



# Champaign County Health Care Consumers

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*Grassroots organizing for health care justice since 1977.*

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June 21, 2011

Senator Dick Durbin  
309 Hart Senate Bldg.  
Washington, DC 20510

CC: Sara N. Froelich  
525 South Eighth Street  
Springfield, IL 62703

CC: Bill Houlihan  
525 South Eighth Street  
Springfield, IL 62703

Dear Senator Durbin,

**On behalf of the Champaign County Health Care Consumers (CCHCC) Medicare Task Force, we are writing you to ask you to protect Social Security and avoid raising the retirement age.**

In your position as a member of the Gang of Six, we understand that you are working on creating a bipartisan proposal to reduce the national deficit. While you have not released the details of your plan, there has been speculation that the Gang of Six plan will closely resemble the Simpson/Bowles plan released in December 2010.

Our Medicare Task Force strongly opposed the Simpson/Bowles plan because it proposed raising the Social Security retirement age from 67 to 69. When our group met with you on September 1, 2010, you told us that you opposed any cuts in Social Security benefits or raising the retirement age. Unfortunately, despite these assurances, you voted in favor of the Simpson/Bowles plan. We were grateful when that plan ultimately failed, but we are very concerned that these Social Security cuts may become a reality through the Gang of Six proposal. We would like to reiterate why we feel that Social Security should be off the table as you work to reduce the federal deficit and call on you to vote against any cuts to the Social Security benefits that we have earned.

**Why cuts to Social Security should NOT be on the table**

Social Security opponents are busy spreading myths and misinformation on Capitol Hill and beyond, but in reality, cuts to Social Security should not be discussed under the pretense of lowering the budget deficit. Social Security is a budget-neutral program and has not added one cent to the budget deficit. As workers and employers, we pay for Social Security retirement, disability and survivorship protection for ourselves, and our families, through a dedicated payroll tax. In fact, not only has Social Security not contributed to the budget deficit (because it is in a fund entirely separate from the national budget), but the federal government has borrowed \$2.6 trillion from the Social Security

reserve fund. There is a myth that Social Security is bankrupt, but in fact, the program has a \$2.5 trillion surplus today, which is projected to grow to \$4.2 trillion by 2025.

Millions of Americans count on Social Security as a financial foundation, and often a financial lifeline. There are currently 53 million Social Security beneficiaries, including retirees, people with disabilities, and families receiving survivor's benefits. Social Security is particularly important for our nation's aging population. In fact, two out of three seniors rely on Social Security for half or more of their income.

It is misleading to think that the Social Security retirement age should be raised because the average American lives longer now than when Social Security was passed. While the average American may be living longer, it is higher income individuals who are actually making that average go up. Lower income individuals, who rely more on Social Security for their retirement income, are not living significantly longer. As a matter of fact, a study done in 2000 by the Department of Health and Human Services found that there was a difference of more than 14 years in the life expectancy of low-income black men compared to high-income white women (66.9 years vs. 81.1 years). Lower-income individuals tend to work more strenuous jobs and have less access to quality health care. Therefore, even if someone lives past the age of 69 that does not mean that they are healthy enough to be able to wait tables or work construction until that age.

While Social Security retirement benefits are vital for lower-income Americans who are physically unable to continue working until the age of 69, reaching the Social Security retirement age also begins eligibility to receive Medicare. CCHCC regularly receives calls from people between the ages of 55 and 65 who have lost their jobs, and subsequently their health coverage, and are unable to find an insurance company who will accept them due to age and pre-existing conditions. These people are struggling to hold on until they can get Medicare to get the health care that they need. By raising the Social Security retirement age, you will be pushing both financial stability and health coverage even further out of reach for these Americans.

It is for these reasons that the Medicare Task Force is strongly opposed to any efforts to cut Social Security benefits by raising the retirement age. We hope that you will consider our concerns expressed both in this letter and when we met with you last fall as you move forward with the Gang of Six deficit reduction proposal. We encourage you to look at the proposal released by Rep. Jan Schakowsky in December 2010 for ideas on how you can address our nation's fiscal problems without paying for it on the backs of seniors and people with disabilities. We are counting on you.

Sincerely,

*The Champaign County Health Care Consumers Medicare Task Force*