Remarks of Senator Daniel K. Akaka before the Emeritus College

REMARKS OF SENATOR DANIEL K. AKAKA
BEFORE THE EMERITUS COLLEGE
HONOLULU COMMUNITY COLLEGE
May 30, 1991

Aloha!

It is both a pleasure and honor for me be here with all of you.

Today, I will address federal issues affecting senior citizens -- specifically -- issues that affect economic security and health care. These are essential needs for everyone, young and old, but they have an additional urgency for the elderly because most are on fixed incomes and have more serious health care needs.

As you know, Social Security and Medicare are the two federal entitlement programs which address these needs. These are the topics I will focus on.

Before I begin though, I would like to set the stage with some facts that illustrate the growth in our nation's older American population.

By the way, in case you didn't know, not too long ago, I became what we call a "senior citizen," and I am part of a growing trend.

The over 65 set makes up 12.5 percent of our population. One in eight Americans are over 65, more than at any other time in our history. And by the year 2030, one in five Americans will be over 65.

We are the fastest growing population group in the country, especially in Hawaii. In our state, the over-65 population is growing at the third fastest rate in the nation, just behind Nevada and Alaska. [I hope that doesn't mean the seniors are moving to those states to just gamble or fish.]

As for myself, now that I've reached this distinguished plateau, I am not sure I like the term, "senior citizen." Now that it applies to me, the term senior citizen has lost its flavor. I don't feel old -- I feel young -- and I'm sure that all of you feel young too.

Perhaps we could strike the term "senior citizen" from our language. We can replace it with something more positive like "experienced citizens" or "citizens with acquired wisdom," or perhaps just elders. Even the

Hawaiian word, "kupuna," would be better because it connotes the wisdom that only experience and years can provide.

I believe that older Americans should get more recognition in our society and also be asked to contribute more. With years of productive work behind them, families raised, and valuable life experience, older Americans have much to offer.

Yet, in this age of glitzy magazine cover-girls and cover-boys and soda pop commercials, our society too often worships youth and ignores experience. The qualities that older Americans possess are too often overlooked.

This is a loss not only for us, but for society as a whole.

As our population of elders increases, it is my belief that we should break down barriers where we can between youth and elders. We should begin to view growing older not as a time for resting on the lanai, but as a time for the experienced practitioners of life to give something back to society, to contribute their knowledge, experience and wisdom wherever they are needed in the community.

Our society as a whole should recognize that elders are a great resource which should be tapped.

To help move in that direction, federal, state and local governments must adopt policies that encourage older Americans to remain integrated in the mainstream of society, instead of segregated into a separate class.

Government, as well as seniors, need to view issues and programs not only as good for seniors or bad for seniors; we need to look at programs and ask, "Do they reach those who are in need?" "Do they help to bring out the best in older Americans?"

On the State level, we can point to this program, HCC's Emeritus College, as a very positive resource. Three thousand of Hawaii's kupuna have benefited from the courses here. This is truly a program that brings out the best in older Americans.

On the Federal level, however, there is one area that cries out for change: It's called the Social Security earnings test. Under current law, older Americans are encouraged not to work and are, in fact, punished for earning anything more than poverty level wages.

This year, for example, if a worker aged 65-69 earns over $9,720, he or she must give up $1 dollar in Social Security for every $3 dollars earned over that amount.

In Hawaii, we have a term for what that policy does. It's called "kill fight." It's called, "Why work, if they going take my money."

Under current law, if a Social Security recipient is earning a meager $6 dollars an hour, once he or she passes the threshold, that wage will be effectively reduced to $4 dollars an hour, which is less than minimum wage. "Kill fight!"

This is simply not fair, and many of you know it from personal experience. In fact, I received a letter on this issue from someone who might be here today: Ms. Marie I. Boles (Bowls) of Kapahulu. (Recognize her if she is able to attend.)

She stated the problem eloquently. In part, she wrote:

"Please do what you can to eliminate or raise the limit that has been placed on earnings by recipients of Social Security benefits.

"Especially here in Hawaii it is difficult to manage on the permitted earnings, even in addition to Social Security benefits. .... We are needed in the workforce, yet we are not permitted to earn any meaningful wages.

