

Cordova for President

Moving Forward Together - Globally

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The United States Constitution

Article II, Section 1 of the U.S. Constitution imposes only three eligibility requirements on persons serving as president, based on the officeholder's age, time of residency in the U.S., and citizenship status:

U.S. Constitution – Presidential Candidate Eligibility

"No person except a natural born Citizen, or a Citizen of the United States, at the time of the Adoption of this Constitution, shall be eligible to the Office of President; neither shall any person be eligible to that Office who shall not have attained to the Age of thirty-five Years, and been fourteen Years a Resident within the United States."

POLICY POSITION PAPER

National Retirement Dignity, Autonomy, and Economic Security Initiative

Proposed Social Security Dignity, Autonomy, and Housing Security Act of 2029

National Policy Framework, Legislative Recommendations, Operational Standards, Implementation and Public Accountability

A Presidential Policy Recommendation

Document NRDAESI-001 · Version 2.4 · Discussion Draft

Revised November 26, 2026

Cordova 2028

Status of this document. This is a discussion draft of proposed policy. It is not enacted law, it is not an authorized government program, and it does not change anyone's existing benefits. Every legislative proposal described here remains subject to research, public consultation, independent professional review (actuarial, fiscal, legal and accessibility) and the constitutional processes of Congress. Where a decision has not been made, this paper says so and presents the alternatives.

How to read this paper. Statements are of five kinds, and the text keeps them apart:

- **Verified finding:** a fact checked against an official or authoritative source, cited by a bracketed reference number (for example, R1 in brackets) that corresponds to the reference list in Part XXIV.
- **Candidate-reported experience:** something a person told the candidate. It is not independently verified and is never presented as typical.
- **Hypothetical illustration:** invented amounts used to explain a mechanism. These are never national averages or program costs.
- **Proposed recommendation:** what this administration would propose. It is a proposal, not law.
- **Open decision:** a question not yet decided, presented with its alternatives and the evidence needed to decide it.

No benefit amount, financing source, penalty, statutory deadline, fiscal saving or actuarial result is asserted in this paper unless it is current law or a verified finding. Proposals that would cost money are described by their cost drivers and by the independent estimates required before any claim of affordability is made.



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PART I: THE POLICY STATEMENT AND GOVERNING PRINCIPLES

1.0 Governing Principle

Retirement eligibility must not be confused with retirement freedom.

Every person should have a meaningful opportunity to retire with dignity, financial security, personal autonomy and access to the necessities of life. Continuing to work should be a choice, not a condition of survival.

The institutions, laws and economic arrangements that govern retirement must be judged by their combined effect on human life and by whether they can be sustained across generations. A program that pays a benefit but leaves the recipient unable to keep a home, buy medicine or stop working when the body can no longer keep up has not achieved its purpose.

The rule of this entire policy can be stated in one sentence: **retirement security must account for the whole life of the person, not simply the amount of their retirement check.**

1.1 A Lifetime of Working Should Lead to a Lifetime of Dignity

Retirement is not the end of our usefulness. It is a continuation of our lives.

Look around.

Look at our parents, grandparents, neighbors and the older people we encounter throughout our communities.

Look beyond what we see on the surface.

Behind a familiar smile may be someone quietly calculating whether they can afford their medication, whether they can remain in their home, whether they can afford another increase in rent or whether they will have to continue working for several more years.

Some may never tell us what they are experiencing.

Some may believe that their financial struggles are their own responsibility, without recognizing how many of the systems surrounding their lives influence the choices available to them.

Many of us will eventually stand where they stand today.

The retirement systems we examine now are not simply systems affecting another generation. They are the systems that may determine the quality, independence and security of our own lives.

What Are We Working Toward?

Throughout our lives, we are encouraged to work, contribute, save, purchase homes, raise families and prepare for retirement.

But what happens when a person fulfills those expectations and still cannot afford to stop working?

What happens when someone spends thirty years paying for a home, only to discover that property taxes, insurance and maintenance threaten their ability to remain in it?

What happens when someone wants to retire at 65 but believes they must continue working until 67 because of the cost of healthcare?

What happens when an increase in Social Security benefits is absorbed by an increase in rent before that person can experience any improvement in their life?

These circumstances deserve examination.

We must look beyond individual financial decisions and investigate the laws, institutions, economic arrangements and eligibility requirements that shape the choices available to people.

We must understand why those arrangements were established, whether they continue to serve their intended purposes and what consequences they produce when combined with the other obligations of daily life.

