



US House Kentucky District 3

HOW TO USE THE AARP VOTERS' GUIDE:

AARP produced this guide to help you find out what candidates are saying about health and financial security in their own words.

HAVING TROUBLE CUTTING THROUGH THE POLITICAL CAMPAIGN CLUTTER?

AARP is committed to helping you get the facts you need to choose candidates who reflect your views and values. We are nonpartisan — we don't support or oppose any political candidates or contribute any money to campaigns or political action committees. Our priority is ensuring you know where the candidates stand before you cast your vote.



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Social Security

How would you protect Social Security for today's seniors and strengthen it for future generations?

AARP's Position:

Social Security should continue to guarantee that Americans who work and pay into the system receive benefits based on what they earn and contribute. Benefits should keep up with inflation and last for as long as an individual lives. We must strengthen Social Security for the future and protect benefits for people who count on them most, including surviving spouses and families, lower-wage workers, and disabled individuals who no longer can work. Social Security must be put on stable financial ground, but any adjustments should be implemented gradually so changes do not impact those in or near retirement.

Michael Macfarlane (Rep):

AARP did extensive research but was unable to find any public statement on this issue by July 11, 2014.

John A. Yarmuth (Dem):

"Another key issue is Social Security. This safety-net program is one of the most successful domestic initiatives in our nation's history, preventing millions of Americans from slipping below the poverty line... If we want to protect the retirement security and financial well-being of future generations Social Security privatization is a gamble the country cannot afford to take. If we adopt a more fiscally responsible approach that protects the current safeguards of the system, we can preserve Social Security for generations." (Source: Votesmart.org, http://ow.ly/xxKtB)

Medicare

How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from rising health costs?

AARP's Position:

Medicare should be strengthened and improved so both current and future generations can count on having access to high-quality, affordable coverage. Medicare should continue to guarantee a specific set of benefits that are affordable and meet a person's health care needs. Medicare should offer choices that ensure access to high-quality health care. Medicare should improve the quality, safety, and efficiency of care by emphasizing value and cracking down on fraud, waste, and abuse.

Michael Macfarlane (Rep):

AARP did extensive research but was unable to find any public statement on this issue by July 11, 2014.

John A. Yarmuth (Dem):

"He believes improving and preserving Medicare is crucial to protecting our seniors and strongly supports the Affordable Care Act, which extended the life of Medicare to 2024 - and is already significantly lowering costs and strengthening care for more than 84,000 Louisville seniors. With more baby-boomers reaching retirement age, Congressman Yarmuth... is continuing to fight against privatization that will put the program's solvency at risk. As a member of the Budget Committee, Congressman Yarmuth has strongly opposed Republican efforts to end the Medicare guarantee and convert Medicare into a voucher system. (Source: Yarmuth's Campaign Site, http://ow.ly/xxJgD)

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Financial Security

How would you help Americans save so they can secure their future and live independently as they age?

AARP's Position:

More opportunities and incentives should be available for all Americans to plan and save so they can have a more secure future. Freedom from age discrimination is a fundamental right and critical to Americans' ability to have a secure retirement. Every worker should be treated fairly, regardless of age. We need to support family caregivers who make it possible for more seniors to live in their homes and communities, where they want, rather than taxpayers and struggling families paying for costlier care.

Michael Macfarlane (Rep):

The government must do what it can to promote job growth and then get out of the way. The government does not create jobs, but it can create the right environment for businesses to flourish with low taxes, safe and adequate infrastructure, and minimal but effective regulations. A robust job market with high wages would help address many of our economic and societal problems. [...] But that's not what we have now. Under a high-tax, high-regulation federal government, we have record unemployment rates and fewer people participating in the work force. (Source: MacFarlane Campaign Website, http://ow.ly/yegLu)

John A. Yarmuth (Dem):

In addition to Social Security, we must explore policies to expand savings under other types of retirement accounts, such as individual retirement accounts (IRAs) and employer-sponsored 401(k) plans. These accounts create an incentive for workers to save, allowing them to make tax-free contributions to the plans for use when they retire. I believe we should give Americans more flexibility over their plans, increase incentives for saving, and provide greater transparency of fees so consumers can make informed decisions when planning for retirement. (Source: Yarmuth's Congressional Site, http://ow.ly/xxIiC)



After years of working hard and paying into the system, AARP believes you've earned the right to know where the candidates stand on the issues that matter to you and your family. This Voters' Guide will help you find out where the candidates stand on health and financial security in their own words, so you can decide which candidate best reflects your views and values.

To find out more about these issues and voting information, please visit **aarp.org/yourvote**.

Voter Information Inside



