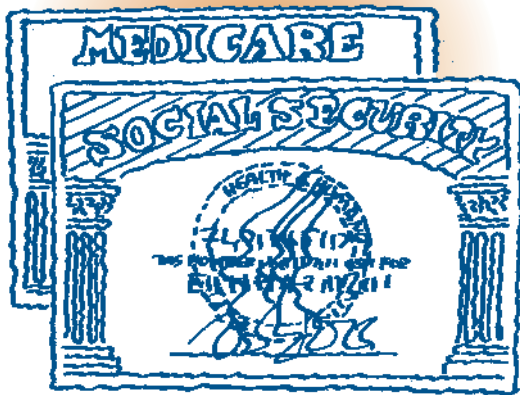


**Social
Security
and Medicare:**

**MYTHS,
LIES AND
REALITIES**

A Primer

Institute for America's Future



Institute for America's Future

1025 Connecticut Avenue NW, Suite 205
Washington, DC 20036

www.ourfuture.org

The INSTITUTE FOR AMERICA'S FUTURE is a center for research and education founded by over 100 prominent Americans. The Institute's goal is a more progressive and democratic civic debate focused on an economy that works for working families. AMERICA'S FUTURE is the organizer of the New Century Alliance for Social Security and Medicare, a coalition of national and local leaders working to strengthen and protect Social Security and Medicare.

SOCIAL SECURITY AND MEDICARE: MYTHS, LIES AND REALITIES was written by Roger Hickey, Institute Co-director and Thomas Matzzie, Policy Analyst and coordinator of the Institute's Social Security Project.
Illustrations: Curtiss P. Calleo.

In his excellent new book, *SOCIAL SECURITY AND ITS ENEMIES*,¹ Max Skidmore reminds us that, from the beginning, powerful forces opposed to Social Security and Medicare have regularly used deceptive analysis, deceitful arguments, and outright falsehoods in an attempt to convince Americans that Social Security and Medicare should be cut, dismantled or changed fundamentally.

They would "privatize" both programs, diverting Social Security taxes to create risky private accounts to be invested in stocks (changes that would entail cuts in benefits and increases in the retirement age). They would change Medicare from a program that pays for certain guaranteed health benefits to one which provides whatever a limited voucher will purchase from an HMO.

Ironically, the politicians who want to make these big changes have suddenly fallen silent as we approach the next election. But citizens are joining together to insist on a robust public debate about the future of Social Security and Medicare—before, and not after, the 2000 election.

Social Security and Medicare: Myths, Lies and Realities is designed to help you sort out the wild claims about these important programs, which are regularly promoted to the press, the public and lawmakers. If we can get beyond the myths and lies, the public can then make informed, democratic choices.

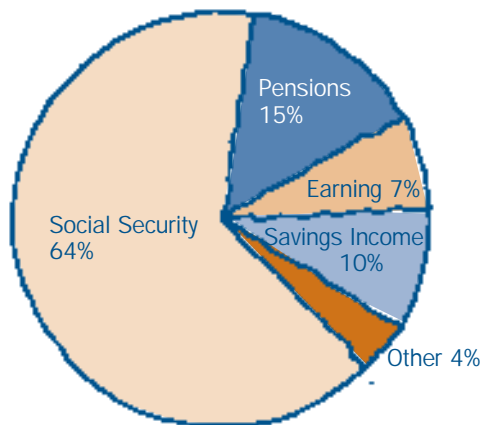
MYTH **1** They want you to believe
Social Security won't be there when you retire.

“If you are under the age of 50, there is a 100 percent chance the Social Security system will leave you high and dry during your golden years.”

CONSERVATIVE SYNDICATED COLUMNIST TONY SNOW.²

A key part of the message of those who want to dismantle Social Security is the assertion that the system won't be able to keep its promises. They know that Americans strongly support Social Security. But if they can weaken public confidence in the system, they hope the public may be willing to accept the painful benefit cuts or increases in the retirement age which are part and parcel of a “privatized” Social Security system.

Social Security Provides Most of the Income for Typical Older Americans



SOURCE: SOCIAL SECURITY ADMINISTRATION

REALITY

Social Security will be there for you and for future generations

For over 60 years, Social Security has never missed a payment—fulfilling its role as a foundation of economic security for millions of Americans. Even under pessimistic projections it will be able to meet 100 percent of its obligations for the next 34 years. The real threat to Social Security is not structural, economic or demographic, but rather political. Will politicians cut benefits, raise the retirement age, or privatize the system? Or will they make modest reforms to guarantee benefits for generations to come?