The Difference Between Retirement Eligibility and Retirement Freedom

Being legally eligible to retire does not necessarily mean a person can afford to retire.

A person may qualify for Social Security while remaining financially dependent on employment for healthcare, housing, debt payments or the support of family members.

A person may own their home outright while facing substantial continuing housing expenses.

A person may have accumulated retirement savings while confronting medical expenses or caregiving obligations that were difficult to anticipate.

Retirement eligibility is a legal and administrative determination.

Retirement freedom is the practical ability to decide whether to continue working without sacrificing access to the necessities of life.

Through this initiative, we intend to investigate the difference between the two.

Our objective is not to discourage anyone from working. Employment can provide purpose, companionship, fulfillment and financial opportunity at any age.

Our objective is to examine how continuing to work can become a meaningful choice rather than a financial necessity.

Measuring Life as People Actually Experience It

A government can report that benefits have increased.

A household can simultaneously experience a decline in its ability to afford the necessities of life.

An increase of $30 in monthly retirement income may provide little relief if housing expenses increase by the same amount and other necessities become more expensive.

The amount of money a person receives tells us only part of the story.

We must also understand what that person can afford, what obligations they face, what opportunities remain available to them and what they are forced to go without.

Through the proposed Federal Retirement Reality Standard, we intend to examine the actual costs of maintaining a secure, independent and dignified life throughout retirement.

That examination must account for geographic differences, household circumstances, disabilities, healthcare needs and the costs of remaining connected to family and community.

A meaningful assessment of retirement security must look beyond survival.

It should also consider whether people have the opportunity to participate in their communities, maintain relationships, pursue personal interests and enjoy the years of life that remain available to them.

The Time We Have Left Is Part of the Discussion

We must also examine how much of our lives we spend working and how much time remains for us to live beyond employment.

Two additional years of work are not merely numbers in an economic projection.

They may represent time with children and grandchildren, time caring for someone we love, time pursuing an interest we have postponed or time simply enjoying life.

Those years cannot be recovered once they have passed.

Our examination of retirement eligibility will therefore include healthy life expectancy, occupational demands, disability, caregiving, technological progress, economic productivity and the financial sustainability of retirement programs.

Among the alternatives under consideration is voluntary full retirement eligibility at age 60.

This is not an adopted policy or a promise of benefits. It is a legislative alternative that requires independent actuarial, fiscal and legal analysis, including an examination of healthcare coverage and sustainable financing.

We must consider the needs of people approaching retirement while protecting the ability of younger and future generations to retire securely.

Examining the Entire System

This initiative will extend beyond Social Security.

We intend to examine:

- The adequacy and long-term sustainability of retirement income.
- Healthcare costs and employment-dependent coverage.
- Property taxation and continuing homeownership expenses.
- Housing affordability and rental security.
- Voluntary public-interest housing and homeownership alternatives.
- Retirement savings, debt and financial autonomy.
- Pension arrangements and benefit eligibility requirements.
- The ownership, financial structures and quality of retirement and care facilities.

- Independent living and aging in place.
- Family caregiving and survivor security.
- Employment continued out of financial necessity.
- The cumulative effect of these arrangements on retirement choices.

We will examine public, nonprofit and private institutional arrangements using evidence rather than predetermined conclusions.

Where existing arrangements provide meaningful protections, we must understand how to preserve them.

Where they produce avoidable hardship, we must investigate alternatives.

Where proposed reforms could create new financial burdens or unintended consequences, we must identify those risks before legislation is finalized.

Listening to Every Generation

No single person, institution or government possesses a complete understanding of the retirement experience.

Those already retired can help us understand the circumstances they face today.

Those approaching retirement can help us understand the barriers influencing their decisions.

Family members and caregivers can help us understand responsibilities that conventional economic measurements may overlook.

Younger generations can help us understand their concerns about the future and what they observe happening to the people they love.

Retirement Voices is being prepared as a national listening initiative. Public participation will open once the necessary communication, privacy and safeguarding arrangements are complete.

Participation will not require political support or agreement with any candidate.

The purpose is to listen, learn, identify problems and develop a more complete understanding of the systems that affect human lives.

Accountability Must Extend Beyond Government Activity

It is not enough to establish a program, allocate funding or announce that a policy has been implemented.

We must also determine what happens to the people that policy was intended to serve.

