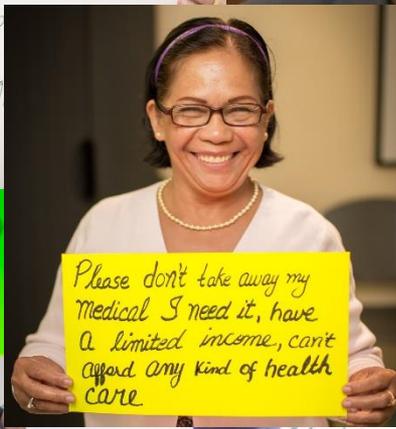


JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

1



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

JUSTICE POVERTY

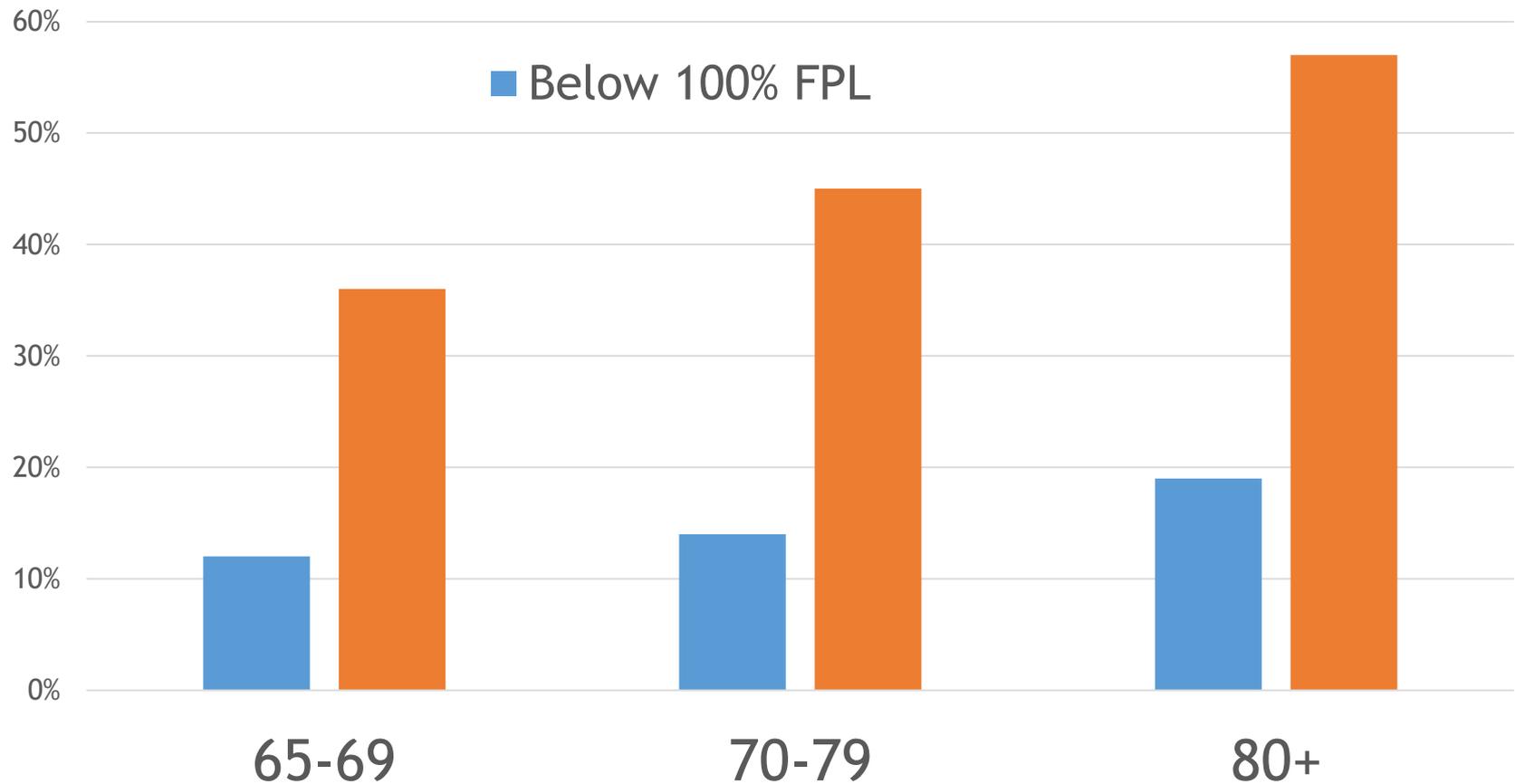
7.1

+ 1M
MORE
IN NF

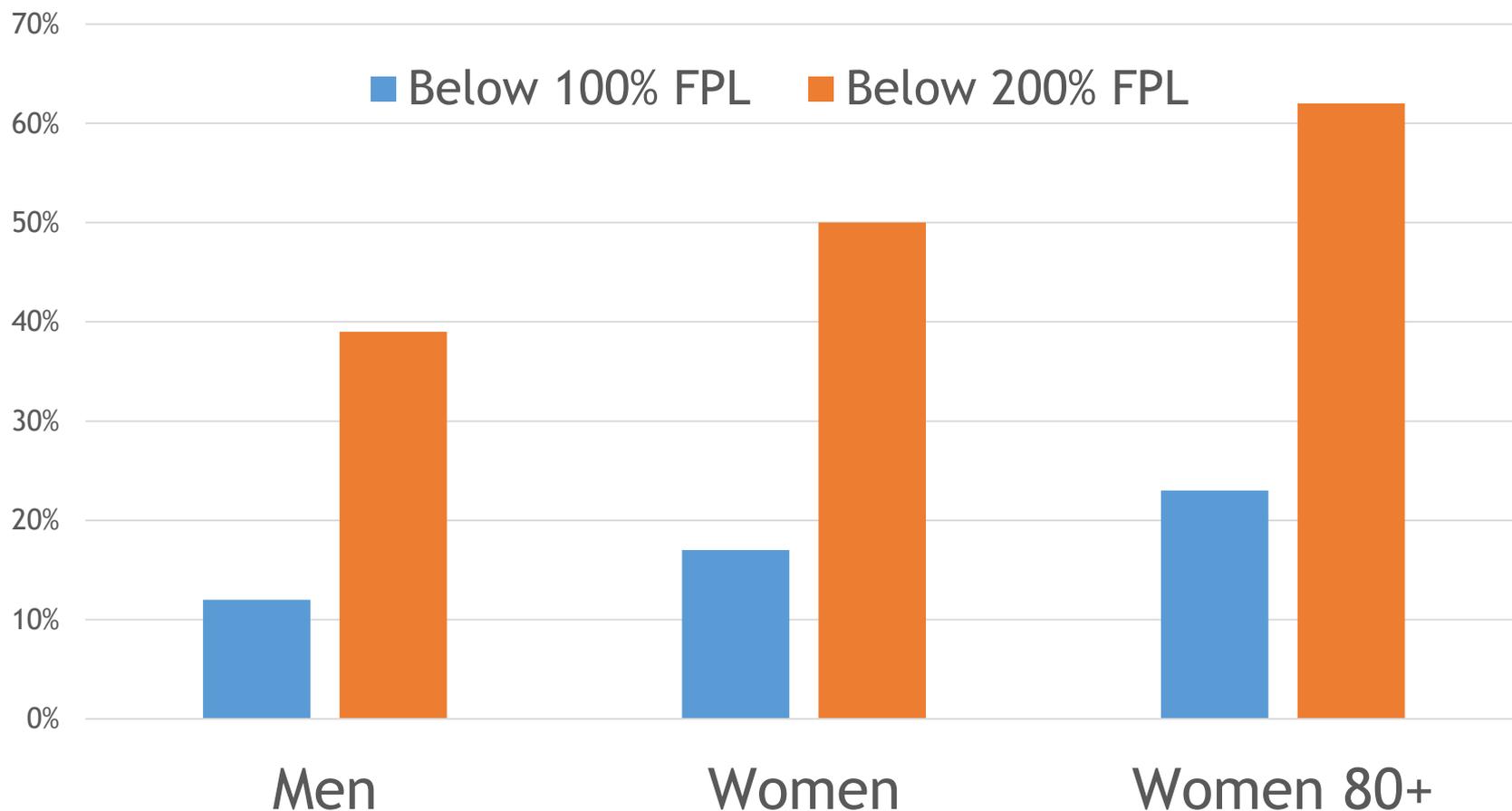
M I L L I O N
