today 65 million Americans – one out of every five households – relies on Social Security's lifetime, guaranteed benefits.

To continue to provide retirement security for current and future generations, it is time to strengthen and expand Social Security and increase benefits. Many members of Congress recognize the need for action and are proposing legislation that will ensure the Social Security system remains strong and Americans receive the benefits they have earned.

Alliance for Retired Americans Position

The Alliance for Retired Americans strongly supports federal legislation that increases Social Security benefits, extends the solvency of the Social Security Trust Fund, and repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

We believe the practical and fair way to accomplish this is to lift the cap on Social Security payroll taxes above the current \$160,200 and require that wealthy Americans pay their fair share of taxes into the system.

Each of the bills described below would strengthen Social Security in important ways.

S. 393, H.R. 1046: The Social Security Expansion Act

This legislation, introduced by Senator Bernie Sanders (D-VT), in the Senate and Rep. Jan Schakowsky (D-IL) in the House, expands Social Security and increases benefits by requiring that wealthy Americans pay their fair share.

This legislation extends the solvency of Social Security for 75 years by lifting the cap and subjecting all income above \$250,000 to the Social Security payroll tax.

The bill increases the Cost-of-Living-Adjustments to more accurately measure the spending patterns for seniors by adopting the Consumer Price Index for the Elderly (CPI-E). It also expands Social Security benefits across the board for current and new beneficiaries, increasing benefits by \$200 per month.

Moreover, it improves the Special Minimum Benefit for Social Security recipients, restores student benefits up to age 22 for children of disabled or deceased workers, and combines the Disability Insurance Trust Fund with the Old Age and Survivors Trust Fund so that all Americans receive the benefits they have earned.

H.R. 671: The Social Security Enhancement and Protection Act

This legislation, introduced by Rep. Gwen Moore (D-WI), makes key reforms to strengthen and improve program benefits to augment Social Security's ability to protect vulnerable Americans living in poverty. The bill accomplishes this by eliminating the cap on Social Security payroll contributions, while also improving the program's special minimum benefit to better support low-income workers. And while recognizing that providing child care is hard work, it allows the years in which a parent provides care for a young child to count as a year of coverage for determining an individual's Social Security benefits.

Additionally, the legislation reinstates benefits for students up to age 26 who are children of retired, deceased, or disabled workers, and increases benefits for all beneficiaries 20 years after retirement, providing economic stability to the eldest among our nation's senior population.

H.R. 82 and S. 597: The Social Security Fairness Act

This bill, introduced by Rep. Garret Graves (R-LA) and Rep. Abigail Spanberger (D-VA), in the House and by Sen. Sherrod Brown (D-OH) in the Senate, repeals the GPO and the WEP.

The WEP affects nearly two million public sector retirees with public pensions, while the GPO reduces by two-thirds the spousal or survivor benefits of nearly 800,000 retirees who collect a public pension. These are outdated provisions that deprive educators and other public employees of the benefits they have earned and the secure retirement they deserve. Moreover, eliminating the WEP and GPO would also serve as a tremendous financial boost not only to seniors but for the United States' economy overall, given that seniors support tens of millions of jobs and contribute trillions of dollars annually to the nation's economy.

H.R. 814: The Protect Social Security and Medicare Act

This legislation, introduced by Rep. Mark Pocan (D-WI), raises the vote threshold and requires a two-thirds supermajority vote to pass any legislation that would reduce benefits in either the Social Security or Medicare programs.

S. 1174: The Medicare and Social Security Fair Share Act

Senator Sheldon Whitehouse (D-RI) introduced legislation that extends the solvency of Social Security and Medicare by 20 years while augmenting fairness in the tax system by increasing the share that taxpayers earning over \$400,000 in income contribute (regardless of the source of their income). The bill also requires that taxpayers with incomes above \$400,000 contribute more to Medicare, while closing a legal loophole that favors high earners, mimicking President Biden's budget proposal. This legislation levels the playing field so that the vast majority of Americans will not continue paying a much larger percentage of their income for these programs than the wealthiest Americans.

S. 1211: The Social Security Caregivers Act

Senator Chris Murphy (D-CT), introduced legislation that allows caregivers to receive a Social Security credit and provides retirement compensation in the form of credits to individuals who left the workforce to care for loved ones. The credit in the legislation is added to an individual's earnings to calculate their future Social Security benefits. To qualify, caregivers must provide care for a minimum of 80 hours per month to a loved one who cannot perform daily activities without assistance.

The Safeguarding American Families and Expanding (SAFE) Social Security Act

Senator Brian Schatz (D-HI) has announced his intention to introduce the SAFE Social Security Act, a bill which increases Social Security benefits by \$125 per month across the board. The legislation will also ensure that cost of living adjustments adequately reflect the living expenses of retirees, extend the life of the Social Security Trust Fund, and remove the wage cap to ensure all Americans contribute equally to the system.