- Are people remaining securely housed?
- Can they afford necessary healthcare?
- Are they able to preserve their savings and independence?
- Are they continuing to work because they choose to, or because they cannot afford to stop?
- Are caregivers receiving adequate support?
- Are people able to spend meaningful time with their families and communities?
- Are the systems financially sustainable for future generations?

These questions must become part of how retirement policy is evaluated.

Through the proposed independent outcome-evaluation framework, we intend to examine whether government actions produce measurable improvements in people's lives and identify circumstances in which those actions cause unintended harm.

A Responsibility We Share Across Generations

Retirement should not be understood as the point at which a person's value to society ends.

Human value does not expire when employment ends.

Our parents and grandparents are not merely participants in an economic system. Neither are our children, nor are we.

Economic institutions, laws and government programs are arrangements that human beings have created. Their purposes, consequences and effectiveness must remain open to examination.

The responsibility before us is to understand those arrangements and consider how they can better serve human life while remaining sustainable across generations.

This initiative is an invitation to study those questions carefully.

The research, illustrations, legislative alternatives and proposed protections presented below are the beginning of that work.

A lifetime of contributions should not end in a struggle to afford the necessities of living.

Retirement security must account for the whole life of the person, not simply the amount of their retirement check.

The Social Security Dignity, Autonomy, and Housing Security Act of 2029 is proposed policy under development. It is not enacted law and does not change anyone's existing benefits. Legislative alternatives remain subject to research, public consultation, independent professional review and applicable legislative processes.

1.2 The Problems This Policy Addresses

Problem One: Adequacy measured in dollars, not in lives. Social Security benefits receive an annual cost-of-living adjustment [R1]. Federal law does not require benefits to be compared with what it costs to live safely, independently and with dignity in the place where a beneficiary lives. Poverty measures that count medical out-of-pocket costs show markedly higher poverty among older adults than measures that do not [R2]. A benefit increase can be absorbed by rent, premiums and prices before the household experiences any improvement.

Problem Two: Eligibility without freedom. The law sets ages at which benefits may be claimed. It does not ask whether a person can afford to stop working at those ages. Healthcare tied to employment, housing costs that continue after a mortgage is paid, pension service rules, debts and family responsibilities can each delay retirement. Together they can make it impossible.

Problem Three: Systems that do not account for one another. Social Security, Medicare, Medicaid, housing assistance, property taxation, pension law and long-term care are governed by different statutes, agencies and levels of government. Each may be reasonable on its own terms. This initiative has not identified any single federal assessment that examines their combined effect on an individual household's ability to retire, and Part VI proposes one.

Problem Four: Accountability measured by activity. Program success is often described in terms of spending, enrollment and services delivered. Those measures matter, but they do not by themselves show whether people became more secure, stayed housed, received care at home or regained control over their lives. This policy requires that human outcomes be measured independently and reported separately from activity (Part XXII).

Problem Five: Sustainability across generations. Social Security's retirement and survivors benefits and its disability benefits are paid from two legally separate trust funds. Under current law, the Old-Age and Survivors Insurance trust fund is projected to be depleted in the fourth quarter of 2032. The Trustees also publish a hypothetical projection for the two funds combined, which would require legislation to put into effect; on that basis, depletion is projected in the third quarter of 2034, after which incoming revenue would cover about 83 percent of scheduled benefits [R3]. Any reform must protect people who are retired today without shifting an unfair burden to younger and future generations.

Problem Six (proposed): Human time is not adequately accounted for. Retirement policy counts years of contributions and ages of eligibility. It does not count what those years mean in a human life. People differ in how many healthy years they can expect after leaving work, and those differences are linked to health, occupation and income; national evidence on healthy life expectancy by occupation has not yet been assembled for this initiative and is identified as research required (Part XXIV). Health problems contributed to the timing of retirement for 28 percent of retirees, and caring for family for 17 percent [R4]. Time in retirement is time for family relationships, caregiving, personal independence and community life, and those years cannot be recovered once they have passed. Technological advancement and rising productivity raise the question of whether economic progress can give people more time to live. **Productivity gains do not automatically finance earlier retirement:** they add to public revenue only through taxed wages, profits or other income, and any claim that they could support earlier retirement requires an independent projection (Part XX). This problem statement is proposed for the candidate's approval.

