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Report: Social Security Benefit Cuts Would Be Devastating for Americans

More than half (56 percent) of Americans surveyed <u>in a new analysis</u> from Nationwide Financial agreed that they would "not be able to survive" if they even lost half of their monthly Social Security payment.

<u>The survey</u> showed that beneficiaries are having a hard time making ends meet, with 52 percent saying they have cut back on discretionary spending (dining out, traveling, etc.) and nearly one in five saying that it's more difficult to manage or access their benefits this year.

Americans are also growing more worried about the longevity of earned benefits, with more than 80 percent of those surveyed saying that they're concerned about the future of Social Security.

The latest Social Security Trustees Report shows that the Social Security Trust Fund will be able to pay full benefits and expenses until 2033, but will only be able to pay out 77 percent of benefits after that point if Congress does not act.

"Older Americans rely on the Social Security benefits they've earned. They should not have to worry about whether they will be able to access those benefits and/or whether they will receive the full amount," said **Richard Fiesta**, Executive Director of the Alliance. "We could actually avert this impending crisis and strengthen benefits if millionaires and billionaires just paid their fair share."

TAKE ACTION: <u>Tell Congress to strengthen Social Security by making the wealthy pay</u> their fair share.

Alliance Condemns Political Violence

"Political violence undermines our democracy and makes it harder to solve the serious challenges we face," said **Robert Roach, Jr.**, President of the Alliance. "We urge all leaders, regardless of party or ideology, to protect every Americans' right to freedom of speech without the threat of violence and hate that is dividing our nation."

Americans Struggle to Access COVID Vaccines

HHS Secretary **Robert Kennedy**, **Jr.** has said that Americans who want COVID shots will be able to get them. However, <u>some older Americans have reported</u> going to local pharmacies to receive a COVID vaccine only to discover that Medicare currently won't cover the cost.

The Food and Drug Administration (FDA) and Centers for Disease Control and Prevention (CDC) approve vaccines and provide recommendations about who should receive a vaccine, but the HHS Advisory Committee on Immunization Practices (ACIP) determines whether insurance – both Medicare and some private plans – will pay for them.



In August, the FDA revised its guidance and approved updated coronavirus vaccines for Americans who are aged 65 years and older, or who are at least six months old and have an underlying health condition that increases their risk of severe complications from the disease.

Even though the FDA and CDC have approved updated COVID shots for older Americans, it's unclear whether

seniors will need a prescription to get the shot, and whether insurance plans – including Medicare – will be required to pay for them. Typically, the ACIP panel would have met earlier this year to determine these logistics, but since HHS Secretary **Kennedy** fired all members of the committee in June, the meeting is now delayed until September 18.

Medicare covers all vaccines recommended by ACIP, but if the committee decides not to recommend them, updated shots could cost seniors as much as \$200.

"Health officials are still advising that Americans aged 65 and older get a booster shot to avoid serious complications from COVID," said **Joseph Peters**, **Jr.**, Secretary-Treasurer of the Alliance. "Seniors who are concerned about the cost of the vaccine should consider waiting to book an appointment until after ACIP meets. If booking an appointment before September 18, seniors should be prepared to pay out-of-pocket and monitor local health authorities for updates on guidance."

Register Now: Join us at the Alliance's Annual Retirement Security Symposium on November 19

The Alliance is pleased to invite you to attend our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, **on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM** at AFL-CIO headquarters in Washington, DC.

"Presenters and attendees will discuss and learn about the latest developments regarding defined benefit pensions," said President **Roach**. "We will also focus on other national retirement security issues, including Social Security."

Liz Shuler, President of the AFL-CIO, and Rep. **John Larson** (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, have been invited to speak at the event.

Due to limited space, please RSVP at https://tinyurl.com/Symposium111925 by **November 1, 2025**. A continental breakfast and lunch will be provided. The event will also be livestreamed. Respondents who RSVP to attend virtually will receive the link for the livestream.

If you have any questions, please contact Joni Jones at jjones@retiredamericans.org / 202-637-5377.

KFF Health News: In the Fallout From Trump's Health Funding Cuts, States Face Tough Budget Decision

By Stephanie Armour and Christine Mai-Duc and Sam Whitehead and Arielle Zionts

Patients begin lining up before dawn at Operation Border Health, an annual five-day health clinic in Texas' Rio Grande Valley. Many residents in this predominantly Latino and Hispanic region spanning the Mexican border lack insurance, making the health fair a major source of free medical care in South Texas for more than 25 years.

Until this year. The Trump administration's plan to strip more than \$550 million in federal public health and pandemic funds from Texas helped prompt cancellation of the event just before its scheduled July 21 start.

"Some people come every year and rely on it," said Hidalgo County Health and Human Services Director Dairen Sarmiento Rangel. "Some people even camp out outside of Border Health so they can be the first in line to receive services. This event is very important to our community."

States and local governments have made painful program cuts in the wake of major reductions in federal health funding that have already taken effect. Now, they're sizing up the financial hits to come — some not until late next year or beyond — from the "One Big Beautiful Bill Act," the tax and spending law congressional Republicans passed in July that enacts much of President Donald Trump's domestic agenda.

Read more here.

The Alliance for Retired Americans is a national grassroots advocacy organization with 4.4 million members fighting for retirement security for all Americans. www.retiredamericans.org @activeretirees