Social Security and Medicare are part of our **social insurance system**. Social Security's guaranteed retirement and disability benefits provide economic security to **44 million** Americans. According to the Center on Budget and Policy Priorities,³ without Social Security, **14 million** more Americans would be living in poverty, and a very high percentage would be women and minorities. Because of Medicare over **33 million** older persons and persons with disabilities live longer, have access to quality health care and are not driven into poverty because of health costs.

But the importance of Social Security and Medicare extends to a far wider cross-section of the American public: to the **150 million** workers and dependents who are insured against disability and the loss of a family breadwinner. Young workers can be secure in the knowledge that a baseline of guaranteed security and health care will be available for their parents—and for themselves.

MYTH **2** They want you to believe
You would do better putting
your money in stocks than
paying into Social Security.

“One significant advantage of a privatized system is the greater retirement income earned from investing in markets.”

WILLIAM SHIPMAN OF STATE STREET BANK,
WHICH COULD POTENTIALLY EARN BILLIONS OF DOLLARS
FROM PRIVATIZATION.⁴

Privatizers want to convince Americans that Social Security won't be there and that investing our taxes in the stock market would make us rich. But their claims for private accounts are based on bogus comparisons and bogus projections. Privatization simply cannot provide the benefits and the security that Social Security will continue to provide.



REALITY
The vast majority of Americans
would be worse off if Social
Security were privatized.

Current Social Security taxes pay for benefits for current retirees. The privatizers' plans to divert Social Security taxes to pay for 150 million private accounts would undermine the system's finances. That's why most privatization plans also call for big reductions in Social Security's guaranteed benefits, cuts in annual cost of living adjustments, and for raising the retirement age for future retirees. The privatizers claim that investments in the stock market would perform so well that they would more than make up for these cuts in guaranteed Social Security benefits. Don't bet on it.

Remember that the stock market goes down as well as up. Plus, the fees charged by Wall Street to administer each account take a big bite out of whatever the account earns.

Social Security provides a guaranteed benefit that lasts until you die—not just until your savings run out. And Social Security protects whole families—with benefits for spouses and children and disability insurance. These would cost a fortune to buy in the private market. Many people would not be able to buy it privately at all.

A study⁵ by the respected Employee Benefits Research Institute⁶ has compared the benefits provided by today's Social Security with a privatized system. They concluded that the vast majority of people now alive would be worse off under privatization.

MYTH **3** They want you to believe
The Baby Boomers' retirement will bankrupt Social Security and Medicare.

“Social Security is a generational scam—fiscally unsound and generationally inequitable. The Boomers will bankrupt their children.”

RICHARD THAU OF THE RIGHT-WING YOUTH ORGANIZATION THIRD MILLENNIUM.⁷

Another part of the “train wreck” message promoted by the privatizers seeks to create a generational divide between old and young. One way to do this is to demonize the old, or in the case of the Baby Boomers, the future old.



REALITY

The Baby Boomers are no surprise to America.

When the Boomers were children, America provided for them by building new schools. We have known for a long time that the Boomers would start retiring in the year 2010. The Social Security system has tax rates currently high enough to pay for their retirement. At present the system has annual surpluses of more than \$120 billion.

Self-styled “Gen-X” privatization advocates call for benefit cuts and private accounts on the grounds of generational equity. But other youth groups, like the 2030 CENTER⁸ point out that today’s young workers would lose the most from privatization since they would bear the burden of the transition to a new, inferior system with its lower guaranteed benefits, higher retirement age, and weakened survivors and disability insurance. In short, they would inherit a system that does not protect families and is very risky.

Medicare is not going bankrupt. Like Social Security, it will always have tax revenue. Medicare is not in crisis. It does its job today and conservative projections estimate that it will have no problems for at least another 15 years. The challenges faced by Medicare are the same as those faced by employer health plans: health care inflation is higher than inflation in other goods and services. As a result, costs continue to rise. This is the primary reason why Medicare will cost more in the future, not demographics or the baby boomers. However, prudent adjustments—not a fundamental restructuring—are the right path for Medicare reform.