SENIORS IN POVERTY

Per Supplemental
Poverty Measure

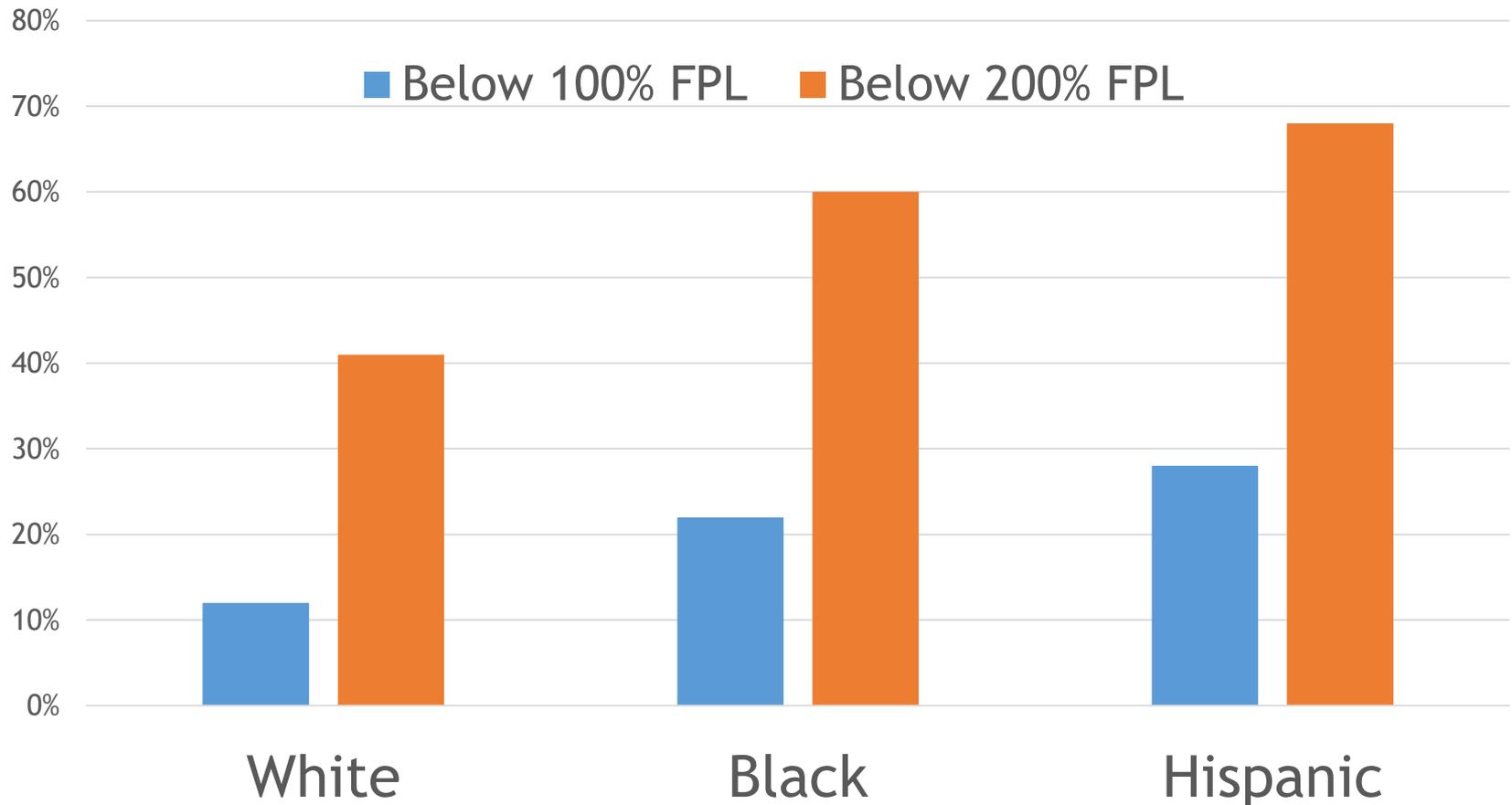
Older seniors are more likely to be poor