"In the name of all of us who want to work, and we are being told we are needed in the workforce, thank you."

(If she is there, say thank you for the letter and possibly recognize her with applause).

Ms. Boles' letter is right on the money. Hawaii and the entire U.S. needs older Americans in the workforce, yet current law penalizes Social Security recipients for earning a decent wage and contributing to society.

This is wrong. This is a case in point where government policy serves to segregate older Americans from the mainstream of society where they belong. That is why I voted for and am in support of legislation to raise the earnings limit.

Another area in the Social Security program that needs to be made more equitable is the way benefits are computed. This is commonly know as the "notch" issue.

The term "notch" is used to refer to the difference between benefits paid to workers born after 1916 and those born before 1916. Because of changes made in 1977, this notch group receives lower benefits than those paid to workers with similar earning histories born in 1916 and earlier.

This is a big inequity in the system, and that's why I am an original cosponsor of legislation, S.567, which would increase benefits for those in the "notch" group. And I should tell you that the chances for passage of this legislation took a positive turn on April 25, when the Senate agreed to account for the cost of this legislation in the budget.

I am hopeful that this year Congress will increase benefits for the Social Security "notch' group as well as raise earning limits for Social Security recipients. This would help improve economic security for older Americans.

Along with economic security, good and affordable health care is the other essential element for older Americans -- truly -- a vital concern for all age groups.

Because of gaps in public and private health benefits coverage, there are 37 million Americans without any kind of insurance.

To address this national tragedy, I will be joining Senators Mitchell, Kennedy, Rockefeller and several more of my colleagues to introduce a major health care reform proposal in early June.

Our health care reform measure is similar to a recent proposal unveiled at the University of Hawaii by former Massachusetts Governor and Presidential candidate Michael Dukakis.

Both proposals mandate employer-provided coverage with assistance to small businesses, and contain important initiatives to focus on prevention of health problems, as well as proposals to provide universal coverage. I look forward in the coming months to combining the best features of both plans legislatively.

We need to ensure that all Americans have access to affordable health care. As the most affluent nation in the world we should do no less.

Fortunately for Hawaii, our state can be proud that we are ahead of all other states in providing universal

health care. In fact we have gone so far in providing health care to Hawaii citizens that we are in danger of being held back by federal regulation. That's why I have introduced legislation that will exempt our state from federal restrictions that could hinder Hawaii's continued leadership and innovation in health care.

In regard to health care specifically for older Americans, we rely on Medicare. Over the years, Medicare has been highly successful in providing health care. The one failing has been a lack of long-term care. Older Americans remain threatened by impoverishment from the high costs of long-term care.

In Congress, major attention on long-term health care has focused on recommendations made by the U.S. Bipartisan Commission on Comprehensive Health Care, widely known as the Pepper Commission. In March of 1990, the Commission issued a series of recommendations proposing expanded Federal financing of home -- and community -- based services and nursing home services for the elderly and disabled.

The Pepper Commission goals of ensuring affordable long-term health care are widely agreed upon. It is now up to Congress to find ways to include them in the overall

Medicare program. As always, the biggest obstacle is how to pay for the program.

Nevertheless, we need to provide for long term care, and I assure you that I will be actively involved in implementing the Pepper Commission's recommendations on long-term care.

Before I close, I would like to remind you that as older Americans we are the fastest growing population group in our nation. This means that our role in society, both economically and politically, is growing.

This presents us with both opportunities and challenges in the coming decade. We can shape a new society where older Americans play a more vital role in civic activities, education and business.

By working together, government and community groups can ensure this new role by linking our goals and aspirations with the needs of our communities. We must make every effort to guarantee that government does not set us aside with the inadequate label of just being senior citizens, a special interest group that needs to be satisfied.

Instead we need to work for a future in which older Americans are special people, with special qualities and special gifts to offer society. Yes, we also have special needs in the areas of economic security and healthcare, but we must not let this set us apart.

We need to take care of our special needs and at the same time make special contributions to society. If we work together and put our minds to it, I know we will succeed.

Mahalo and God Bless all of you.

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