

EXPANDING SOCIAL SECURITY

WHAT THIS PLAN IS ABOUT

Barely budging wages and rising costs have made it harder and harder to save for retirement. At the same time, Congress hasn't increased Social Security benefits for nearly 50 years.

But Elizabeth's got a plan to protect and expand Social Security benefits for all of us.

That's why this plan:

- **Increases standard Social Security and Social Security Disability Insurance benefits immediately by \$200 a month** — \$2,400 a year — for every current and future beneficiary in America.
- **Changes out-of-date Social Security rules** to improve benefits for lower-income families, women, people of color, people with disabilities, and public-sector workers.
- **Values the work of caregivers** by creating a new credit for people who take time out of the workforce to care for a family member — and recognizes caregiving for the valuable work it is.
- **Extends Social Security benefits to full-time students until the age of 24** if they've got a parent who has a disability or has died.

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WE NEED TO GET OUR PRIORITIES STRAIGHT. WE SHOULD BE INCREASING SOCIAL SECURITY BENEFITS AND ASKING THE RICHEST AMERICANS TO CONTRIBUTE THEIR FAIR SHARE TO THE PROGRAM.

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ELIZABETH WARREN

- **Helps people with disabilities build financial security and get the care they need** by rewriting eligibility rules to stop punishing beneficiaries for returning to work and eliminating the 5-month Social Security Disability Insurance benefits waiting period and the 24-month Medicare waiting period.

WHY IT'S NEEDED

Seniors today are already facing a difficult retirement. Without action, future generations are likely to be even worse off.

While we've reduced the percentage of seniors living in poverty over the past few decades, **7 million seniors still live in poverty**. Nearly 20% of seniors are still in the workforce in their retirement years. And millions of seniors delay necessary home repairs or cut back on prescription pills to save money.

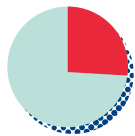
Significant portions of seniors also rely on Social Security as their only source of income.

Want more? Text SECURITY to 24477

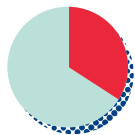
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SIGNIFICANT PORTIONS OF COMMUNITIES RELY ON SOCIAL SECURITY AS THEIR ONLY SOURCE OF INCOME



26% OF AAPI BENEFICIARIES



33% OF BLACK BENEFICIARIES



40% OF LATINX BENEFICIARIES

Gen-Xers and Millennials are in even greater trouble. For both generations, wages have been virtually stagnant for their entire working lives and they're trapped in debt.

Adults with disabilities are twice as likely to live in poverty as those without a disability. Monthly Social Security Disability Insurance benefits make up at least 90% of income for nearly half of beneficiaries.

That's why Elizabeth's plan increases Social Security benefits by \$200 a month across the board.

WHAT WOULD IT MEAN FOR ME?

Try our **Social Security calculator** to see how much your benefits would increase under Elizabeth's plan:

www.elizabethwarren.com/retirement

Learned something exciting? Talk about it with your friends, family, and voters!



ABOUT ELIZABETH

Elizabeth grew up on the ragged edge of the middle class in Oklahoma. Like many Americans, her path wasn't a straight line — she dropped out of college at age 19, got married, and then continued her education thanks to a college that cost \$50 a semester. Elizabeth is the daughter of a janitor, who had the chance to become a teacher, a law professor, a United States Senator, and a presidential candidate because America invested in kids like her.

After Wall Street crashed our economy, Elizabeth went after the big banks who fleeced millions of Americans, fighting to create the Consumer Financial Protection Bureau — the country's first consumer watchdog agency — to hold financial institutions accountable for cheating people.

Running for office was never Elizabeth's plan. But this is the fight of our lives — the fight to build an America that works for everyone, not just the wealthy and the well-connected. **Elizabeth Warren is running for president because she knows what's broken, she knows how to fix it, and she's fighting for the big, structural change we need.**

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