



US House Maryland District 1

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.



aarp.org/yourvote

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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.

Andy P. Harris (Rep):

Social Security current recipients are protected until the mid 2030s under the current system. To preserve the system for the next generation we need to consider gradually increasing the retirement age to reflect increases in the average lifespan as social security was established in the middle of the last century. The cost of living increases must also be adjusted to reflect the expenses of senior citizens. (Source: Harris Campaign Website, http://ow.ly/ygAhv)

William F. Tilghman (Dem):

Entitlement spending, or spending required for programs such as Social Security, unemployment, Medicare, and food stamps, totals about 64% of the budget. We must reshape the costs of these programs using a combination of many tools, including... gradually increasing the age at which entitlement programs become vested, in line with increased longevity... negotiating more aggressively with for-profit providers of services, drugs and equipment, (Source: Tilghman Campaign Site, http://goo.gl/Y81YZ9)

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.

Andy P. Harris (Rep):

We have to maintain the current Medicare program for everyone who is now aged 55 and older, without any cut in benefits. For those 54 and younger, we need to redesign Medicare for the 21st century by considering a "premium subsidy option" comparable to the options that currently exist for Medicare Part D. That will ensure that the Medicare program stays viable throughout this century. Health care savings accounts may be an important part of guaranteeing adequate healthcare in retirement. (Source: Harris Campaign Website, http://ow.ly/ygAhv)

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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.

Andy P. Harris (Rep):

We need to encourage retirement savings beginning early in a worker's career. This should be done through the federal tax code. Protecting against runaway federal debt causing inflation is also important to protect retirement savings. (Source: Harris Campaign Website, http://ow.ly/ygAhv)

William F. Tilghman (Dem):

I favor the following measures to address the jobs challenge... substantially increase Federal investment in education, at all levels, so that more young Americans can fill job vacancies in knowledge intensive industries and do so without starting their working lives with outsized student loans... (Source: Tilghman Campaign Site, http://goo.gl/TI9YKv)



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



