



## Resolution Social Security

*Adopted* March 12, 2002

*Amended* September 6, 2002

*Amended* May 12, 2006

**Whereas** economic security for American families is an essential part of national security, and Social Security is the foundation of America's retirement security program; and

**Whereas** the Social Security system is a unifying force for our nation at a time when national unity is a paramount value; and

**Whereas** Social Security protects virtually all American families against the loss of earnings resulting from retirement, disability, or death; and

**Whereas** Social Security is vital to the well-being of all Americans because of the ability of the survivors and disability benefits program to provide necessary resources for eligible Americans regardless of age; and

**Whereas** two-thirds of older Americans rely on Social Security for half or more of their income; 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 revenues and reserves are fully adequate to pay all benefits due at least until 2040 and adequate to pay 74 percent of benefits thereafter; and

**Whereas** the Social Security Administration's (SSA) rules for expedited disability claims and appeals may result in cumbersome hurdles for eligible applicants; 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 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** transitional costs to privatize Social Security accounts would be very costly and recklessly drain funds from the Social Security Trust Fund; and

**Whereas** despite Congressional resistance to Social Security privatization, President Bush in his FY 2007 budget would divert \$712 billion over 10 years to pay for private accounts while cutting benefits; and

**Whereas** the American people soundly rejected proposals to privatize Social Security in 2005; and

**Whereas** the delegates to the 2005 White House Conference on Aging overwhelmingly opposed the privatization of Social Security; and

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

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

1. Strongly supports strengthening and improving the current Social Security system, including the Social Security Administration; and
2. Demands that the development of any plans to privatize Social Security by diverting Social Security revenues into individual accounts subject to investment and market risks should cease immediately; and
3. Supports making Social Security's financing more equitable and stable by substantially raising or eliminating the cap on earnings covered by Social Security; and
4. 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
5. Believes consideration should be given to a general benefit increase at age 85 for all Social Security beneficiaries to improve the adequacy of benefits and the establishment of a minimum Social Security benefit so that those most dependent on Social Security get benefits at least at 100% of the poverty level; and
6. Supports basing cost-of-living adjustments on the true cost-of-living of Social Security beneficiaries derived from a more precise determination of living costs for seniors and persons with disabilities; and

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The Alliance for Retired Americans is a nationwide organization of three million union retirees and other older and retired Americans working together to make their voices heard in the laws, policies, politics and institutions that shape our lives.

7. 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
8. 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
9. 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
10. Opposes any increase in either the early retirement age or any further increase in the normal retirement age beyond current law; and
11. Opposes changing the Social Security benefit formula to increase the number of years of earnings counted, or to index wages to prices instead of wages because this would lead to an erosion of the real value of future Social Security benefits; and
12. Opposes changes to the Social Security disability insurance program that restrict eligibility and undermine due process in claims and appeals.