1.3 What This Policy Does Not Do

As a legislative design requirement, no proposal developed under this policy may reduce any person's existing benefits or legal protections; whether enacted legislation meets that requirement will be verified by independent review. This policy does not require anyone to retire, to buy a home, to move or to enter or leave any form of care. It does not adopt voluntary full retirement eligibility at age 60 or any other unresolved alternative. It does not claim that any proposal is affordable or that any measure restores Social Security's long-term balance until independent actuaries and budget analysts have said so. It does not treat any type of facility owner, landlord or employer as wrongdoing by definition. It does not ask anyone for political support as a condition of being heard.

1.4 Guiding Principles

1. **Dignity and the whole person.** Policy is judged by what it does for people's lives, including housing, health, independence, relationships and time, not only by income.
2. **Freedom of choice.** People choose whether to work, where to live and how to receive care. Public policy should widen those choices, not narrow them.
3. **Preserve what works.** Protecting existing benefits and protections is a design requirement for every legislative proposal: no proposal may lower a person's benefit or end eligibility, and each will carry an explicit hold-harmless provision subject to legislative drafting and review.
4. **Separate ledgers.** Earned Social Security benefits, needs-based assistance and new housing, care and supplemental programs are financed and accounted for separately. New supplemental programs are financed outside the Social Security trust funds.
5. **Federal floor, not ceiling.** Federal protections set a minimum. States may provide stronger protections, and national reporting is standardized.
6. **Evidence before conclusions.** Findings are verified before they are published. Associations are not presented as causes. Hypotheses are labeled as hypotheses.
7. **Honest arithmetic.** No proposal is called affordable or described as improving solvency until independent scoring supports that description.
8. **Outcomes, not activity.** Success is measured by verified improvements in people's lives, reported separately from spending and enrollment.
9. **Listening to every generation.** People already retired, people approaching retirement, family caregivers and younger generations all inform the policy.
10. **Accessibility and language.** Public materials are accessible, available offline and in print, and translated into other languages only after qualified human review.
11. **Territorial Equality, Equal Protection and Self-Determination.** The dignity, rights and economic security of a human being shall not be diminished solely because that person resides within a territory of the United States rather than within a state.

    Where federal laws, programs or protections establish different treatment, those differences must be subject to transparent examination, public accountability and meaningful consultation with affected residents.

The proposed administration shall pursue equitable federal protections and access to essential programs while respecting territorial self-determination, legitimate local autonomy, cultural protections and freely supported alternative arrangements consistent with fundamental individual rights.

No territorial community should be required to surrender its identity, autonomy or preferred political status to obtain equitable treatment.

1.5 Defined Terms

Term	Meaning in this paper
Retirement eligibility	A legal or contractual determination that a person may claim a benefit or receive coverage, such as Social Security retirement benefits, Medicare or a pension.
Retirement freedom	The practical ability to decide whether to continue working without sacrificing access to the necessities of life.
Earliest benefit age	The first age at which a Social Security retirement benefit can begin: 62, with a permanent reduction [R5][R6].
Full retirement age	The age at which an unreduced Social Security retirement benefit is payable: 67 for people born in 1960 or later [R5].
Healthcare eligibility age	The age at which Medicare entitlement generally begins: 65, with earlier entitlement after 24 months of disability benefits [R7].
Financially feasible retirement age	The earliest age at which a household's income would cover its continuing obligations, including healthcare and housing, with a reasonable reserve.
Federal Reality Standard	The measure of the actual cost of a safe and dignified life in a given place and household, proposed in the Federal Reality Standards Act of 2029.

Term	Meaning in this paper
Federal Retirement Reality Standard	The Federal Reality Standard calculated for retirement household types. It is a view of the same standard, not a separate number.
Retirement barrier	A legislative, regulatory, contractual or economic arrangement that may prevent a person from retiring at the age they prefer.
Benefit capture	A benefit increase absorbed by an increase in rent, fees or other charges before it improves the household's circumstances.
Covered housing	Housing that receives federal assistance or federally supported financing and would carry the tenant protections described in Part X. The precise scope is an open decision.
Civil Results Office	The proposed Office of Civil Results Evaluation: an independent, government-wide body that would measure whether programs improve people's lives. It is distinct from the Office of Constitutional Rights Enforcement proposed in earlier Cordova 2028 materials.
National Public Insight & Response System (NPIRS)	The public issue-intake and tracking system proposed by Cordova 2028. This initiative maintains a National Retirement Issues Register within it.
Retirement Voices	The proposed National Retirement and Aging Listening Initiative. Public participation is not yet open.