Older women are more likely to be poor



Older people of color are more likely to be poor



Those in fair or poor health are more likely to be poor



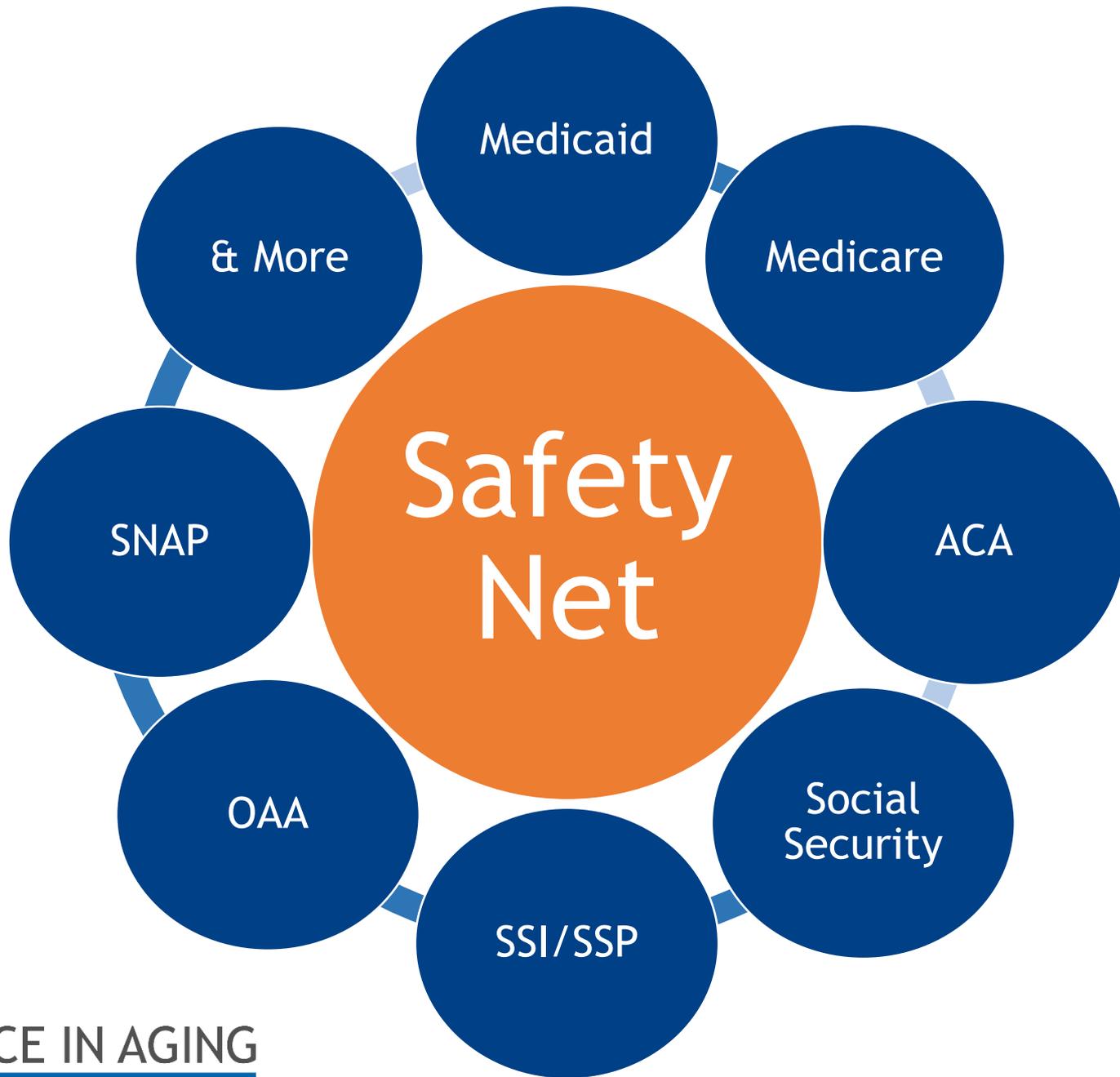
LIFETIME OF POVERTY

AGING INTO POVERTY

WHY?

How we age - including how many of us age in poverty - is influenced by social policies and structures that can and should change









Current State of Play

PREVIOUSLY ON
GAME OF THRONES

January: R's pass budget resolution

March: House fails to pass American Health Care Act

May: House passes American health Care Act

July: Senate votes down "Skinny Repeal"

August: Graham, Cassidy revives debate

September: No vote in time

November: R's make big push on tax bill

December: R's pass tax bill in record time

TAX CUTS AND JOBS ACT
TWO STEP ATTACK
ON SENIORS

STEP ONE:

Tax cuts for the rich
drive up deficits

TAX CUT ADDS

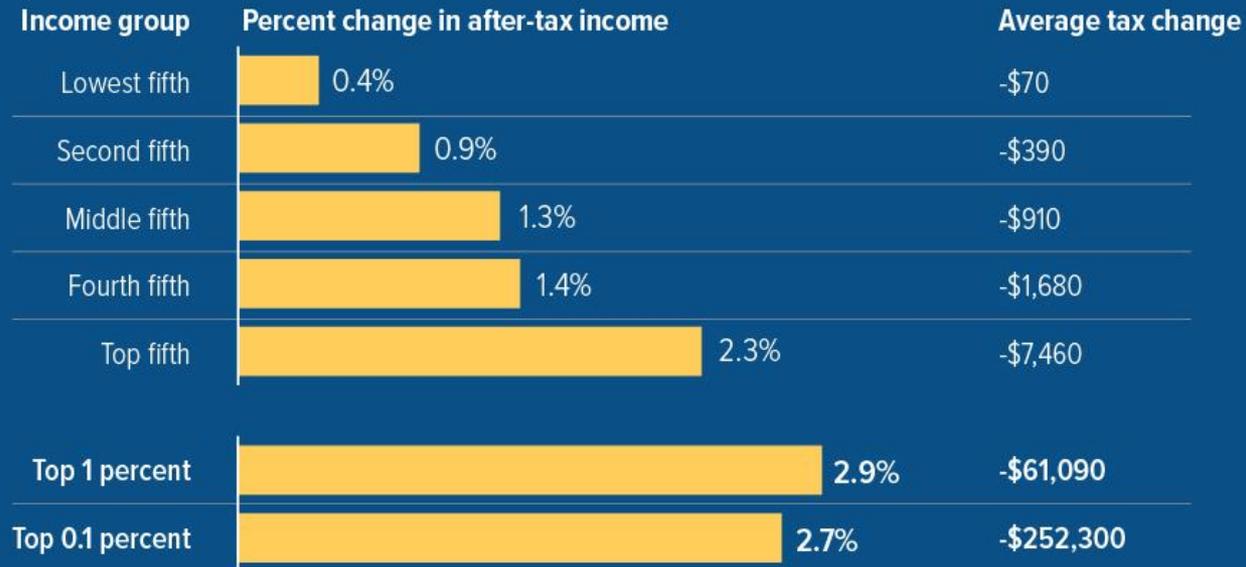
\$1.5T

TO THE DEFICIT

Over 10 Years

FINAL GOP TAX BILL DELIVERS LARGE TAX CUTS TO MOST WELL-OFF

2025



Note: Excludes effect of repeal of health reform's individual mandate

Source: Tax Policy Center

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

STEP TWO:

Use deficits to justify
cuts to programs

“We're going to have to get back next year at entitlement reform, which is how you tackle the debt and the deficit...Frankly, it's the health care entitlements that are the big drivers of our debt, so we spend more time on the health care entitlements – because that's really where the problem lies, fiscally speaking.”
- House Speaker Paul Ryan, 12/6/18

“We have to do two things. We have to generate economic growth which generates revenue, while reducing spending. That will mean instituting structural changes to Social Security and Medicare for the future.”
Senator Marco Rubio, 11/29/17

THIS SEASON ON...

