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# RI ARA

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## March 30, 2015 E-Newsletter

### Budget Vote-O-Rama Forces Senators to Take a Stance on Retirement Security, Minimum Wage



Richard Fiesta

Members of the U.S. Senate voted on dozens of amendments to the Fiscal Year 2016 Budget on Wednesday. This marathon “Vote-O-Rama” session forced many Senators, including 2016 GOP Presidential hopefuls, to take definitive positions on issues such as raising the minimum wage, preserving Medicare and Social Security earned benefits, and protecting against Medicaid cuts. On Friday, Democratic Senators **Elizabeth Warren** (MA), **Joe Manchin** (WV), **Patty Murray** (WA), **Sherrod Brown** (OH), and **Brian Schatz** (HI) offered an amendment to expand Social Security. The amendment lost on almost a completely straight party-line vote: every Democrat but **Heidi Heitkamp** (ND) and **Tom Carper** (DE) voted for it, with **Dianne Feinstein** (D) and **Barbara Mikulski** (D) not voting. Every Republican voted against it.

The Senate passed the full budget, 52-46, soon after that vote. It would slash \$5.1 trillion in spending over 10 years. The Senate proposal slashes \$431 billion from Medicare over a decade but does not provide many specifics on how those savings would be achieved. Instead, the plan tasks individual Senate committees with jurisdiction over Medicare to find such savings. A tally of the full budget vote is at <http://tinyurl.com/q3blcqj>.

The House budget would pare \$148 billion from Medicare and convert it into a voucher-like program for future beneficiaries, a step the Senate shunned. Passed by a vote of 228-199 (<http://tinyurl.com/od5gp2y>), the House budget cuts \$5.5 trillion overall, drastically reducing funding for Medicaid and the Supplemental Nutrition Assistance Program (SNAP) while increasing defense spending. The chambers will start hammering out a final budget deal in the coming weeks.

“Both the House and Senate version of the budget hurts seniors and puts retirement security at risk. The Alliance fiercely opposes both budgets and will work vigorously to prevent them from becoming law,” said **Richard Fiesta**, Executive Director of the Alliance. “Make no mistake,” he added, “these budgets are radically anti-retiree.” More at: <http://tinyurl.com/p9bznlb> and <http://tinyurl.com/pfhtenr>.

### WARREN, MANCHIN, MURRAY, BROWN, SCHATZ INTRODUCE BUDGET AMENDMENT TO STRENGTHEN, EXPAND SOCIAL SECURITY

WASHINGTON, DC — United States Senators Elizabeth Warren (D-Mass.), Joe Manchin (D- W.Va.), Patty Murray (D-Wash.) Sherrod Brown (D-Ohio), and Brian Schatz (D-Hawaii) introduced a budget amendment to support a sustainable expansion of Social Security benefits and promote the long-term solvency of the Social Security and Disability Insurance trust funds. The amendment requires these changes to be fully paid-for.



“Our country faces a growing retirement crisis. Two-thirds of seniors rely on Social Security for most of their income in retirement, and for 15 million people, Social Security is what stands between them and poverty,” **Senator Warren said**. “We need to keep our promises to America’s seniors, and that means strengthening and expanding Social Security.”

“We owe it to seniors and workers across the country to make sure that Social Security is not just protected and strengthened, but also expanded to meet the retirement needs of the workforce in the 21st century economy,” **said Senator Murray**. “After a lifetime of work, seniors have earned the right to know that their Social Security benefits will be there for them when they retire, and will be there for their children and grandchildren too.”

[Read More](#)

## How to manage spousal benefits a common question for Social Security

This week's questions focus on women, the predominate recipients of Social Security

This week's Social Security Q&A has two topics that are of particular interest to women, who make up 57 percent of all Social Security beneficiaries age 62 and older. Included is another complicated question about how to best handle spousal benefits.

Social Security  
Q & A

### Question:

I will be turning 66 the same month that my wife turns 62. She never worked outside of our home. If I sign up to take my SS then suspend it in order to have her receive spousal benefits, I understand that she will take a lower spousal benefit because she is starting at age 62. Will my suspended benefits be paid to me in a lump sum when I resume them later at age 70? Does her spousal benefit increase when she reaches age 66?

