



US House North Carolina District 13

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.

Brenda L. Cleary (Dem):

Some general principles for improving and extending Social Security for future generations include: Benefit increases should be on the table for Americans who need them the most... Beneficiaries depend on accurate cost of living adjustments - they should not be cut in the name of deficit reduction. There should be greater incentives for workers to extend their work lives where possible and also incentives for employers to hire and retain older workers... Payroll contributions for Social Security could be made more adequate by gradually increasing the wage base to cover 90% of total wages... (Source: Clearyforcongress.com, http://ow.ly/xqZvR)

George E.B. Holding (Rep):

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

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.

Brenda L. Cleary (Dem):

The journey toward making Medicare more soluble has already begun with the implementation of the Affordable Care Act, in part through cost savings from going after Medicare fraud and abuse... The rising costs of Medicare Advantage which offers the option of receiving Medicare benefits through private insurers are also being reined in through the provisions of the Affordable Care Act by reducing federal payments to Medicare Advantage plans over time, bringing them closer to the average costs of care under the traditional Medicare program. (Source: Clearyforcongress.com, http://ow.ly/xqZvR)

George E.B. Holding (Rep):

...I believe that if you're 55 years old or older, that you ought to be able to count on the promises that have been made to you. ... For people who are 55 years and younger, the Medicare system is going broke. ...We're going to have to make some reforms to ensure that it's solvent... We need to look at premium support systems, which is what has been proposed by Paul Ryan in his budget. I think we need to look at the efficiencies through the delivery systems and we need to look at the free market. I think with premium support you'll have the opportunity to introduce more of the free market into the health care providers. (Source: Raleigh Public Record, http://ow.ly/xqX4V)

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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.

Brenda L. Cleary (Dem):

Early indicators demonstrate the efficacy of innovative [Affordable Care Act] initiatives in caring for a growing number of frail elders in America as well as supporting family caregivers. Congress should continue to track indicators of quality health care, quality of life and cost-effectiveness and move forward those initiatives that make a meaningful difference and manifest a sustained return on investment. (Source: Clearyforcongress.com, http://ow.ly/xqZvR)

George E.B. Holding (Rep):

For years many well-meaning people have believed the best thing government can do to help families is to launch a new program. And Congress has been doing just that. Launching new programs. But, somewhere along the way, an odd thing happened. Or, then again, maybe it is not odd at all. Many of those programs backfired. The best way for government to help families is by simply reducing the burdens on families. Like cutting taxes. Taxes are the fastest growing expense in the average family's budget. Taxes cost families more than food, clothing or shelter. (Source: Holding Campaign Website, http://ow.ly/xqYas)



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



