

Seniors must save retirement program

Social Security is vitally important to Rhode Island's seniors. For an estimated 22 percent of all Rhode Island households headed by a senior 65 or older, Social Security is the only source of income. Its benefits are under attack, and we must speak up and fight back.

There's a technique called framing the issue used frequently by politicians and policy makers. When sending us a message they use it to tell us up front not only "what" to think about, but also "how" we should think about it. The underlying message is placed in a framework of values that we tend to support, whether that's logical or not.

The Presidential Deficit Commission's recent report on reducing the federal debt contains several troubling examples of

framing proposals to cut Social Security benefits. The commission's first principle states: "Throughout our history, Americans have always been willing to sacrifice to make our nation stronger over the long haul. That's the promise of America: to give our children and grandchildren a better life." That taps into a powerful value of nurturing that parents share: We want to pass along a better life to our children. Social Security is one of the ways we can do that. By saving for our retirement through Social Security, individual retirement accounts and other vehicles, we ensure that we won't become a burden on our children. But the Deficit Commission wants us to think that somehow Social Security will be a burden on our children, and that benefits must be

On the Senior Agenda



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cut. The commission implies that to do otherwise would make us greedy geezers.

Further along in the commission's list comes Principle No. 5: Protect the Truly Disadvantaged - focus benefits on those who need them. That could be called a "fairness" frame. It seems reasonable at first glance. But it undermines one of Social Security's greatest

strengths: it is not a welfare program under which benefits are paid based on one's income or assets. It is a social insurance program all workers fund through taxes, and the amount contributed is the basis for determining each person's benefits. The commission is setting the stage for making Social Security means tested by reducing future cost of living adjustments for higher income recipients and linking payments to an individual's income.

Then there is the following principle: "Cut ALL {sic} excess spending -- defense spending, domestic discretionary spending, entitlement spending and spending in the tax code." Again, a fairness frame -- all spending is the same, all should be cut in equal proportions. But are we really expected to believe that we shouldn't distin-

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guish between spending on long-term care for our poorest and frailest seniors and pork barrel projects such as the bridge to nowhere?

We must respond to those flawed arguments. We cannot allow the dismantling of the very principles on which Social Security was founded. If our generation has undermined our children's future, it has been by going along with years of deficit spending and supporting politicians' refusal to demand sacrifice by

raising taxes and cutting programs even during a series of costly wars. But our contributions to Social Security, a program that is running a surplus and doesn't add to the national debt, are a mark of positive responsibility about the future. We should be proud to support it.

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