Medicare
Social Security

Medicaid

SNAP

Housing Assistance

SSI

Disability Benefits

Jan 31-Feb 1: Annual GOP Retreat
Feb 5 (tentative) Release of President's FY19 budget
Feb 7-9 House Democrat's retreat
Feb 8: CR "shutdown" deadline
Feb 17-25: Congressional recess (House and Senate)

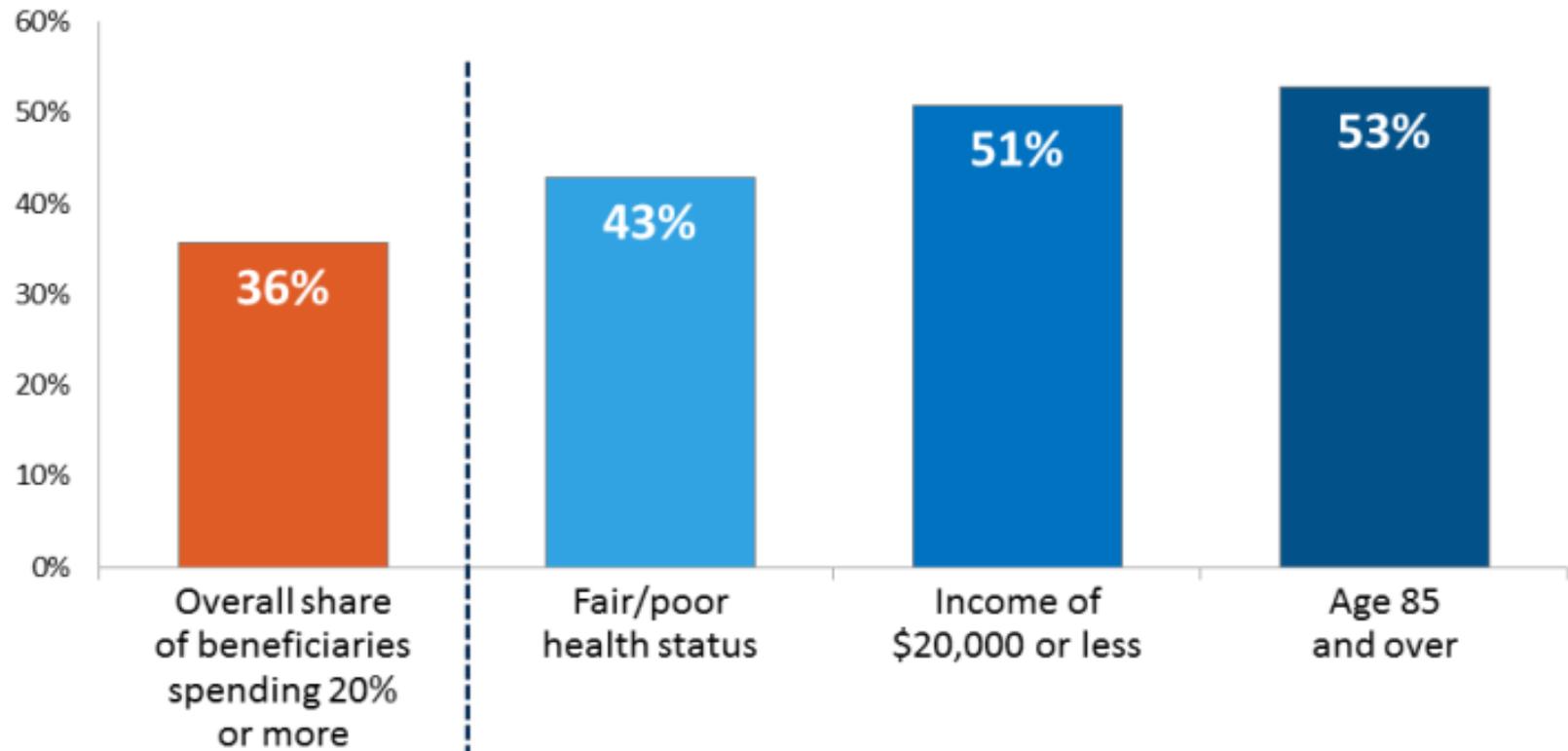


Looking ahead

Medicare

Figure 17

More than one-third of traditional Medicare beneficiaries spent at least 20% of per capita total income on out-of-pocket costs in 2013, but larger shares of those in fair/poor health, with low incomes, and ages 85 and over



NOTE: Estimates based on spending and income amounts in 2016 dollars. Excludes Medicare Advantage enrollees and beneficiaries enrolled in