Key benefits of the legislation include:

- Phasing out the payroll tax cap so that payroll taxes apply fairly to every dollar of wages earned;
- Updating the annual COLA to better reflect the real costs that seniors face through the use of the Consumer Price Index for the Elderly;
- Guaranteeing a new minimum benefit so that lower income seniors receive enough to survive;
- Rewarding caregiving by providing a credit toward future Social Security payments;
- Ensuring that any increase in benefits would not harm an individual's eligibility or cause a reduction in their Supplemental Security Income (SSI), Medicaid or CHIP benefits;
- Eliminating the waiting period for disability insurance and surviving spousal benefits;



Threats to Social Security

The Importance of Social Security

For decades Social Security has delivered guaranteed, lifetime benefits on time and without interruption to generations of Americans. Beneficiaries earn their Social Security, contributing into the system with every paycheck.

Sixty-five million older Americans, people with disabilities and family members of deceased workers – one out of every five households – relies on Social Security.

In the 118th Congress a growing number of legislators are promoting ideas that put these earned benefits at risk.

Alliance for Retired Americans Position

We believe that to continue to provide retirement security for current and future generations, Congress needs to strengthen and expand Social Security by increasing benefits, rather than reducing them.

The Alliance for Retired Americans categorically opposes any attempts to reduce Social Security benefits or entertain ideas that will lead to the destruction of the Social Security system. This includes policy proposals to raise the full retirement age, partially or fully privatize the program, or create special commissions or expert panels to make decisions that adversely affect Social Security and its beneficiaries.

Details on some proposals under current discussion are below.

Raising the Retirement Age

One frequently discussed change to Social Security is increasing the age at which beneficiaries can claim the “full” retirement benefits they have earned. The last change was made in 1983 when the 98th Congress voted to raise the full retirement age from 65 to the current age of 67 for people born in 1960 or later.

Another increase in the full retirement age (FRA) to 70 will result in a lifetime benefit cut for all Americans, as shown in the chart below.

The chart also demonstrates the average decrease in lifetime benefits (using the average lifetime span of 76 years) for each year that the full retirement age goes up. For illustration purposes annual cost-of-living increases are not factored.

| Age of Retirement | Yearly benefits | Lifetime benefits received until death at age 76 | Reduction |
|-------------------|-----------------|--|-----------|
| 67 | \$20,124 | \$181,116 | – |
| 68 | \$20,124 | \$160,992 | \$20,124 |
| 69 | \$20,124 | \$140,868 | \$40,248 |
| 70 | \$20,124 | \$120,744 | \$60,372 |

Proponents of a higher retirement age assert that this is needed because “Americans are living longer.” However, Americans with lower-incomes do not live as long as those with high incomes. A 2020 Harvard study found that men in the top 10% in household income could expect to live to 88 years old, while those in the bottom 10% could expect to live to just 76.

Moreover, people who work in physically demanding jobs are less able to work until they are 70. Clearly, increasing the full retirement age unfairly reduces lifetime Social Security benefits for those who may need to rely on them the most.

Lastly, there is an unfair racial component inherent in the proposal of raising the retirement age. This is because on average White Americans live longer (an average of 76.4 years in 2021) than Black Americans (70.8 years), largely because of sizable health disparities and historical economic and social racial biases.

Privatizing Social Security

Politicians are again discussing fully or partially privatizing the Social Security system. Privatization would most likely lead to the ownership of large retirement accounts for the wealthy and more profits for Wall Street. Those advocating for privatization justify this idea by claiming that the Social Security program has sunk into a financial crisis that cannot be resolved without entirely dismantling the program and converting it into a system of market based, individual investments. For individual Social Security beneficiaries, private investment accounts would dramatically decrease their financial security in retirement. Unlike defined pension benefits which are guaranteed, investment accounts such as 401(k) accounts and others depend on the stock market and, as we have seen in recent years, can quickly lose value.

Privatization will not provide a financial boost to Social Security, but instead destroy the current system by failing to buttress the fundamental solvency of the program. Because private accounts would be financed by taking money out of Social Security, privatization plans would eviscerate Social Security's Trust Fund. Moreover, privatization would result in huge cuts in Social Security benefits without any guarantee of replacing them.

Commissions to “Study” Social Security

Commissions to study Social Security have been thinly veiled attempts to create political justifications for fundamental changes and cuts to Social Security’s earned benefits.

One concrete legislative proposal for a Committee to “study” Social Security’s finances which has surfaced in the last few congresses is the TRUST Act. This proposal would form a committee that would conduct meetings behind closed doors and fast track recommendations to the House and Senate floors. In all likelihood, these furtive changes would result in substantive benefit cuts.

The Alliance strongly rejects this approach and believes that any changes to Social Security must start from the premise that the benefits the American people have earned are a sacred promise between workers and the government that must be kept intact and expanded for future generations.