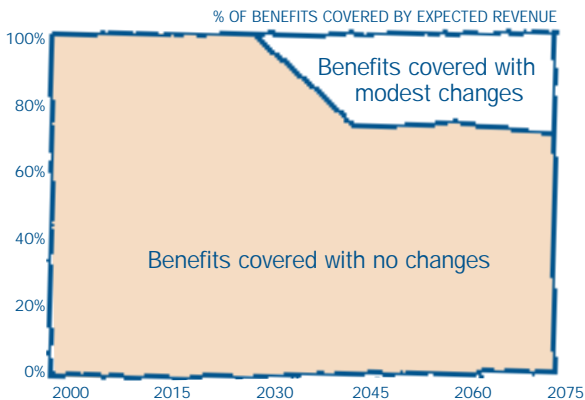
MYTH **4** They want you to believe
The Social Security trust funds will run out of money around 2034.

“And by the year 2034, even if the government has made good on all the IOUs owed the Social Security “trust fund,” the trust fund will be empty.”

SANDRA BUTLER, OF THE PRO-PRIVATIZATION UNITED SENIORS ASSOCIATION.⁹

Everybody from the Social Security Commissioner to the libertarian Cato Institute to the AARP talks about the year 2034. However not everybody explains what that date means.

Social Security is *Not* Disappearing



SOURCES: CALCULATED FROM 1998 ANNUAL REPORT OF THE OASDI TRUSTEES

REALITY
Social Security will not and can not go broke.

Social Security has always been a pay-as-you-go system, in which today’s payroll taxes pay for today’s benefit checks. As long as the economy produces tax revenue, Social Security will have a steady stream of income—and will be able to continue paying benefits.

In anticipation of the Baby Boomers retirement, Congress raised payroll taxes starting in 1983, and those extra taxes have gradually created a “trust fund” above and beyond the pay-as-you-go system. The Social Security trust fund is invested in US Treasury bonds—the safest investment in the world. It was expected that, as the huge Baby Boom generation retires, this “trust fund” would become depleted and the system will revert to pay-as-you-go.

Under current official projections—which assume the future economy grows more slowly than it has in the past—the Social Security trust fund would be drawn down to zero in 2034 if Congress makes no changes.¹⁰ But this would not mean that Social Security is “bankrupt.” Payroll taxes will be sufficient to finance about 75 percent of the payments owed to beneficiaries. So even assuming the worst, it would take only moderate changes to enable the system to pay 100 percent of benefits to beneficiaries indefinitely into the future.

With modest changes, Social Security and Medicare will be able to effectively provide benefits as long as the United States government continues to exist.

MYTH **5** They want you to believe
Even “shoring up” Social Security won’t help, the system is doomed.

“Bankruptcy is bankruptcy, no matter how you slice it. When you’re on death row, pushing back your execution date by a year or two is of limited value.”

MICHAEL TANNER OF THE CATO INSTITUTE WHICH HAS OPPOSED SOCIAL SECURITY FOR DECADES.¹¹

Some conservatives argue that something is wrong with the design of Social Security that makes it impossible to strengthen. They are betting that in the absence of other information, people will opt for their idea with its big cuts in benefits and increases in the retirement age.

If there is a gap, we can fill it!

Policy Choice	Percent of Shortfall* Closed
Transfer 62% of budget surpluses into the Social Security Trust Funds	60%
Tax a portion of income above current tax cap. (Today, income above \$72,600 is not taxed.)	25%
Tax all income above current tax cap.	100%+
Pay a higher interest rate on treasury bonds in the trust funds (to 8 or 10%)	50-75%
Use economic growth projection of 2% like other government agencies.	25%

*AS PROJECTED BY SOCIAL SECURITY ADMINISTRATION

We Can Strengthen Medicare

Policy Choice	\$ Added to Medicare
Transfer 15% of budget surpluses over the next 15 years to Medicare.	\$794 Billion
Allow workers age 55-65 to buy into Medicare	no savings/no cost
Allow Medicare to competitively contract with insurers.	\$33 Billion
Use more general revenues to partially finance Medicare in the future.	\$ amount varies

NATIONAL ECONOMIC COUNCIL

REALITY

Social Security is sustainable, modest progressive changes can strengthen the system far into the future.

Social Security has a very good track record. From the beginning, its finances have been based on the idea that the economy will grow and that the next generation will be more prosperous—and more productive—than the last. The system needs a strong, healthy and growing economy that produces good jobs with good pay. If American workers prosper, so will the Social Security system.

