



US House New Jersey District 5

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

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.

Roy Cho (Dem):

America's commitment to our senior citizens is an earned right. In return for working hard and paying into the system their entire working lives, older Americans are due the economic and medical benefits provided by Social Security and Medicare. [...] It's up to us to protect and preserve these vital programs for ourselves and future generations. [...] Without these two programs, tens of thousands of northern New Jerseyans would be at risk to live in poverty and without adequate health care. As your Congressman, Roy Cho will be a champion for senior citizens and the preservation of Social Security and Medicare. (Source: Cho Campaign Website, <http://ow.ly/z3LAT>)

Scott Garrett (Rep):

Strengthen Social Security's long-term finances. This budget would slowly phase-in an increase in the Social Security full retirement age for individuals born in 1958 and after. (Source: Garrett's Congressional Site, <http://ow.ly/xD1n9>)

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.

Roy Cho (Dem):

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Scott Garrett (Rep):

Strengthen Medicare's long-term finances. This budget would slowly phase-in an increase in the Medicare eligibility age for those born in 1958 and after. Provide improved healthcare choices for individuals at or near retirement. The RSC believes that current Medicare beneficiaries should have the option to voluntarily opt-in to a menu of private health insurance plans. This optional "premium-support" system would be structured much like the health insurance that Members of Congress receive. Over time, Medicare would transition to a solvent premium-support system. (Source: Garrett's Congressional Site, <http://ow.ly/xD1n9>)

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.

Roy Cho (Dem):

We need to move past partisan rhetoric and focus on how we can help grow and support our middle class which serves as the backbone of the American economy. We need to do away with barriers to entry for small and medium-sized businesses that create jobs here in the United States and focus on smart regulation that supports and encourages growth and innovation. We should provide tax incentives to the American businesses that need them and get rid of tax loopholes that prevent small and medium-sized businesses from effectively competing in the marketplace. (Source: Cho Campaign Website, <http://ow.ly/z3LAT>)

Scott Garrett (Rep):

Creating jobs and promoting economic prosperity for all Americans is priority number one for Congressman Garrett. Congressman Garrett has vowed to fight tirelessly to promote job growth — not by spending the people's money on government programs, but by getting government out of the people's way. He believes the cure to our economic woes cannot be found in Washington, DC, but rather in the towns of the Fifth District and others just like it across the United States. (Source: Garrett's Congressional Site, <http://ow.ly/xD1TO>)



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

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