### Answer:

Her spousal benefit will stay at the same rate from when she started it. So if she starts at age 62, it will be about 35% of your full benefit amount.

By suspending your benefit, it does not mean that the monthly payments will be given to you later in a lump sum. It means that you agree not to receive a monthly benefit and instead start gaining the increase based on the delayed retirement credits.

By suspending, you are able to start adding the delayed retirement credit for each month that you do not receive your retirement benefit. So if you file and suspend your benefit at age 66, you start accruing 2/3 of 1% for each month that goes by. This will be added to your full amount and you can start receiving it anytime between age 66 and age 70.

Let me clarify one important detail. You do not have to suspend your retirement benefit at age 66 in order for your wife to begin receiving her benefit on your record as a wife. You can actually receive your retirement benefit at 100% at age 66, and she can start receiving her wife's benefit.

If you want to file and suspend your retirement benefit, you can at age 66, and Social Security will still pay the spousal benefit to your wife on your record.

### Question:

Do more men or women receive Social Security benefits?

### Answer:

Women represent 57 percent of all Social Security beneficiaries age 62 and older and approximately 68 percent of all beneficiaries age 85 and older.

With longer life expectancies than men, elderly women tend to live more years in retirement and have a greater chance of exhausting other sources of income. This is just one reason that Social Security represents a more important part of retirement income for women.

One way to prepare for retirement is to understand Social Security benefits as far in advance as possible. A recent national campaign was just announced to help with this type of planning. Social Security, along with the American Savings Education Council, the Consumer Federation of America, the Women's Institute for a Secure Retirement, and the U.S. Department of Treasury, launched the "**Campaign for a Secure Retirement: Helping Millions of Americans Plan and Save for Retirement.**"

The campaign is a joint educational retirement campaign to encourage retirement planning and saving and to promote the online Social Security Statement, available through my Social Security, as an important retirement planning tool.

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## Medicare Turns 50: Continuing the Fight into the 2016 Election



This week, Senator **Ted Cruz** (R-TX) announced his candidacy for President. In 2013, Cruz said: *"The House holds the purse strings. As much as we are going to withhold funding from Obamacare, we can just as easily withhold monies from Medicare investigations. Medicare is an entitlement program that needs to be eliminated. No amount of investigations will absolve this administration from the fact that running the lives of retired Americans is unconstitutional and flies in the face of freedom."*

The Alliance will press Senator Cruz to explain why he believes that seniors do not deserve the benefits they have worked for their entire lives.

## Senior citizens with a purpose in life have less brain damage

**Positive psychological factors such as a purpose in life, emerging as very potent determinants of health for elderly**



Having a strong sense that your life has meaning and direction may make you less likely to develop areas of brain damage caused by blockages in blood flow as you age. At least that is what was found in a study of senior citizens with an average age of 84.

This research is reported in the American Heart Association's journal *Stroke*.

When a blockage interrupts blood flow in a vessel within the brain, a **stroke** can result or brain tissue can be damaged. This damaged tissue, called infarcts, may contribute to dementia, movement problems, disability, and death as people age.

“Mental health, in particular positive psychological factors such as having a purpose in life, are emerging as very potent determinants of health outcomes,” said Patricia Boyle, Ph.D., study co-author and associate professor of behavioral sciences at the Rush Alzheimer's Disease Center of Rush University Medical Center in Chicago.

“Clinicians need to be aware of patients' mental state and encourage behaviors that will increase purpose and other positive emotional states.”

Researchers analyzed autopsy results on 453 people, average age 84, who volunteered for the Rush Memory and Aging Project and underwent annual physical and psychological evaluations until they died, at an average age of 90.

None of the participants had known dementia when they started the study and all participants had agreed to organ donation at death.

Among the participants, 114 had clinically diagnosed stroke. At autopsy, researchers found:

- ◆ Nearly twice that many had macroscopic infarcts (visible to the naked eye) or microinfarcts (visible with microscope) (47.7 percent).
- ◆ Participants who had reported a stronger purpose in life were 44 percent less likely to have macroscopic infarcts. The study did not find a significant relationship between purpose in life and microinfarcts.
- ◆ Adjusting for vascular disease risk factors, including blood pressure, physical activity, depression, and diabetes did not change the relationship between purpose in life and infarcts;
- ◆ Purpose in life was most significant in small infarcts in the subcortical blood vessels supplying deep brain structures (lacunar infarcts);
- ◆ The relationship between purpose in life and infarcts was not influenced by Alzheimer's disease or clinically diagnosed stroke.