When the government forecasts Social Security’s finances, it makes a big difference if they assume the economy will be strong or weak. In their new book, **SOCIAL SECURITY: THE PHONY CRISIS**,¹² economists Dean Baker and Mark Weisbrot point out that, despite the robust economy of recent years, the Social Security trustees continue to base their projections on pessimistic assumptions: a weak economy and slow productivity growth over the next several decades.

If those pessimistic assumptions do come to pass, then we will have to make changes to Social Security’s financing to avoid a modest shortfall that would occur. As the chart illustrates, there are progressive options available that would provide additional revenue into Social Security and Medicare—without harmful benefit cuts, without middle-class tax increases, and without increases in the retirement age.

MYTH **6** They want you to believe
Social Security is a bad deal for African-Americans and Hispanics

“Social Security is a bad deal for all Americans, but African-Americans and Hispanics often get the worst deal.”

WILLIAM BEACH OF THE HERITAGE FOUNDATION.¹³

The Heritage Foundation, the Cato Institute and others have published reports claiming Social Security is a bad deal for people of color and asserting that privatization would benefit these populations.

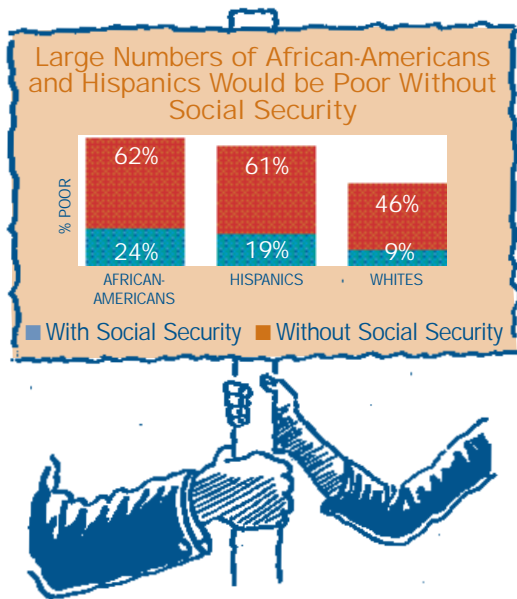
REALITY

People of color benefit from Social Security.

Social Security is a family-based system that is heavily tilted to benefit low to moderate and middle-income families. As compared with the whole US population, African-Americans and Hispanics tend to have lower average wages and less coverage by private pensions. For many of these families, Social Security makes up a much greater share of their retirement income than for the population as a whole.

The Social Security disability protections are especially important to Blacks and Hispanics because people of color are disproportionately in the more risky and dangerous jobs that lead to career-ending disability. Over half of African-Americans receiving Social Security benefits are not retired.

The pro-privatization think-tanks have published reports that argue that privatization would benefit people of color. However these studies omit massive costs and risks that would lead to the opposite conclusion. BUSINESS WEEK¹⁴ magazine reported on one such bogus study by the corporate-backed Heritage Foundation stating that “they are based on a glaring computational error.”



SOURCE: CENTER ON BUDGET AND POLICY PRIORITIES

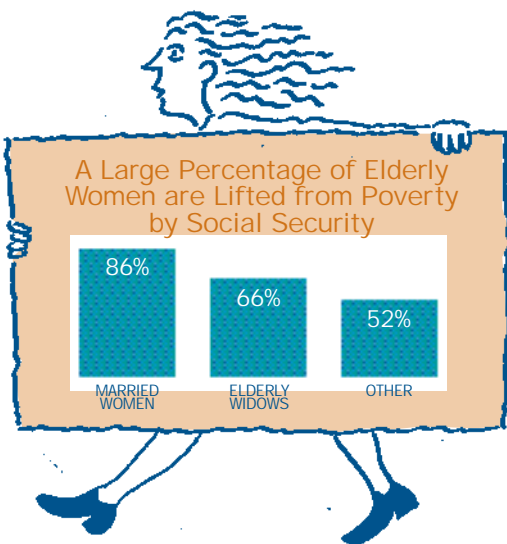
Clearly Social Security is vital to African-Americans and Hispanics. That is why America’s largest civil rights groups including the NAACP, the NATIONAL URBAN LEAGUE, the NATIONAL COUNCIL OF LA RAZA and the LEAGUE OF UNITED LATIN AMERICAN CITIZENS have joined in the fight to protect Social Security and Medicare.

MYTH **7** They want you to believe
Women would be better off if Social Security is privatized

“Women have the most to gain from a system of Personal Retirement Accounts.”