**AFL-CIO Member Retiree
Electoral Participation 2022**

AFL-CIO Analytics Team

April 17, 2023

| | |
|--|----------|
| Registration and Turnout..... | 2 |
| Data: Catalist Voter File and AFL-CIO & ARA Membership..... | 2 |
| Registration..... | 2 |
| Turnout..... | 3 |
| Preferences and Engagement..... | 4 |
| Data: AFL-CIO 2022 Post-Election Member Survey..... | 4 |
| Vote Choice..... | 4 |
| Party Identification..... | 5 |
| Issue Prioritization..... | 6 |
| Union Contact & Engagement..... | 7 |

REGISTRATION AND TURNOUT

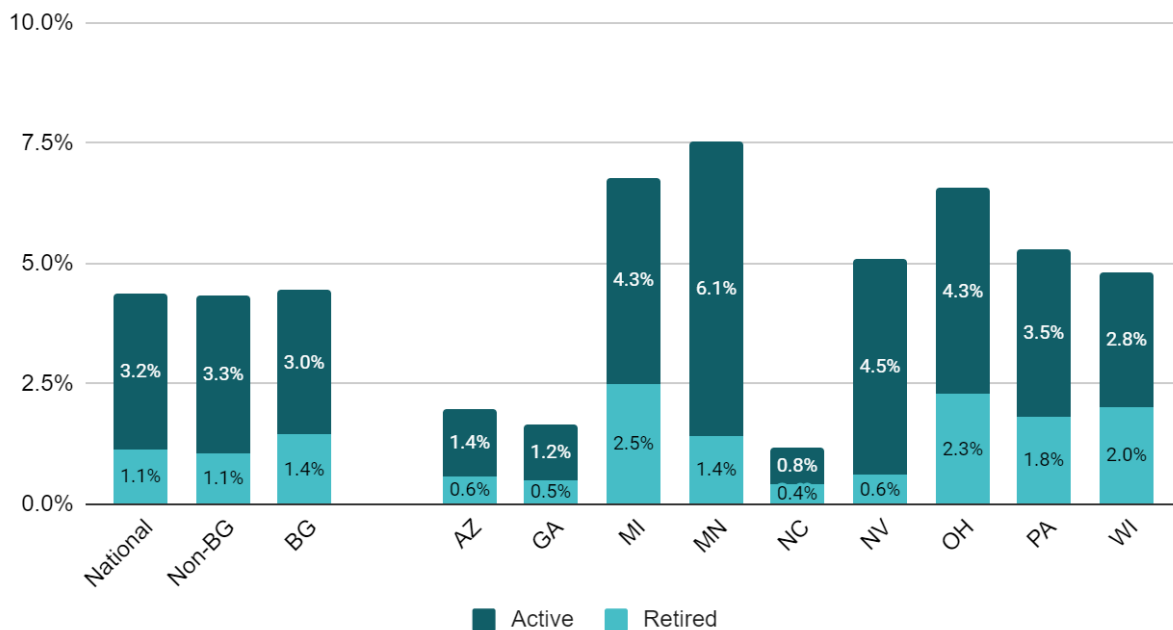
DATA: CATALIST VOTER FILE AND AFL-CIO & ARA MEMBERSHIP

State level voter file data, which includes both registration and turnout information, was collected by Catalist. This data was then matched to the membership data of AFL-CIO affiliates and partner organizations as of the midterm election. This allows for an analysis of the turnout of both retired AFL-CIO members and ARA members.

REGISTRATION

Across the nation and within battleground states, retired AFL-CIO members and ARA members made up 1.1% of registered voters on election day – roughly a third of the overall union vote.¹ In battleground states, they made up both a greater share of the registered voters (1.4%) and of the overall union vote. These union retirees are a particularly large share of registered voters in Michigan (2.5%), OH (2.3%), WI (2.0%), PA (1.8%), and MN (1.4%).

Registration: Active and Retired AFL-CIO & ARA Members as a Share of 2022 Registered Voters

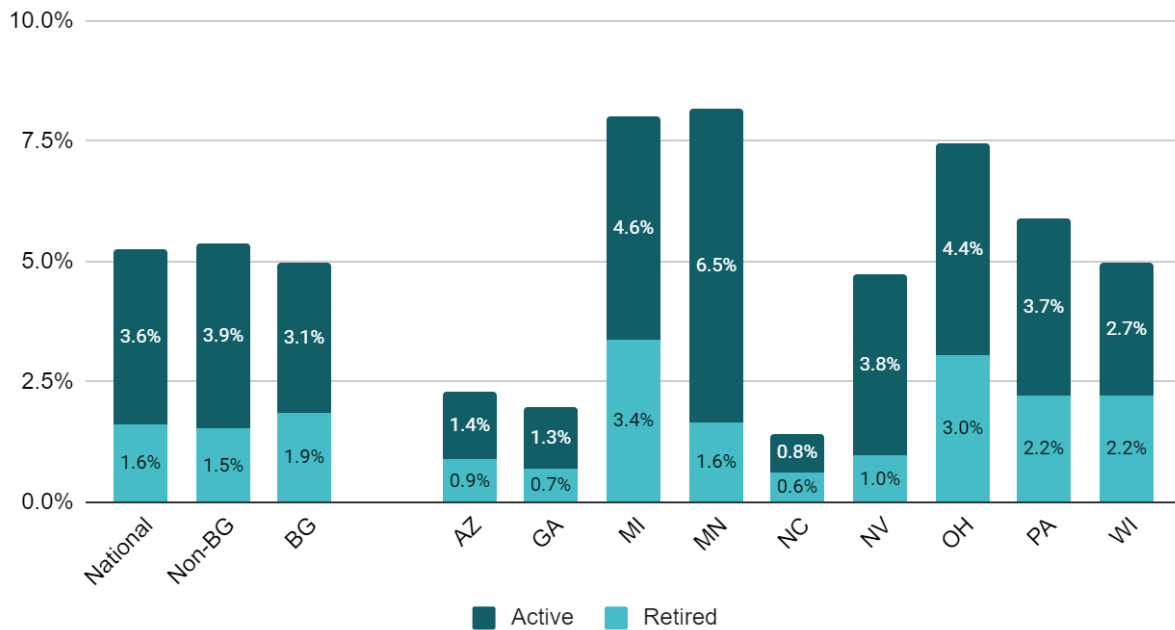


¹ People are considered registered if they were recorded as registered as of 11/9/2022, as having voted on election day as of 4/10/2023, or as having been sent an absentee ballot for the midterm election.