Part A or B only. Total out-of-pocket health care spending includes spending on services and premiums for Medicare and private health insurance premiums. Per capita income for married couples is income for the couple divided by two.

SOURCE: Kaiser Family Foundation analysis based on CMS Medicare Current Beneficiary Survey 2013 Cost and Use file.



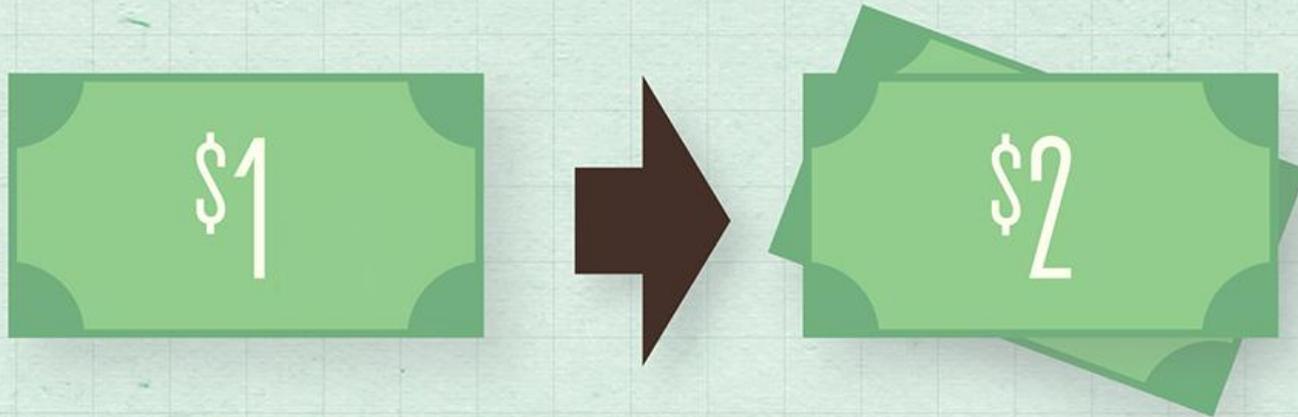
Social Security

62M

\$1,360

Average retirement benefit

Social Security's Multiplier Effect



People spend their Social Security benefits on goods and services.



A grocery store and its employees see an increase in income—and then spend it.



Companies that get their business hire more employees, who in turn spend their paychecks.