SHARON F. CANNER OF THE NATIONAL ASSOCIATION OF MANUFACTURERS.¹⁵

Women, more than one half of the US population, have different life and work-force patterns than men. Women also tend to be strong supporters of Social Security. The privatizers realized early on that they would have to make a special argument that privatization would be better for women.



SOURCE: CENTER ON BUDGET AND POLICY PRIORITIES

REALITY

Women would lose the most if Social Security is privatized

While the Social Security system is technically gender-neutral, its design seeks to take into account the work and life patterns that tend to put women at risk for old age poverty. Social Security has a progressive benefit formula that disproportionately helps low and middle income workers. It provides life-long benefits with important inflation protections and important survivors' and spousal benefits. These features of Social Security—all very important to women—would not be offered by a privatized system.

Women still tend to have lower average lifetime wages, more workforce absences and longer life expectancy than men. Pension coverage for women is very low. Plus, today's defined-contribution retirement plans are inadequate for women. So women's retirement income is especially dependent upon Social Security. And since women disproportionately depend on Social Security, the benefit cuts that privatizers would use to fund individual accounts would disproportionately harm women. **Clearly privatization would be a disaster for women.**

While privatization proposals would harm women, President Clinton, most Democratic Members of Congress, progressive groups like the INSTITUTE FOR WOMEN'S POLICY RESEARCH¹⁶ and the NATIONAL COUNCIL OF WOMEN'S ORGANIZATIONS¹⁷ are uniting behind proposals that would improve Social Security in ways that would increase benefits for elderly women living alone in order to compensate for inadequacies in private pensions for women.

MYTH 8 They want you to believe
The public wants privatized accounts—and they no longer support Medicare.

“Privatization is far more popular than other proposals for reform.”

CATO INSTITUTE PROJECT ON SOCIAL SECURITY
 PRIVATIZATION POLL BY PUBLIC OPINION STRATEGIES
 INCORPORATED.¹⁸

When pollsters ask people whether they would like to have private accounts as part of Social Security—or if they would like more “market choices” in the Medicare system—they tend to answer, “Sure.” These questions imply a free lunch. When asked follow-up questions about the necessary downsides of these proposals—benefit cuts, increases in the retirement age, about being forced into HMOs and about who pays when your voucher runs out—the public turns strongly negative.

Public Rejects Privatization’s Benefit Cuts	
Public Opinion on Social Security	Somewhat or Strongly Agree
Congress should NOT cut benefits or raise the retirement age for the purpose of funding individual accounts	89%
Congress should NOT raise the retirement age to 70	81%
Congress should NOT require anyone to put their Social Security taxes in mandatory accounts	80%
PETER HART RESEARCH	
Public Opinion on Medicare	Agree
Congress should NOT raise the Medicare eligibility age to 67.	63%
Congress should NOT require seniors to pay a larger share of Medicare costs.	80%
Congress should add prescription drug coverage to Medicare.	68%
KAISER FAMILY FOUNDATION	

REALITY
The public wants their Social Security and Medicare benefits, not something they know little about.

According to public opinion experts at HART RESEARCH,¹⁹ there are three themes that run consistently throughout public opinion research on Social Security and Medicare: 1) The public’s biggest concern is whether or not they will they get their guaranteed benefits. 2) The public knows little or nothing at all about plans to privatize Social Security or voucherize Medicare. And, 3) they are very skeptical about or opposed to these plans once they hear about them and their costs and risks.

Most polls—even those sponsored by the privatizers—show the public has strong distaste for the trade-offs made necessary by Social Security privatization. Over 62% of those polled oppose raising the retirement age, 57% oppose raising taxes and 52% oppose cutting annual cost of living adjustments²⁰. All privatization plans contain all or some of these benefit cuts.

Underestimating public support for Medicare is a big mistake. The public opposes proposals to cut the program and would rather see it expanded. Americans strongly favor both the addition of prescription drug coverage (68%) and long-term care insurance (69%) to Medicare.

Solid majorities of Americans support Social Security and Medicare, and they want to improve and strengthen these programs, not dismantle them.

MYTH 9 They want you to believe
Privatization is inevitable

“Its no longer a question of whether Social Security will be privatized but rather how much and when.”