TURNOUT

Across the country, registered union members were more likely to vote than other registered voters – as a result, they made up 5.3% of all voters in the 2022 midterm elections.² This was particularly true among retired union members in battleground states. While AFL-CIO retirees and ARA members were just 1.4% of the registered voters, they were 1.9% of the voters in these key states. Impressively, in Michigan, 1 out of every 30 voters was a retired union member.

Turnout: Active and Retired & ARA Members as a Share of the 2022 Midterm Voters



² The turnout analysis excludes MS, SC, and WV, where voter file data has not yet been released.

PREFERENCES AND ENGAGEMENT

DATA: AFL-CIO 2022 POST-ELECTION MEMBER SURVEY

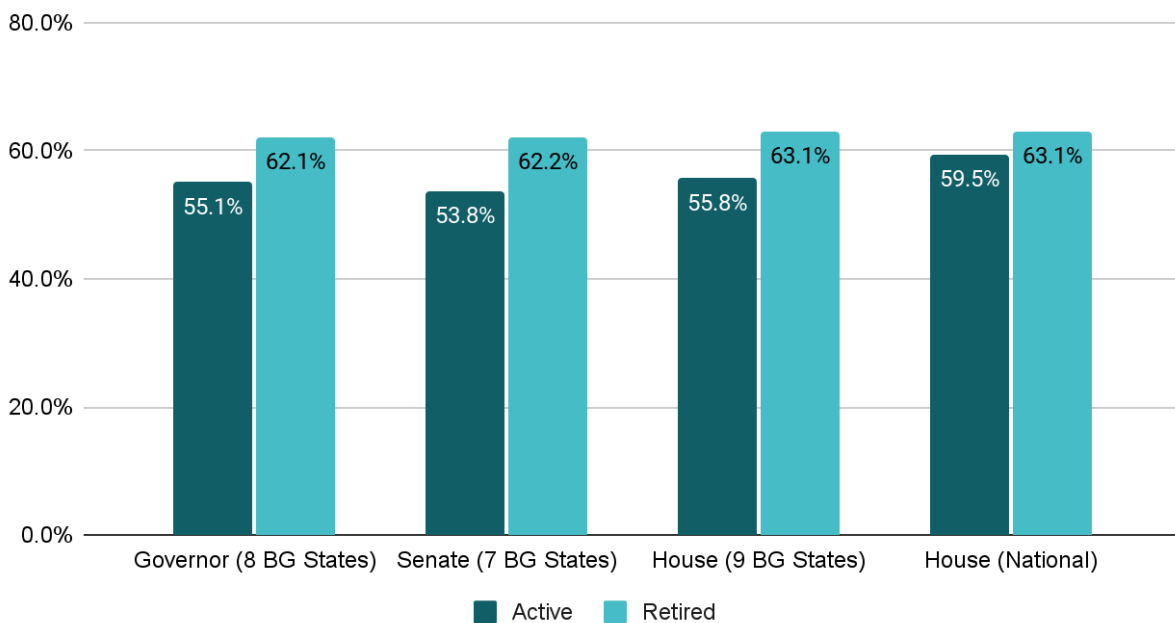
The 2022 AFL-CIO Post-Election Member Survey was conducted from December 19, 2022 - January 23, 2023. The population for this survey was AFL-CIO members only. As a result, in the following analysis, “retirees” refers to only retired members of AFL-CIO affiliates and not ARA members.

In total, 4,684 members responded, with an oversample of battleground states. Of these, 3,977 were known active members and 680 were known to be retired.

VOTE CHOICE

The electoral impact of retired union members, compared to active ones, is even greater than their turnout advantage suggests due to their consistent support for Democratic candidates. In battleground states, retired AFL-CIO members are 7% more likely to have voted for the Democrat in the governor’s race and 8.4% more likely to have voted for the Democrat in the Senate race.

