



Election 2016: Where do the Candidates Stand on Senior Issues?

The next President will play a key role in shaping policies that impact older Americans. This article provides information on the candidate's response to four key questions related to aging policy that were posed to the candidates by AARP this fall. Candidates responses were edited for length; their full responses, along with additional information about their positions can be found at: <http://www.aarp.org/politics-society/government-elections/where-they-stand-election-2016/> or in the AARP Bulletin.

Issue: Social Security

Can you talk about where Social Security falls on your priority list?

Hillary Clinton

"Social Security falls at the very top of my priority list because, as you point out, the numbers dictate that we do everything we possibly can to make sure that Social Security is producing the kind of financial support that our seniors need and deserve, and that we put it on a strong enough financial basis, so that those who are coming after will also be able to count on it..."

- Secretary Clinton intends to increase the funding that's going into Social Security by raising the maximum taxable cap on annual earnings, so those with higher incomes pay more, and by expanding the definition of taxable income to include income from investments and dividends.
- Secretary Clinton wants to improve Social Security for widows who lose a large proportion of their income with the death of a spouse and caregivers who take time out from the workforce and have no reportable Social Security income contributions, which lowers their yearly income.

Donald Trump

"Social Security will provide the full and complete benefits promised to seniors. Ensuring that Americans receive the benefits they have earned is high on my priority list. "

- Mr. Trump has stated that the key to preserving Social Security is to have an economy that is robust and growing. Mr. Trump says he will work with Congress to pass and implement a comprehensive tax-reform plan that will streamline personal income tax and lower the corporate tax rate to 15 percent.

Issue: Age Discrimination

What would you do to protect older workers from discrimination in the workforce?

Hillary Clinton

"I feel strongly about this, because I don't think anyone should be subjected to discrimination for any reason, and that includes age. And therefore I want to use the full power of the law to crack down on age discrimination wherever it pokes up its ugly head. I also think we need more programs to help provide additional skills to people in the workforce who are older..."

Donald Trump

"We would strongly enforce legal prohibitions against such discrimination, including enforcing such rules as it pertains to the abuse of visa programs that replace older workers. Seniors are seasoned workers who add experience and wisdom to a dynamic, 21st-century workforce, and they ought to be respected and protected."

Election 2016 Continued

Issue: Medicare

Seniors spend nearly 20 percent of their income on Medicare and other health care. What would you do to address these ever-increasing costs to older Americans?

Hillary Clinton

“Well, I think there are several approaches we have to try to pursue and accomplish. As people get older, it’s often likely that they are going to require additional medications. And we’ve got to do what I’ve been advocating for many years: Give Medicare the right and the authority to negotiate for lower drug prices. That will have a big impact on lowering the burden on seniors.

I also want us to take a hard look at copays, premiums and deductibles, because both under Medicare and under the Affordable Care Act, they are creeping up, and we are not going to be able to keep health care costs down overall or specifically for individuals unless we come up with better ways to control those costs.”

- Secretary Clinton supports allowing people ages 55-64 to buy-in to Medicare.

Donald Trump

- Mr. Trump did not respond to this question posed by AARP, and the healthcare position on his website does not include any information about Medicare policy.
- Mr. Trump’s position on reducing healthcare costs has focused on repealing the Affordable Care Act: “On day one of the Trump administration, we will ask Congress to immediately deliver a full repeal of Obamacare. We will work with Congress to make sure we have a series of reforms that follow free market principles and that will restore economic freedom and certainty to everyone in this country...”
- Mr. Trump has proposed allowing individuals to deduct all payments made toward health care premiums from their tax returns.

Issue: Supporting Family Caregivers

There are more than 40 million family caregivers in the U.S. who are providing \$470 billion in uncompensated care every year. As president, how would you provide support for unpaid caregivers?

Hillary Clinton

“I think we should first of all recognize and respect the work of caregivers. If all of the caregivers who are caring for loved ones were to stop tomorrow, we wouldn’t know what to do. They are providing care that would otherwise have to be paid for by everyone else in society because we are a compassionate nation. We’re not going to turn our backs on people who are in need of care. So let’s first recognize and respect the role of caregivers, and then let’s do something to help them.