PART II: NATIONAL RETIREMENT CONDITIONS AND FINDINGS

2.1 Policy Position

Policy must begin from verified conditions. This Part reports what the evidence shows today, states the population and period of each finding, and identifies where evidence is missing. It does not combine figures from different populations as though they described one group, and it does not present correlations as causes.

2.2 Income and Benefits

- The 2027 cost-of-living adjustment for Social Security and Supplemental Security Income is 3.6 percent. The maximum federal SSI payment for an individual rises to $1,029 a month [R1].
- The 2027 Social Security contribution and benefit base (taxable maximum) is $192,300. Beneficiaries under full retirement age who work have benefits withheld above $2,130 a month in earnings in 2027 [R1].
- Social Security was the largest antipoverty program in 2025, especially for people 65 and older [R2].
- The thresholds above which Social Security benefits become subject to income tax ($25,000 for single filers and $32,000 for joint filers) are fixed in statute and not indexed to inflation [R8]. A temporary additional deduction for taxpayers 65 and older applies for tax years 2025 through 2028 [R9].
- The Social Security Fairness Act repealed the Windfall Elimination Provision and the Government Pension Offset in January 2025 [R10].
- Since April 2025, the default withholding rate for recovering Social Security retirement and disability overpayments has been 50 percent of the monthly benefit; for SSI it is 10 percent [R11].

2.3 Poverty, Hardship and Necessities

- Counting medical out-of-pocket costs, 15.4 percent of adults 65 and older were in poverty in 2025 under the Supplemental Poverty Measure. Census's "official+" measure, which leaves those costs out, showed 9.8 percent. That is the widest gap of any age group [R2].
- In 2024, 9.9 percent of households with an adult 65 or older were food insecure; among adults 65 and older living alone, the rate was 11.3 percent [R12].
- In 2024, 24.0 percent of households with a householder 60 or older reported some form of energy insecurity, and 17.2 percent reduced or went without food or medicine to pay energy costs [R13].
- In 2021–2022, 3.6 percent of adults 65 and older did not get needed prescription medication because of cost [R14].
- In 2025, 63 percent of adults said they would cover a $400 emergency expense entirely with cash or its equivalent [R4].

2.4 Housing and Homelessness

- Older homeowner households had the highest housing cost-burden rate of any age group in 2024: 28 percent [R15].
- In 2025, households headed by someone 65 or older spent an average of $23,430 on housing and $7,986 on healthcare a year, out of total spending of $64,445. About 78 percent are homeowners. These are averages, pulled upward by higher-income households [R16].
- Nearly 149,000 people aged 55 and older were experiencing homelessness on a single night in January 2025, about one in five of everyone counted. The number aged 65 and older rose 6.8 percent in one year [R17].
- In federally assisted housing, tenant rent is generally set by a formula based on income, including a component of 30 percent of monthly adjusted income [R18]. When a benefit increase counts as income, part of it can be returned as rent.

2.5 Health and Long-Term Care

- The standard Medicare Part B premium is $209.40 a month in 2027, with an annual deductible of $292. Higher-income enrollees pay income-related amounts that bring the total premium to as much as $711.80 a month [R19].
- The Medicare Part D annual out-of-pocket cap is $2,400 in 2027 [R20].
- Original Medicare excludes most dental care, eyeglasses and hearing aids [R21].
- More than 600,000 people were on state waiting or interest lists for Medicaid home and community-based services in 2025. In the states that reported waiting times, people waited about 32 months on average [R22].
- The 2025 national median cost of assisted living was $6,200 a month; a semi-private nursing home room was $315 a day [R23].
- Federal minimum staffing standards for long-term care facilities were repealed by interim final rule in December 2025 [R24]. Federal auditors found that for March 2024, about 5 percent of registered-nurse hours reported by nursing homes in the Payroll-Based Journal were not supported by documentation [R25].

2.6 Work, Health and Retirement Timing

- Many people do not choose when they stop working. Among retirees in 2025, health problems contributed to the timing of retirement for 28 percent and caring for family for 17 percent; just over 1 in 10 were forced to retire or could not find work. Together, 46 percent cited at least one of these reasons [R4].
- Sixteen percent of retirees did paid work in the previous month: 10 percent for nonfinancial reasons, 8 percent for financial reasons and 4 percent for both [R4].
- The federal Age Discrimination in Employment Act protects individuals at least 40 years of age [R26].