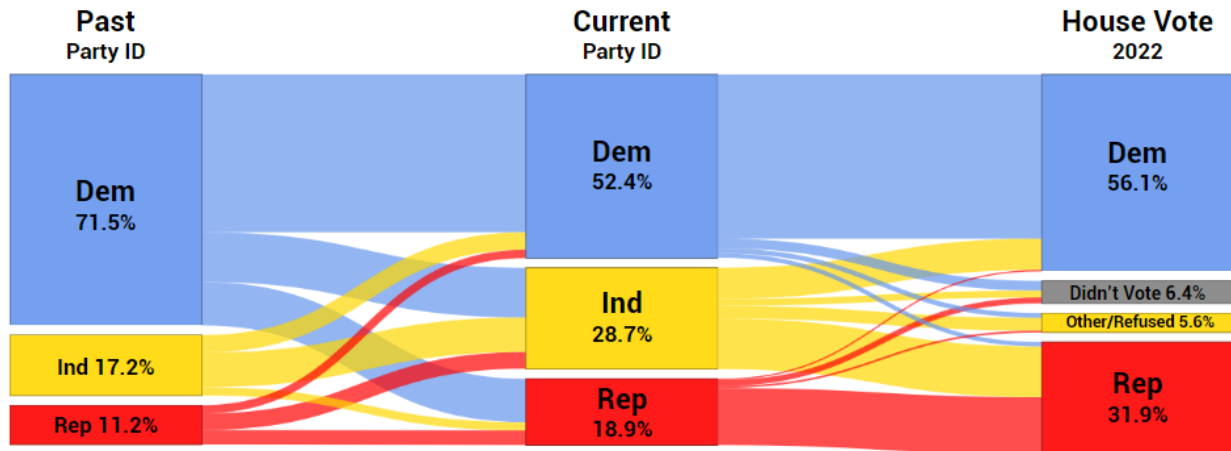
Vote Choice: Democratic Vote Share Among AFL-CIO Members, by Status



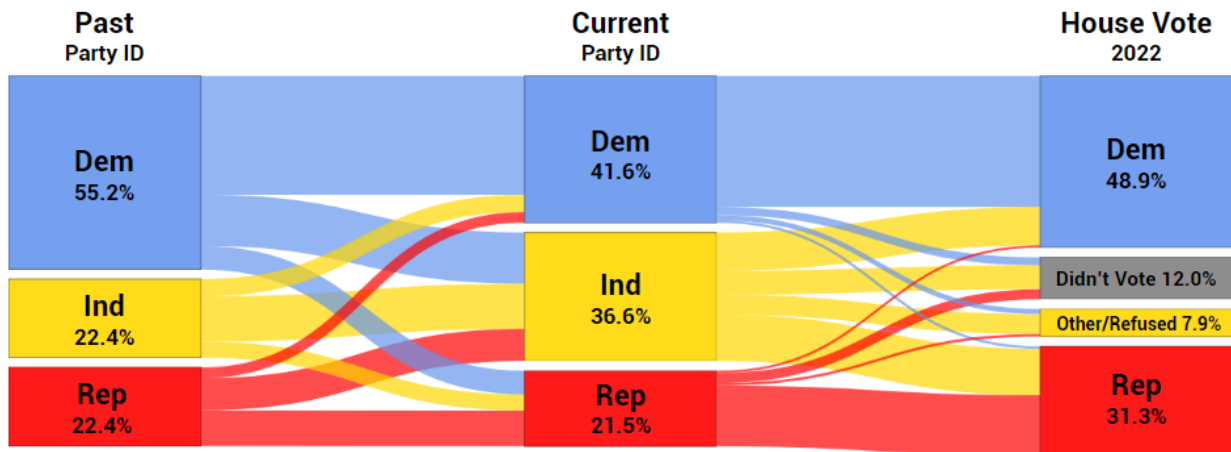
PARTY IDENTIFICATION

Compared to active AFL-CIO members, retirees are more likely to have been a Democrat at some point in their lives (71.5% v 55.2%) and to currently identify as a Democrat (52.4% v 41.6%). Having started from such a high point, retired members are more likely to have shifted parties, but fewer currently identify as Republicans than active members do.

