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**Guest Commentary:**

## **Durbin's support needed to strengthen Social Security**

*By Barbara Franklin*

As our Senator from Illinois and a member of the President's National Commission on Fiscal Responsibility and Reform, it is important that Senator Dick Durbin weigh Commission proposals against any measures that will harm working and middle class Americans such as cutting Social Security benefits, including raising the retirement age, reducing the cost-of-living adjustment (COLA) or instituting progressive price indexing.

Just last Thursday, a new report showed that more than 8 in 10 voters from across the political spectrum – Republicans, Democrats and Independents – oppose cutting Social Security to reduce the national deficit.\*

There is no doubt that our current federal deficit needs to be reduced. There does, however, seem to be some confusion as to how we got here.

The massive increase in the national debt in recent years was actually caused by two unpaid wars, tax breaks for the wealthy, and Wall Street bailouts. None of these expenditures were paid for – unlike Social Security.

Not only has the Social Security system, which by law cannot borrow funds, not contributed a dime to the deficit, it maintains a \$2.6 trillion surplus.

Social Security is a successful program that keeps millions out of poverty. Here in Illinois, it provides benefits to nearly 2 million people, nearly 1 out of every 6 residents. Social Security will continue to pay full benefits until 2037. After 2037, if absolutely nothing is done, it will continue to pay 78% of benefits.

A number of measures can be taken to enhance the long-term sustainability and solvency of Social Security, but cutting benefits should not be one of them. Considering how modest the current Social Security benefits are and the crucial role Social Security plays in keeping hard-working families and vulnerable populations just above the poverty line, we should be working towards strengthening the program, not cutting benefits. The best option to secure Social Security's long-term solvency is to raise the payroll tax cap – currently at \$106,800.

Those who think cutting Social Security benefits for future generations is sound policy should consider the current economy and future forecasts for flat wages, high unemployment, and rising costs of education and medical care.

Younger workers, including my children and grandchildren, have tremendous hurdles ahead of them when it comes to retirement security. I know young adults approaching thirty years of age who have \$100,000 in student loans and will not be saving for anything for years, least of all their retirement, even if they are lucky enough to have a job. The proverbial three-legged stool is broken, which makes Social Security all the more important.

Social Security is only protected if:

- We do not raise the retirement age
- We do not privatize Social Security, in part or in full, and
- We do not reduce benefits for current and future beneficiaries

The task of reducing the deficit is important, but the Fiscal Commission must not follow the co-chairs' recommendation, which would inflict harm on working America and retirees by cutting Social Security benefits by way of raising the retirement age to 69, reducing the cost-of-living adjustments and other measures.

Illinois' own Rep. Jan Schakowsky, also a member of the Fiscal Commission, presented a much more reasonable plan to reduce the national deficit without harming those who have already been hit the hardest. She aptly points out that lower-and middle-class Americans did not cause the deficit and should not be further harmed by proposals like the Bowles-Simpson plan.

In final Fiscal Commission deliberations and as we enter the 112<sup>th</sup> Congress, I hope that Sen. Durbin will continue to defend Social Security and bolster proposals to strengthen it.

**Barbara Franklin of Rantoul is president, Illinois Alliance for Retired Americans. The Illinois Alliance for Retired Americans has 219,787 members and is a part of the 4 million member national Alliance**

**\*Source: Lake Research Partners, Social Security Works, "Findings from an Election Eve/Night Survey of 1,200 Likely Voters Nationwide, Oct. 31- Nov. 2, 2010. Accessed at <http://strengthen socialecurity.org/lakepolling>**