I would like to give a tax credit to people who are providing caregiving, who are still in the workforce, [so] that they then can recover some of the lost time and money that they have willingly given to care for a parent, a spouse, a child.

I also want us to do more to create a tax system that rewards caregiving and that of course includes a credit for time out of the workforce that can then be applied to Social Security. You know, now we base it on an average, and if they’re with a lot of years with zero, your average goes down.”

Donald Trump

Mr. Trump did not respond to this question, but the following positions are listed on his website:

- “The Trump plan will provide Americans the option of opening dependent care savings accounts (DCSAs) so that they can plan for future expenses relating to child and elder care. Annual contributions to a dependent care savings account and earnings on the account will not be subject to tax. Total contributions could not exceed \$2,000 per year from all sources, but balances in a DCSA will roll over from year to year so that substantial amounts could be accumulated over a period of years. When established for an elderly dependent, the funds can be used for adult day care, in-home or long-term care services.”
- “The Trump plan would also allow an above-the-line deduction for elder care costs necessary to keep a family member working outside the home. It would apply to costs like home care or adult day care costs for elderly dependents when those expenses are needed to keeping family members in the workforce. The deduction would be limited to \$5,000 per year.”

Election 2016: What Else is on the Ballot?

While a great deal of attention has been paid to the Presidential election, voters in Michigan will be voting for representation in a number of races, in addition to local ballot initiatives.

Throughout Michigan, voters will be asked to select representatives for the following offices:

- ◆ Federal House of Representatives
- ◆ Michigan State House of Representatives
- ◆ Education: State Board of Education; University of Michigan Board of Regents; Michigan State University Board of Trustees; Wayne State University Board of Governors; and local school district board members
- ◆ County Officials
- ◆ Judicial: Michigan State Supreme Court and Circuit Courts

To look up your polling location, or to view a sample ballot, go to www.michigan.gov/vote or call your local or city township clerk's office.

The Area Agency on Aging 1-B supports the proposed 1.2 property tax millage to fund the Regional Transit Authority's (RTA) Regional Transit Plan in Macomb, Oakland, Washtenaw, and Wayne Counties.

The RTA's Master Plan can be viewed on their website at the following link:

<http://www.rtamichigan.org/masterplan/>

Individuals can request printed copies of the plan by calling the RTA at (313)402-1020.

Congress Passes Short-Term Federal Budget

On September 30th, Congress passed a Continuing Resolution (CR) budget to avoid a government shutdown and fund the federal government until December 9th. The CR included a one-half percent reduction to federal discretionary spending, so the budget fit within budgetary caps set by Congress. It is unclear if this small funding reduction will impact aging programs. The budget also included funding for Flint disaster assistance, Louisiana flood assistance, and Zika preparedness.

Following the November election, federal lawmakers will have a month to develop a budget for the remainder of Fiscal Year (FY) 2017, which began on October 1st. The contents of this budget will likely depend on the outcome of the November election. If the Administration and/or the Senate change party affiliation, the lame-duck Congress may pass a series of short-term Continuing Resolutions, or a longer-term Continuing Resolution to extend the current budget into the first months of the new year. Alternatively, the current Congress may move to finish their work this year and achieve a deal on federal funding for the remainder of FY 2017.

SAGE Metro Detroit: Election Event

SAGE Metro Detroit is hosting an event to highlight issues impacting LGBT older adults in the upcoming election, with a discussion facilitated by ACLU attorney Jay Kaplan. The event will be held on Monday, October 31 from 2:00–4:00p.m. at Affirmations, which is located at 290 W. Nine Mile Road, Ferndale. All interested individuals are invited to attend. For more information, visit www.sagemetrodetroit.org.



The Area Agency on Aging 1-B (AAA 1-B) is a nonprofit agency serving the needs of older adults in Livingston, Macomb, Monroe, Oakland, St. Clair, and Washtenaw counties.

Contact Katie Cahill, at (248) 262-9232 or by e-mail at kcahill@aaa1b.com to join the Senior Advocacy Network or receive copies of AAA 1-B reports referenced in The Advocate.