Party Transition of Retired AFL-CIO Members

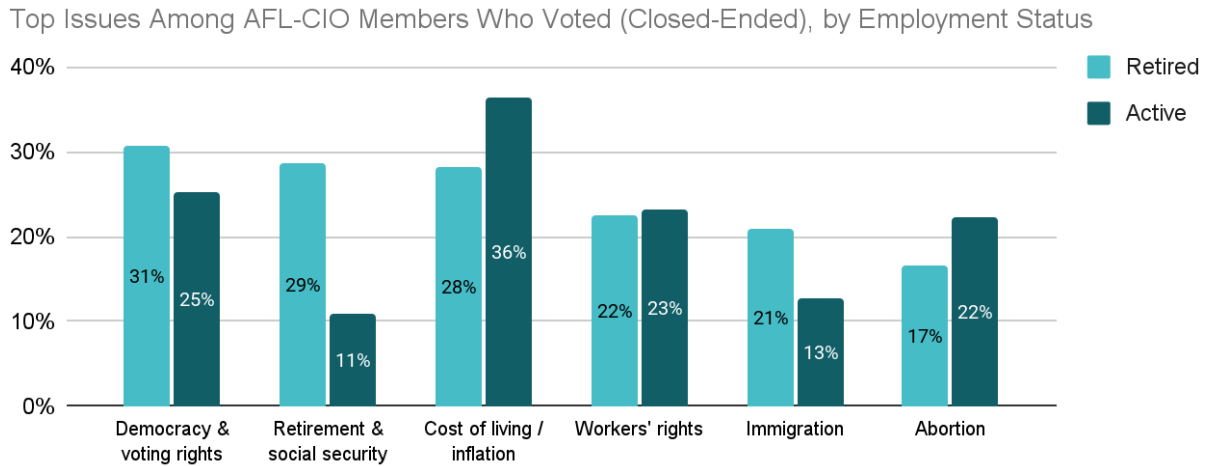


Party Transition of Active AFL-CIO Members



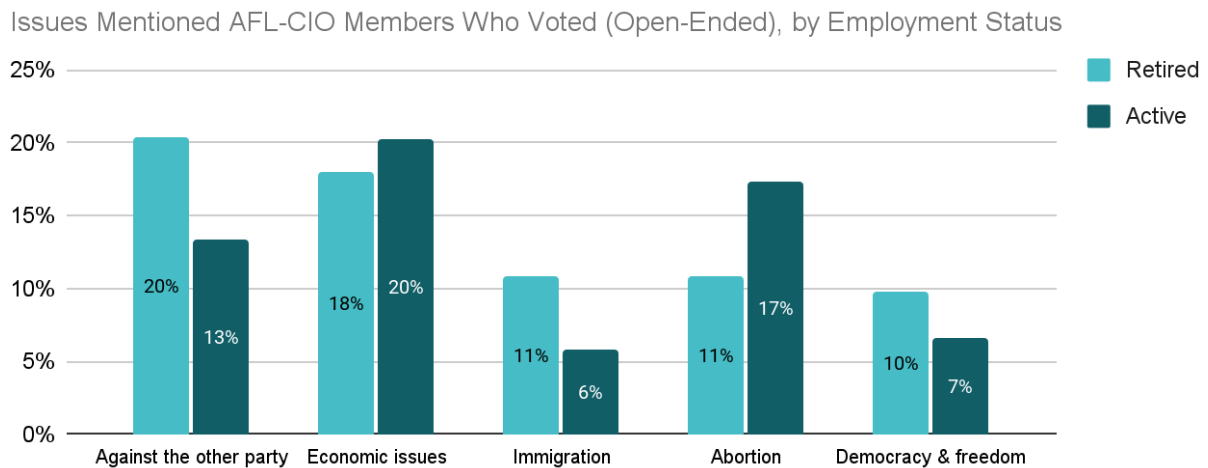
ISSUE PRIORITIZATION

When asked which of 12 issues³ were most important in their decision of which party to vote for, retired members were more likely than active members to mention democracy, retirement security, and immigration. They were also less likely to prioritize the cost of living or abortion and were equally likely to reference workers' rights.



Which of the following two issues was most important when deciding which party to vote for?

An open-ended question regarding motivations to vote showed similar results, with retired members more likely to mention immigration and democracy and less likely to reference abortion. However, unprompted, retirement security was a topic neither group brought up on their own despite being a high priority in the closed-ended. Retirees were also more likely to be motivated by hostility to the other party.



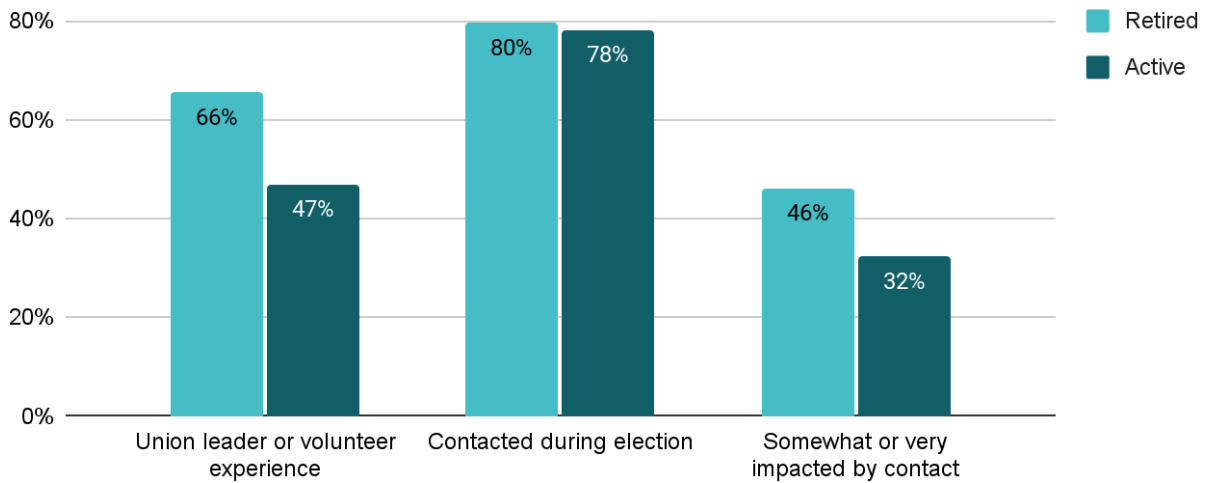
What specific issues were the top reason you wanted to vote?

³ Less commonly selected options included in the survey were healthcare, crime, infrastructure, gun violence, taxes, and racial inequality.