LEANNE ABDNOR OF THE ALLIANCE FOR WORKER'S RETIREMENT SECURITY, A BUSINESS-CONSERVATIVE GROUP PUSHING PRIVATIZATION.²¹

The privatization lobby seemed to have some momentum while the debate was confined to inside Washington's beltway. Then, a year ago, citizen groups started to make themselves heard—through groups like the NEW CENTURY ALLIANCE FOR SOCIAL SECURITY AND MEDICARE. Now, as the election approaches, the privatizers are hiding their views—because they know that they are unpopular.



REALITY

Privatization is so unpopular, politicians who support it try to hide their views during the 2000 election.

The public is beginning to understand what the privatizers' agenda for Social Security and Medicare means for most Americans: cuts in benefits, a higher retirement age, and a Medicare system that gives people a voucher and forces them to buy into an HMO.

That's the reason many conservative politicians—on the advice of their pollsters—are now deciding to shut up about their pro-privatization views from now until the 2000 election.

Instead of talking straight to the voters about the details of their plans to “restructure” Social Security and Medicare, they trumpet their support for a “lockbox” which would prevent Congress from using Social Security surpluses for other programs. But as the SOCIAL SECURITY ADMINISTRATION²², the CONGRESSIONAL BUDGET OFFICE²³ and others point out—the lockbox does not give any more money to Social Security, nor does it add a single day to the life of the trust fund. The lockbox does nothing to help Social Security. It is simply a budget gimmick.

The public is starting to catch on: the real threat to America's most important social insurance and retirement programs comes from those politicians who would privatize Social Security and turn Medicare into a voucher system. As a result the privatizers will try to masquerade as the best friends of Social Security and Medicare—at least until after the election.

MYTH 10

They want you to believe Medicare Is obsolete and must Be restructured

“Fixing Medicare is like putting gasoline in an old car. It still runs like an old car.”

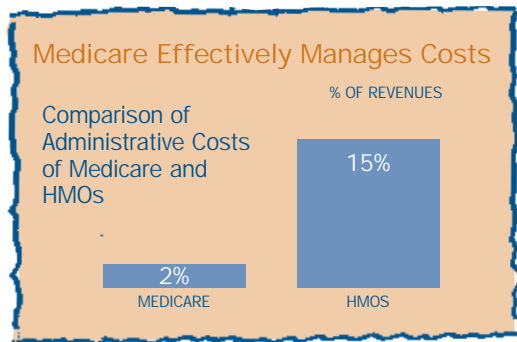
SENATOR JOHN BREAU (D-LA), CHIEF ARCHITECT OF THE MOST PROMINENT MEDICARE VOUCHER PLAN.²⁴

They claim that we can no longer afford to provide Medicare as a guaranteed-benefit program. So they propose to convert Medicare to a “voucher” system, providing only the health benefits that a private insurer (read HMO) will provide for each person’s limited voucher.

REALITY Medicare works.

The truth is that Medicare is controlling its costs more effectively than the private insurance market. According to Yale University health policy expert THEODORE MARMOR,²⁵ Medicare’s costs are essentially unchanged from 1998 to 1999. Over the same period, health insurance premiums in the private sector have jumped about 15 percent.²⁶ Medicare is doing a better job at cost control than the private market. The future cost challenges faced by Medicare reflect high health care inflation and the growing size of the senior population. More important than cost control, Medicare provides quality health care coverage that is guaranteed to be there when it is needed.

Medicare will beat an HMO any day. Plans to change Medicare to a voucher program will lead to a reduction in benefits and health security for millions of Americans. It is ironic that just as Congress is debating laws to strictly regulate HMOs, a group of conservative lawmakers and corporate interest groups are pushing Medicare changes that would force Medicare beneficiaries into HMOs. Medicare’s administrative costs are about 2% while private plans pay 9-15% of revenues in administrative costs.²⁷



SOURCE: FAMILIES USA

It is unlikely that the private sector will save Medicare money through improved efficiency. Any cost reduction done by the private sector will come out of the savings and income of Medicare beneficiaries through higher out-of-pocket costs or through the HMO’s most effective way of cost saving: denying health care to patients.

1 They want you to believe Prescription drug coverage is not needed

“The majority of seniors do not experience problems in obtaining medication.”

JAMES FROGUE, HEALTH POLICY ANALYST AT THE RIGHT WING HERITAGE FOUNDATION WHICH OPPOSES A UNIVERSAL DRUG BENEFIT IN MEDICARE.²⁸

Opponents of a Medicare drug benefit, backed by drug company propaganda, claim that most seniors already have access to needed medications.



