

OPINION

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Gambling on Social Security Benefits

Proposal would push more seniors into squalor

BY DENNIS HAYNES

Social Security is the only source of income for 1 in 3 African Americans over the age of 65. Without the guaranteed Social Security benefits they receive today, the poverty rate among older African Americans would more than double, pushing these seniors into squalor and poverty during their most vulnerable years.

As such, the National Association for the Advancement of Colored People (NAACP) opposes gambling

Social Security benefits on the volatile stock market that has in recent years, left too many seniors with nothing but a government program to sustain them. There is a concern that privatization would result in all Social Security beneficiaries paying more for the administration of the program, and thus receiving less.

President Bush's assertion that Social Security is a bad deal for African Americans because our life expectancy is shorter than whites is misleading because it assumes that blacks will forever die sooner than whites. Rather than privatize Social Security the administration should take steps to improve health care as a means to decrease the

black mortality rate.

It is also noteworthy that the life expectancy rate for blacks improves if they survive the pathologies that impact on young African Americans, particularly black males. The New York Times reported that African American men who live to 65 generally collect benefits for 14.6 years, just short of the rate of 16.6 years for white men.

While the NAACP strongly encourages all Americans at every age and of every racial and ethnic background to invest in the American economy and to save for the future, privatization of one's Social Security benefits would make many seniors even more dependent on the state of

the national economy.

Furthermore, Social Security benefits for disabled workers and surviving family members are also imperative to the survival of a high number of African Americans. African Americans between the ages of 50 and 59 are nearly two times as likely as other workers in that age group to become disabled. Additionally, African American children are almost four times more likely to be lifted out of poverty by Social Security benefits than their white counterparts.

We must take care to see that the impact of any changes in the Social Security system does not fall disproportionately on lower income groups, or on those Americans whose work-

life has been physically demanding. Any changes should not make the financing of Social Security any less progressive.

In addition to ensuring the continuity of guaranteed benefits at their current levels, the NAACP will also focus on the need to address issues that have not changed for decades, such as the burial amount given to survivors. Currently, Social Security provides families with \$255 to cover burial fees; an amount that has not changed since 1955. At 2005 rates, that is barely enough to cover the flower arrangements.

Dennis Haynes serves as NAACP interim president and chief executive officer.

Social Security is Not in Crisis

Privatization wrong approach with major implications

BY SEN. HARRY REID

During the month of February, Black History Month, all Americans celebrate the achievements of African Americans. As we observe these achievements, we must also engage in a serious discussion that will certainly impact the lives of African Americans; the debate over the privatization of Social Security.

Social Security is one of our nation's most successful initiatives. The program provides critical benefits for millions of Americans, and it is particularly important for African Americans.

Social Security's benefits are not handouts—they are earned through hard work and contributions into the system throughout one's life. Nor are Social Security's benefits lavish. The average retiree benefit is only \$955 per month. Yet without Social Security, nearly 50 percent of all Americans 65 and older who receive Social Security would live in poverty.

Moreover, Social Security provides African American seniors with 44 percent of their total income and it is the only source of income

cut the program's funding by diverting payroll taxes away from the program's Trust Fund and into privatized accounts. This cut in funding would require very deep cuts in benefits. Under the leading plan being discussed, which the President has called "a good blueprint," benefits would be cut by one-third or more. These cuts would apply to all seniors, disabled workers and the survivors of workers—widows and children. Not to mention, they would still apply to those who choose not to risk their money in privatized accounts.

The White House also apparently is planning to fund its privatization plan by borrowing more than \$2 trillion, much of which would come from countries like China and Japan. This not only will increase our nation's dependence on foreign creditors, but it will cre-

progressive approach ultimately reducing benefits to African Americans.

Beyond its retiree benefits, Social Security provides critical assistance to the disabled, and protects American families from the loss of a parent or spouse, or from the loss of income from the disability of that parent or spouse. In fact, African American families receive a greater proportion of disability and survivor benefits.

In my view, all American families, including African American families, should have the opportunity to save and grow wealth. That is why we need to strengthen and modernize our current system of retirement security, and to encourage more Americans to save for the future. However, it is important that we do this without weakening Social Security and undermining

Under the leading plan being discussed, which the President has called 'a good blueprint,' benefits would be cut by one-third or more.

—Senator Harry Reid



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Letters to the Editor

Breaking the Promise

In President Bush's State of the Union address, he makes it clear that he wants to break the promise of the Social Security Trust Fund. President Bush did not once mention 'trust fund.'

For 22 years, the government has vowed to keep the promise Alan Greenspan and Ronald Reagan made to the American people, that if we paid more into the Social Security system

than was needed, the surplus and its interest would be used to pay benefits when baby boomers retire. President Bush and the Republicans do not think that promise needs to be kept.

Privatization or piratization? Remember, it's your money.

Steve DeShazer
Northeast Portland