UNION CONTACT & ENGAGEMENT

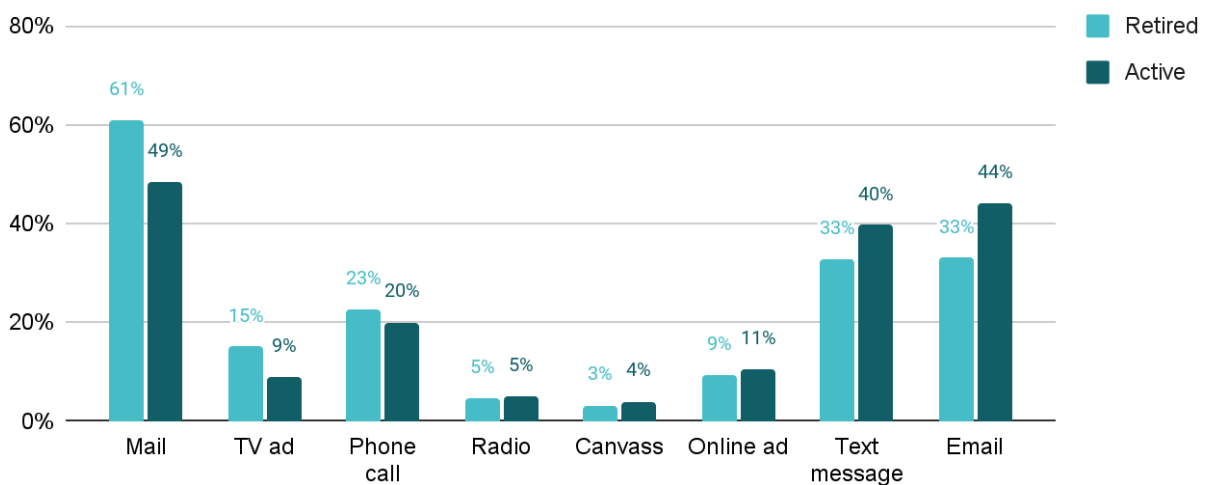
Two-thirds of retired members report having experience in a union leadership role or having volunteered for their union (66%). While they are equally likely to report that they were contacted during the campaign by their union during the midterm elections, they were more likely to report that it had an impact on their vote.

Engagement and Contact Among AFL-CIO Members, by Employment Status



While contact rates overall were similar, retirees were more likely to be contacted by mail, via a tv ad, or a phone call. They were less likely to receive an email or a text message than active members.

Type of Contact Reported During 2022 Election Among AFL-CIO Members, by Employment Status



Increasing the Debt Ceiling

- We support increasing the debt ceiling with NO strings attached.
- We will not stand for any harmful cuts to Social Security, Medicare, Medicaid or critical social programs funded by the government in exchange for raising the debt ceiling limit.
- As retirees we have earned our Social Security and Medicare benefits after a lifetime of hard work. These are earned benefits that ensure older Americans receive necessary income and health care after retirement.
- Social Security benefits more than 66 million Americans: nearly 50% of retired Americans depend on Social Security for half of their income, while one in four over age 65 relies on Social Security for 90% of their income.
- Medicare guarantees quality health care coverage to over 64 million older Americans.
- Both Social Security and Medicare are earned benefits, not government handouts, and should absolutely not be cut or compromised.
- The Alliance demands that Congress reject the threats to cut Social Security, Medicare and other critical social programs for seniors.
- We believe that Congress must not, under any circumstances, allow MAGA Republicans to dictate destructive policies that would be harmful not only to seniors but to all Americans.

WEP/GPO Repeal

- We strongly urge members of Congress to cosponsor and pass H.R. 82, the Social Security Fairness Act, introduced by Reps. Sam Graves and Abigail Spanberger to repeal the Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).
- The terribly unfair WEP and GPO provisions reduce Social Security benefits for public sector retirees who receive a public pension or the spouse or survivor of a Social Security beneficiary who worked for a period of time in a job not covered by the Social Security program.



2023 OAM Toolkit **Lobby Visit Talking Points**

- The affected retirees dedicated their lives to public service and include public school teachers, police officers, postal workers, firefighters and certain federal, state and local government employees.
- More than 2.5 million Social Security beneficiaries are affected by one or both of these provisions.
- Those affected do not receive the full Social Security benefits that they otherwise earned. The WEP and GPO disproportionately affect lower-income workers and women, and as a result, many face economic hardship during retirement.



2023 OAM Toolkit
Lobby Visit Report Back Form

Click here to fill out this form online.

Representative's Name, State and District: _____

Representative or staff in visit: _____

Alliance Participants in Meeting: _____

CIRCLE RESPONSE FROM MEMBER OR STAFF

Table with 4 columns: ISSUE, PRO-RETIREE POSITION, ANTI-RETIREE POSITION, UNDECIDED. Rows include Social Security, Medicare, Debt Ceiling, and WEP/GPO.

Follow-up commitments from the Representative's office: _____

Follow-up commitments from the Alliance participants: _____

Any follow-up needs from the national Alliance: _____

Please fill out and submit immediately using the online Lobby Visit Report Back Form or via email to Mobilization@RetiredAmericans.org.



2023 Older Americans Month Toolkit Event Planning Guide

Keep Your Promise Events

Social Security and Medicare represent a promise that the government made to the American people since 1935 and 1965 respectively. Republicans are threatening to hold the United States economy hostage by refusing to raise the debt limit until their demands for cuts to our hard-earned benefits are met. Retirees must speak out and demand that Congress keeps its **hands off of Medicare and Social Security**.