REALITY

The need for a drug benefit has never been greater

According to FAMILIES USA,²⁹ approximately 13.5 million Medicare beneficiaries have no prescription drug coverage but almost 80 percent of seniors now use prescription medicines regularly. Eighteen percent of beneficiaries—approximately 5.8 million people—pay more than \$1,000 a year out of pocket for prescription drugs. This is a significant burden, especially for a group whose median income is about \$15,000. Many seniors delay or forgo needed medications for financial reasons. In 1999, outpatient drug expenditures averaged \$942 per beneficiary. For those who are fortunate enough to have some coverage, insurers only pick up half of this expense. Countless prescriptions go unfilled and many seniors report that they are often forced to choose between buying food and buying medicine.

Research shows that when seniors take their medicine they are healthier, and spending on emergency rooms and other health care goes down. Good prescription drug coverage could help the rest of Medicare save money. However, the drug industry is one of the most profitable in the country and they are opposing any reform that would give Medicare beneficiaries more power to buy medicine at competitive prices.

The drug industry knows that if Medicare were allowed to provide a drug benefit like many private sector plans, the companies would not be able to sell their medicine at outrageous prices.

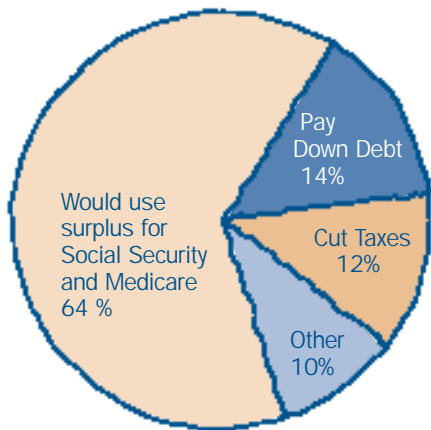
MYTH **12** They want you to believe
Tax cuts are the best thing
we could do for the future.

“The American people know that their lives will be better off if the surpluses were returned to them [as a tax cut] rather than squandered by the government.”

REP. DICK ARMEY (R-TX), REPUBLICAN MAJORITY LEADER.³⁰

An important debate with clear choices for the future is underway. Some would cut taxes. Others would invest in a healthy economy and strengthen Social Security and Medicare.

The Public Prefers to Use Budget Surplus On Social Security and Medicare



SOURCE: CBS NEWS/NEW YORK TIMES POLL

REALITY

The public knows that tax cuts are a bad idea when the country has other needs.

Most Americans understand that if we want a healthy economy in the future we need to make investments now—in education, research, public infrastructure, and human needs. And most people want to make sure Social Security and Medicare are made secure.

Yet some are proposing huge tax cuts—shared only among the rich and the very rich—at a time when we should be preparing for the future.

Now a wide-ranging debate—with sharply different choices for the future of Social Security and Medicare—is heating up. One approach, championed by the White House and many in Congress, proposes to set aside 77 percent of the federal budget surplus to guarantee Social Security and Medicare benefits to older Americans. Many also want to add a prescription drug benefit at a much smaller premium—and with wider coverage—than most private insurers now offer.

Republican leaders in Congress—and the GOP candidates for President—instead want to use the surplus for a big tax cut.³¹ CITIZENS FOR TAX JUSTICE found that these plans benefit mainly the very rich.³² These tax cut schemes inevitably require a savage assault on Social Security and Medicare.

The 2000 elections will pose clear choices for the future of our country. Most Americans want our leaders to make a commitment to Social Security, Medicare and other investments—and oppose tax cuts.

PUNCTURE THE MYTHS, Demand a real debate about protecting Social Security and Medicare

The enemies of Social Security and Medicare have promoted a series of myths designed to get us to buy their very explicit plans to privatize Social Security, to turn Medicare into a voucher program, and to give a windfall tax cut to the rich instead of using the surplus to strengthen these important programs.

But their myths aren't working with the American people. Very few Americans support cutting Social Security benefits, or raising the retirement age, or turning Medicare from a guaranteed benefit program into a health care voucher.

Because their myths are not working, the privatizers have decided to go underground. They haven't given up on their plans to privatize Social Security and Medicare, but they've decided to shut up about those unpopular plans until after the 2000 election.

The coming election offers an opportunity to find out who would strengthen—and who would weaken—Social Security, Medicare and our health care system. That's the way democracy is *supposed* to work. If you want a real debate, **take action**. Here's how:

Step 1: **Organize a group of citizens** dedicated to getting politicians to talk straight about Social Security and Medicare. In many communities, the effort has grown into a full-fledged coalition.