TABLE 1

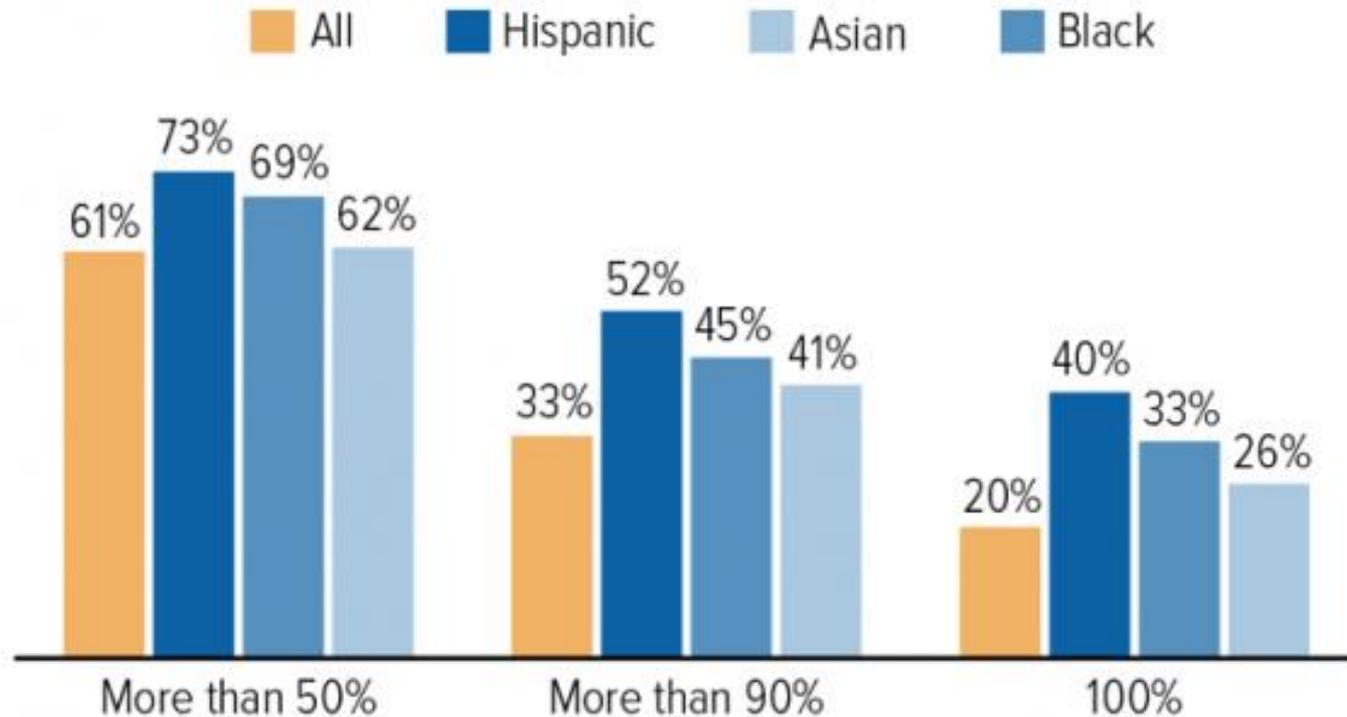
Effect of Social Security on Poverty, 2015

Age Group	Percent in Poverty		Number Lifted Out of Poverty By Social Security
	Excluding Social Security	Including Social Security	
Children Under 18	21.2%	19.7%	1,078,000
Adults Ages 18-64	15.4%	12.4%	5,944,000
Elderly Age 65 And Over	40.5%	8.8%	15,067,000
Total, All Ages	20.5%	13.5%	22,090,000

Source: CBPP, based on data from the Census Bureau Current Population Survey, March 2016

Most Elderly Beneficiaries Rely on Social Security for the Majority of Their Income

Percentage of elderly beneficiaries, 2014



Note: Data are for beneficiaries age 65 or older. Income excludes noncash benefits such as SNAP (food stamps) or savings that might be available to supplement monthly income.

Source: Social Security Administration, 2014 data.

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Trust fun RESERVES run out

2034

Could still pay 75% of benefits

Addressing Solvency

1. Take more \$\$\$ in
2. Send less \$\$\$ out

1. Take more \$\$\$ in

Raise the Social Security Tax

Lift the cap (\$128,400)

Immigration = more workers



2. Send less \$\$\$ out

Raise the retirement age

Change Cost of Living Adjustment





Action

Text
4JUSTICE
to
51555

Justice in Aging

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@justiceinaging