To help make your events more impactful, we've created some fantastic new materials that you can use, including Rally Signs, a petition, a postcard, and a template event flier. Our 2022 Congressional Voting Record is also a great tool to use to plan Retiree Hero certificate presentations and Retiree Zero actions for those who voted against retirees' interests.

The list of Alliance materials and order form are available [on our website](#). Alliance staff are available and eager to help you plan your event! Please reach out to mobilization@retiredamericans.org to get started.

Events

The Alliance for Retired Americans encourages retirees to plan rallies or protests at key Members of Congress' offices calling on them to pass a clean debt ceiling limit raise with no cuts or strings attached.

Possible Event Agenda

- Welcome participants
- Remarks from Alliance State President
- Remarks from retiree champion Member of Congress/guest speaker
- Social Security/Medicare Storytellers call upon elected officials to preserve their earned benefits.

Media Coverage

Alliance communications staff will help with media turnout and prepare press releases.

Event Turnout

Alliance staff can provide phone bank lists, invitation emails, and social media invites, and help strategize ways to build the biggest possible crowds for your event.

Materials Needed

- **Camera Phone** (and designated event photographer/videographer)
- **Rally Signs/Placards** Contact the Alliance to have signs shipped to your location before the event

- **Extra Large Sharpies** The Alliance will ship large Sharpie markers with your “Hands Off” rally sign orders. Please make sure to use them to write on the signs, as smaller markers may make the signs hard to read in photos.
- **Keep Your Promise Petition** to circulate to attendees
- **Sign in sheets/pens/clipboards**
- **Alliance Banner and T-Shirts**

Pictures

In order to make your event as impactful as possible, it is important to take high-quality, high resolution photos and share them with the national Alliance as soon as possible. We’ve included our Photography for Action photo guide in this toolkit as a refresher. Below are some examples of high-quality photos.



Sample Letter to the Editor: Social Security #1

[Date]

Dear Editor:

Nearly 66 million Americans - 1 out of every 4 households - rely on their hard earned Social Security benefits to make ends meet. That is why I am concerned any time Social Security is under attack.

GOP extremists in the U.S. House demanded that Speaker Kevin McCarthy commit to slashing Social Security in order to raise the debt limit. House Democratic Whip Katherine Clark was right when she said that these GOP plans amount to "taking our seniors hostage."

Congress must reject any attempts to use the debt limit as an excuse to cut this critical program. I strongly urge my Rep. _____ and my Senators _____ and _____ to vote for a clean debt limit increase with no cuts to Social Security.

It would be fantastic if this could be done by the end of May, which is Older Americans Month.

Sincerely yours,

[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #2

[Date]

Dear Editor:

Social Security lifts more people out of poverty than any other program. Fifty-two million Americans rely on Social Security retirement benefits, and one in four Americans over age 65 relies on Social Security for 90% of their income.

Despite these indisputable facts, Republicans have made it clear that they intend to destroy Social Security. Holding the economy hostage during the debt ceiling debate isn't even enough for them anymore. Several GOP House members have publicly supported schemes that will further endanger earned benefits, like raising the retirement age.

As retirees, we have earned our Social Security benefits after a lifetime of hard work. We will not stand for any cuts for current or future retirees.

Let us honor seniors in May, which is Older Americans Month, by preventing MAGA Republicans from dictating destructive policies that would harm seniors and every American who wants to have a secure retirement.

Sincerely yours,
[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #3

[Date]

Dear Editor:

As a bedrock of our retirement security, Social Security is not only essential, it is earned. Americans pay for these benefits throughout their life with every paycheck.

Still, many Republicans have pledged to cause our country to default on our national debt unless President Biden and Democrats agree to slash it.

Making matters worse, high profile GOP presidential candidates are pushing for policies that will translate into benefit cuts or privatization, like raising the retirement age.

May, which is Older Americans Month, is a great time for older Americans to tell Congress that Social Security is not up for grabs.

Sincerely yours,
[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #4

[Date]

Dear Editor:

As a retired _____, I know how important Social Security is. It helps millions of retirees, people with disabilities, widows, and children who have lost a parent. One in four Americans over age 65 rely on Social Security for 90% of their income.

Despite these key facts, Republicans have told us over and over again that they will demand cuts to Social Security as the price of raising the debt limit. Doing this as Older Americans Month approaches in May is even more insulting.

This cannot stand. As retirees we have earned our Social Security benefits after a lifetime of hard work.

We must not, under any circumstances, allow extremist Republicans to dictate destructive policies that would harm not only seniors, but all Americans. I urge my Rep. _____ and my Senators _____ and _____ to vote for a clean debt limit increase with no cuts to Social Security.

Sincerely Yours,
[Name, Alliance position] [Address]

May 2023

OLDER AMERICANS MONTH

| April '23 | | | | | | | June '23 | | | | | | |
|-----------|----|----|----|----|----|----|----------|----|----|----|----|----|----|
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| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 | 25 | 26 | 27 | 28 | 29 | 30 | |
| 30 | | | | | | | | | | | | | |

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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| 30 | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 Memorial Day | 30 | 31 | 1 | 2 | 3 |
| 4 | 5 | | | | | |

- =House and Senate Recess
- =Senate Recess Only
- =House Recess Only
- Blue Text =Federal Holiday, National Offices Closed
- Green Text =Holiday
- Red Text =Alliance Dates of Note