Although people's scores on measures of purpose in life changed little during the course of the study, researchers believe that it can be improved.

“Purpose in life differs for everyone and it is important to be thoughtful about what motivates you, (such as volunteering, learning new things, or being part of the community) so you can engage in rewarding behaviors,” said Lei Yu, Ph.D., study lead author and assistant professor of neurological sciences at the Rush Alzheimer's Disease Center.

Other co-authors are Robert S. Wilson, Ph.D.; Steven R. Levine, M.D.; Julie A. Schneider, M.D.; and David A. Bennett, M.D. Author disclosures are on the manuscript.

The study was supported by the: National Institute on Aging; National Heart, Lung, and Blood Institute; and Illinois Department of Public Health.

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## Fight against Alzheimer's produces 19 significant discoveries this month

**Many reports on studies suggesting better treatments, moving closer to cure for Alzheimer's**

It has been an incredible month of news about Alzheimer's disease and most of it has been encouraging for senior citizens, who fear the mind-altering disease more than any other. Among the most positive are news of a diet and a gene variant that may protect against AD, restoration of memory by an epilepsy drug, discovery about inherited AD, and new diagnostic techniques.



**[To read the 19 significant discoveries click here.](#)**

## Most Alzheimer's victims not being told dreaded diagnosis by doctors

5.1 million senior citizens have Alzheimer's, two-thirds are women, less likely to be told than cancer victims



Wow, what a month in the fight against Alzheimer's – well recognized as the affliction senior citizens fear most. It is such a dreaded diagnosis that only about 45 percent of patients or caregivers are being told the diagnosis by their doctor, according to the 2015 Alzheimer's Disease Facts and Figures report released today.

No doubt physicians are reluctant to deliver news of a terrible disease with no hope for effective treatment. In contrast, more than 90 percent of people with the four most common cancers (breast, colorectal, lung and prostate) say they were told the diagnosis.

But, maybe this may change soon because much of the news this month was more promising about treatments and maybe even cures for AD. (See report on key Alzheimer's research released this month.)...[Read More](#)

## Many U.S. Households Include Someone With Failing Memory

About half of those with recall issues say they interfere with daily life

By [Tara Haelle](#), HealthDay Report

As many as one in eight U.S. households may have an adult with worsening memory loss or confusion, a new survey shows.

These symptoms suggest a potential risk of developing more serious memory and thinking problems, such as Alzheimer's disease, the survey authors said.

Further, a second study found that almost half of adults aged 45 and older who have experienced increasing memory loss or confusion reported that these problems have interfered with their daily life. And the youngest in this age group were the most likely to report these thinking declines.

"Memory problems are typically one of the first warning signs of [thinking] decline," said Lynda Anderson, a co-author of the first study and lead author of the second study. She is director of the Healthy Aging Program at the U.S. Centers for Disease Control and Prevention.

Noticing that others in the home are having memory problems is important because diagnoses of dementia and Alzheimer's disease are often missed or delayed, she added.

"Declines in [thinking] vary among people and can include changes in attention, memory, learning, planning, organizing, paying attention, activities of daily living and language capabilities," said Anderson. She added that these problems can "negatively affect the quality of life, personal relationships, and the capacity for making informed decisions about health care and other matters."...[Read More](#)



Both studies were conducted by the CDC and published March 5 in the journal *Preventing Chronic Disease*.

To learn more about normal memory loss, as well as changes that might signal developing Alzheimer's disease, visit the [Alzheimer's Foundation](#).

The New England ARA state affiliates are actively pursuing these Petitions.

**Petition Subject: Observation Status: "Current Hospital Issues in the Medicare Program"**

ADD  
YOUR  
NAME

**Get The Message Out:  
SIGN THE PETITION!!!!**

**Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.**

ADD  
YOUR  
NAME

**Get The Message Out:  
SIGN THE PETITION!!!!**

**Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR 3118 & S 896**

ADD  
YOUR  
NAME

**Get The Message Out:  
SIGN THE PETITION!!!!**