

Your Social Security

1

News and Information for SSDI and SSI Recipients

Volume 1 | Issue 7

October | 2013

Are Washington Politicians Planning To Use Social Security Revenues To Pay Down The National Debt?

Our national debt is the right problem to focus on but taking money from Social Security is the wrong solution.

The recent Congressional battle over raising the debt ceiling has reignited a discussion about using Social Security funds to fix other economic problems. Some politicians favor reducing benefits and raising payroll taxes to help pay down the national debt.

How can this be when according to Social Security trustees the fund has \$2.6 trillion in it? In actual cash money terms this is a myth, because the trust fund only has IOUs in it in the form of government bonds. In earlier years the money paid out to beneficiaries was less than the amount collected in Social Security payroll taxes. The surplus was spent by the government on jet fighters, national parks, roads—the whole kit and caboodle of things the government does. Starting in 2010 Social Security began collecting less in taxes than it paid out, but according to President Obama's budget director, Jack Lew, "the trust fund will continue to accrue interest and grow until 2025 and have adequate resources to pay full benefits for the next 26 years."



The Social Security Trust Fund only has IOUs in it.

national debt. According the Office on Management and Budget, our current debt levels are unsustainable so this is the right problem. But reducing the benefits that were earned and paid for by American workers is the wrong solution. As USA Today editorialized in February: "For years, the surpluses in the Social Security trust fund have helped to mask our deficits elsewhere. Now that we are paying Social Security back, the problem is not with Social Security, but with the rest of the budget. In 2001 and 2003, Washington cut taxes for the wealthiest Americans and later expanded Medicare without paying for it. Blaming Social Security for our fiscal woes is like blaming you for not saving enough in your checking account because the bank lost all depositors' money."

So, presumably, the debate over the debt ceiling should have nothing to do with Social Security, yet it does. The only way the trust fund can get all the cash it needs to pay benefits is to draw from general tax revenues which adds to the national debt and increases borrowing by the federal government. Some in Congress, believe that cutting payments to retirees and disabled workers is a way to reduce our

IN THIS

Issue

- 1 Are Washington Politicians Planning To Use Social Security Revenues To Pay Down The National Debt?
- 2 Breaking The Silence: Understanding Mental Illness
- 2 Win A Free Turkey!
- 3 SSA: Fewer And Fewer Employees To Get The Work Done

Cuddigan Law
1005 S. 107th Ave. Ste. 201
Omaha, NE 68114
cuddiganlaw.com
402.933.5400

Are Washington Politicians Planning To Use Social Security Revenues To Pay Down The National Debt?



Breaking The Silence: Understanding Mental Illness

Award-winning actress Glenn Close and her sister, Jessie Close, speak at Omaha event.



A six-time Academy Award nominee and the winner of Emmy and Tony awards, Glenn Close is using her celebrity to draw attention to an important cause: the need to eliminate the stigmas attached to mental illness. Her sister, Jessie, has bipolar disorder, a mental illness marked by phases of euphoria often followed by depression which can make it difficult to lead a normal life and many times makes it impossible to hold a job.

Community Alliance, a not-for-profit organization dedicated to assisting individuals and families



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5400 or email us at lawteam@cuddiganlaw.com

touched by mental illness in the Omaha area, partnered with the Close sisters and invited them to speak October 3rd at CA's *Breaking the Silence* event. At the event Glenn and Jessie spoke openly about their family's struggle, their efforts to educate the public about mental illness and their views on how to improve America's mental health care policies.

Glenn Close, 66, is best known for starring roles in *Fatal Attraction*, *Dangerous Liaisons* and *The Big Chill*. These days, Close is intent on breaking down prejudice. "People believe that those with mental illnesses are frightening. They don't want them living next to them or dating their son or daughter. They don't want them teaching their child and they don't want them in the workplace." How do you change attitudes? She says, "That's the huge challenge. The best way for a person to change their behavior towards mental illness is to meet someone who is suffering from one."

Cuddigan Law is a proud sponsor of *Breaking the Silence* and supports the work of Community Alliance in promoting increased awareness and understanding about mental illness which impacts one in four families in Nebraska and across the country.

Win A Free Turkey!



(Or Other Thanksgiving Meal Fixings)

Cuddigan Law celebrates Thanksgiving by giving away ten \$25 gift cards.

For a happier Thanksgiving what could be better than free food? You can win one of ten \$25 Walmart gift cards to be given away by Cuddigan Law.

To register for your chance to win just send an email to drawing@cuddiganlaw.com with "Free Turkey" in the subject line and please include your name and address and phone number in the body of the email (so we can notify the winners). Or you can enter by regular mail. Send your contact information to: Cuddigan Law, 1005 S. 107th Ave. Suite 201, Omaha, NE 68114.

The entry deadline is midnight November 18. Winners will be drawn at random and notified by November 21 (a week before Thanksgiving).

Happy Thanksgiving from Cuddigan Law!

SSA: Fewer And Fewer Employees To Get The Work Done



Nearly 7,400 jobs have been eliminated in less than 3 years.

In the face of unrelenting pressure to reduce the size of government, the number of Social Security Administration (SSA) employees continues to decline. According to the federal government's Office of Personnel Management, SSA had only 62,877 employees nationwide at the end of June 2013. This is down sharply from a high in employment of 70,270 in December 2010. This reduction of nearly 7,400 staff members represents an 11% staff reduction.

These numbers may not fully highlight the problems of understaffing because in the past SSA offices used a lot of overtime hours to get the work done. These days there is precious little overtime available to SSA office managers. The staff reduction and elimination of overtime are particularly concerning because the Social Security Administration's workload has increased significantly. For example, SSA has expanded responsibilities under the new Affordable Care Act

Like many other federal agencies, the Social Security Administration is also facing the prospect of more deep cuts in the future. The bottom line is this: Expect that you will have to wait much longer for Social Security to respond to you and plan on waiting in line longer at Social Security offices.

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

Cuddigan Law
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Omaha, NE 68114
cuddiganlaw.com
402.933.5400