Step 2: **Put the candidates on notice** that you expect them to “lay their cards on the table” about what they would do to Social Security, Medicare, and our health care system.

Step 3: **Get the media to cover your campaign** for a real debate on Social Security and Medicare. Recruit the local media to help ensure a robust debate. Bring experts on Social Security and Medicare to speak in your community. (Experts available at www.ourfuture.org/speakers).

Step 4: **Submit questionnaires to the candidates**. Publicize their answers—or their failure to answer—your questions about Social Security and Medicare.

Step 5: **Organize issue forums** or debates to get candidates to explain their plans for Social Security and Medicare.

Democracy works when the people force the candidates to put their cards on the table. That's not a myth. We can make it a reality.



Endnotes

- ¹See Skidmore Book in Resources Section
- ²Quote: Syndicated Column August 1, 1998.
- ³www.cbpp.org/4-8-99socsec.htm
- ⁴Quote: Cato Institute Privatization Paper # 2
- ⁵EBRI-NCPSSM Study by John Mueller
www.ncpssm.org/issues/issues/social_security/index.html
- ⁶Visit www.ebri.org
- ⁷Quote www.thirdmil.org/publications/declare.html
- ⁸www.2030.org/ssreport/ssreport.pdf
- ⁹Quote www.unitedseniors.org/principals_ss.htm
- ¹⁰OASDI Trustees Report, 1999
- ¹¹Quote: www.cato.org
- ¹²See Baker & Weisbrot in Resources section
- ¹³Quote: Heritage Foundation Report 98-08
- ¹⁴BUSINESS WEEK December 14, 1998.
- ¹⁵Quote: 2/3/99 Committee on Ways & Means
- ¹⁶See IWPR in Resources Section
- ¹⁷See NCWO in Resources Section
- ¹⁸Quote: Cato Institute Privatization Paper No. 5
- ¹⁹Peter Hart Research Poll on the web at www.ourfuture.org/readarticle.asp?ID=224
- ²⁰Cato Institute Privatization Paper No. 5
- ²¹Quote: Press Release from AWRS
- ²²Social Security Administration Memo. Office of the Chief Actuary.
- ²³CBO 1999 End of Session Review.
- ²⁴Quote: Medicare Commission Hearing March 16, 1999.
- ²⁵Marmor: THE POLITICS OF MEDICARE, 2nd Edition
- ²⁶Marmor & Goldberg. LA TIMES June 14, 1999.
- ²⁷Hickey & Bodenheimer. OREGONIAN June 14, 1999.
- ²⁸Heritage Foundation Backgrounder No. 1293
- ²⁹HARD TO SWALLOW: PRESCRIPTION DRUG PRICES FOR AMERICA'S SENIORS. Families USA November 1999.
- ³⁰Quote: Press Release. Office of the Majority Leader Richard Arney (R-TX)
- ³¹NEC Domestic Policy Council. July 1999.
- ³²HR 2488 Roll Call Vote # 333
- ³³Citizens for Tax Justice. August 1999.
www.ctj.org/html/81299an.htm

Resources for education campaigns

Institute for America's Future
www.ourfuture.org

National Cncl of Women's Organizations
Social Security Task Force
www.women4socialsecurity.org

AFL-CIO www.aflcio.org/socialsecurity

The Century Foundation www.socsec.org
SOCIAL SECURITY REFORM: THE BASICS., 1999.
STRAIGHT TALK ABOUT SOCIAL SECURITY, by
Robert Ball 1998,

Economic Policy Institute
PAYCHECK ECONOMICS, "Social Security."

SOCIAL SECURITY: THE PHONY CRISIS.
by Dean Baker and Mark Weisbrot,
University of Chicago Press, 1999.

SOCIAL SECURITY AND ITS ENEMIES.
by Max J. Skidmore. Westview Press, 1999.

Social Security Administration www.ssa.gov

Families USA. www.familiesusa.org

Institute for Women's Policy Research
www.iwpr.org

National Academy of Social Insurance
www.nasi.org

National Council of La Raza
www.nclr.org

National Urban League
www.nul.org

Social
Security
Medicare
e
Social
Security
Medicare

Institute for America's Future

1025 Connecticut Avenue NW, Suite 205
Washington, DC 20036

www.ourfuture.org

Social