

**Hillary Clinton**

**What will you do to make Social Security financially sound for future generations?**

**S**ocial Security must continue to guarantee dignity in retirement for future generations. Hillary understands that there is no way to accomplish that goal without asking the highest-income Americans to pay more, including options to tax some of their income above the current Social Security cap, and taxing some of their income not currently taken into account by the Social Security system.

Republicans are using scare tactics about the future and effectiveness of Social Security to push through policies that would jeopardize it. The real threat to Social Security is Republican attempts to undermine the bedrock of the system. Hillary believes that Social Security must remain what it has always been: a rock-solid benefit that seniors can always count on—not subject to the budget whims of Congress or to the fluctuations of the stock market. She fought Republican efforts to undermine Social Security when she was a senator and will fight them as president. As president, she would:

- Fight any attempts to gamble seniors' retirement security on the stock market through privatization.
- Oppose reducing annual cost-of-living adjustments.
- Oppose Republican efforts to raise the retirement age—an unfair idea that will particularly hurt the seniors who have worked the hardest throughout their lives.
- Oppose closing the long-term shortfall on the backs of the middle class, whether through benefits cuts or tax increases.

**What specific plans do you have to ensure that Social Security provides adequate benefits to meet the needs of future retirees?**

Hillary firmly believes that we must not cut or privatize Social Security. Hillary will expand Social Security for those who need it most—including women who are widows and those who took signifi-

cant time out of the paid workforce to take care of their children, aging parents or ailing family members. Hillary will fight to expand Social Security for those who are treated unfairly today. For instance:

- The poverty rate for widowed women 65 or older is nearly 90 percent higher than for other seniors—in part because when a spouse dies, families can face a steep benefit cut. For a two-earner couple, those benefit cuts can be as much as 50 percent. Hillary believes that we have to change that by reducing how much Social Security benefits drop when a spouse dies, so that the loss of a spouse doesn't mean financial hardship or falling into poverty.
- Millions of women—and men—take time out of the paid workforce to raise a child, take care of an aging parent or look after an ailing family

cause they are acting as caregivers.

In short, Hillary will ask the most fortunate to pay more so we can expand Social Security, and preserve its guarantee for generations to come.

**Donald J. Trump**

**What will you do to make Social Security financially sound for future generations?**

**T**he key to preserving Social Security and other programs that benefit AARP members is to have an economy that is robust and growing. For too long Americans have had a great deal of uncertainty in their lives, and the reforms I will bring to D.C. will remove that uncertainty and will restore confidence in the American economy. First, I will work with Congress to pass and implement a comprehensive tax-reform plan. Aside from

apply to all business enterprises, not just the largest corporate giants.

Tax reform, however, will not be enough. We will need to renegotiate trade deals and impose budget discipline so that we can stop this reckless behavior that continues to increase our debt. We will move to repeal Dodd-Frank and the Affordable Care Act so as to bring market forces to bear that will increase competition and lower costs to consumers.

We will finally mount a campaign to attack fraud, waste and abuse in the government and will examine reducing the size of the federal workforce. We are spending too much money on enterprises that are of little added value in the lives of Americans.

Immigration reform will also allow us to save hundreds of billions of dollars a year in education, health care and public safety costs, while at the same time we will be increasing our security and lowering the threat of drugs in our society.

All of these initiatives are interrelated and will only be effective if we gain bipartisan support for initiatives that will benefit Americans of all ages and stations in life. If we are able to grow the economy, increase the tax base, bring capital and jobs back to the United States and encourage foreign direct investment, we will shore up our entitlement programs for the time being.

**What specific plans do you have to ensure that Social Security provides adequate benefits to meet the needs of future retirees?**

As was stated above, I will work with Congress to ensure we have a pro-growth agenda in place. If we are able to sustain growth rates in GDP that we had as a result of the Kennedy and Reagan tax reforms, we will be able to secure Social Security for the future. As our demography changes, a prudent administration would begin to examine what changes might be necessary for future generations. Our goal is to keep the promises made to Americans through our Social Security program. □

**CAMPAIGN TO KEEP SOCIAL SECURITY STRONG**

AARP is pressing presidential candidates to give voters real answers about how they'll keep Social Security strong. If our leaders don't act, future retirees could lose up to \$10,000 a year. **Take a Stand** has recruited thousands of volunteers who've attended campaign events from New Hampshire to California to question the candidates about their plans for Social Security. We're forcing Social Security into the debate by holding forums featuring experts who speak about the pros and cons of different Social Security proposals. We're also urging media to ask candidates about their Social Security plans, to ensure that the program is a topic in election debates. Go to [2016takeastand.org](http://2016takeastand.org) to learn more, and call 888-OUR-AARP (888-687-2277) toll-free to volunteer.



member. Caregiving is hard work that benefits our entire economy. However, when Americans take time off to take care of a relative, that can reduce their Social Security benefits at retirement, since those benefits are calculated based on their top 35 years of earnings. No one should face meager Social Security checks because they took on the vital role of caregiver for part of their career. Americans should receive credit toward their Social Security benefits when they are out of the paid workforce be-

dramatically streamlining personal income tax by removing carve-outs for special interests and reducing the number of brackets, we will also seek to eliminate the alternative minimum tax and the death tax. The centerpiece of our tax-reform efforts will be on the corporate side, where we will lower the rate to 15 percent, allow repatriation of offshore capital at 10 percent, stop taxing returned earnings from overseas that have already been taxed, and allow 100 percent expensing for businesses. These reforms will