2.7 Social Security's Long-Term Financing

Social Security's Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) trust funds are legally separate. Under the intermediate assumptions of the 2026 Trustees Report, the OASI trust fund is projected to be depleted in the fourth quarter of 2032; the DI trust fund is not projected to be depleted within the 75-year projection period. The Trustees' hypothetical

combined projection, which assumes legislation allowing the funds to be combined, shows depletion in the third quarter of 2034, after which continuing revenue would cover about 83 percent of scheduled benefits in 2034, declining to 65 percent by 2100. The 75-year actuarial deficit is 4.42 percent of taxable payroll [R3]. The worsened outlook reflects lower assumed fertility, changes in net immigration and the revenue effect of recent changes to the taxation of benefits [R3].

Social Security is not "going away." Under current law, the program would continue to pay most scheduled benefits after depletion. Congress can act before then, and this paper's financing commitments appear in Part IV and Part XX.

2.8 What Is Not Yet Known

Several conditions central to this policy have not been measured reliably, and this paper does not assert figures for them:

- how often rent increases absorb benefit increases in private-market housing;
- how many people who have not retired would like to, but cannot afford to;
- the effect of employer health coverage on retirement timing;
- the burden of property taxes on mortgage-free older homeowners;
- medical debt, elder abuse prevalence, transportation barriers and digital exclusion among older adults;
- take-up and adequacy of state property tax relief.

Part XXIV lists the research required for each.

2.9 Responsible Institutions for Evidence

The Census Bureau, Bureau of Labor Statistics, Social Security Administration, Centers for Medicare & Medicaid Services, Department of Housing and Urban Development, Federal Reserve Board and Department of Agriculture produce the data on which these findings rest. This policy proposes no new data collection without privacy review and Paperwork Reduction Act compliance.

PART III: THE FEDERAL REALITY STANDARD — RETIREMENT EXTENSION

3.1 Policy Position

The adequacy of retirement income must be measured against the actual cost of a secure, independent and dignified life where people live. This administration proposes to extend the Federal Reality Standard, proposed in the Federal Reality Standards Act of 2029, to retirement households. It does not create a competing methodology.

3.2 Existing Conditions

The annual cost-of-living adjustment preserves the purchasing power of a benefit against a national price index (CPI-W). It does not ask whether the benefit was adequate to begin with, and the index weights reflect working households rather than older households [R27]. An adequate measure must account for geographic differences, household circumstances, disability, healthcare needs and the cost of staying connected to family and community.

3.3 Proposed Reform

1. **Retirement household types.** The Federal Reality Standards Board would calculate the Standard for retirement household types, including: an older single renter; an older single owner without a mortgage; an older owner with a mortgage; an older couple; a surviving spouse in the first 24 months after a death; and an older adult in a shared or multigenerational household.
2. **Cost components.** Within the Standard's existing categories, the retirement view would explicitly include: rent and mandatory fees, or property taxes, homeowners insurance, association fees and a maintenance reserve for owners; utilities; a nutritionally adequate diet; ordinary healthcare costs, including Medicare premiums and cost-sharing, prescription costs up to the annual cap, and dental, vision and hearing services that Medicare largely excludes; transportation, including medical transportation; communications; household necessities; companion animal care; a participation allowance for social and community life; and an allowance toward an emergency reserve.

3. **Extraordinary needs kept separate.** Long-term services and supports, disability-related costs, major medical events and caregiving costs would be measured outside the ordinary budget, as the Standard already provides.
4. **Annual Social Security adequacy statement.** The Commissioner of Social Security would report annually to Congress how benefit levels, by benefit type and region, compare with the applicable Standard. **The statement would not change any benefit.**
5. **Quarterly retirement cost tracker.** The Board would publish a quarterly tracker of housing, energy, food and medical out-of-pocket costs by region. Monitoring would not change benefits.
6. **Emergency reassessment (option).** If a component rose by more than a threshold set in statute within two quarters, the Board would report to Congress and the Social Security Administration with a recommendation on whether a temporary supplement is warranted. Any payment would require appropriation or a standing statutory formula, and no more than one emergency adjustment would occur in a year.

3.4 Operational and Administrative Standards

- The Board publishes its methodology for public comment before first use and recalculates on a published schedule.
- One seat for a Social Security actuary (non-voting) is added to the Board; the Board's existing seats for people with lived experience include older adults.
- No figure derived from the Standard is described as financially viable until independently evaluated (Part XX).
- **Safeguards against perverse effects:** no reduction in a needs-based supplement or housing assistance solely because a person relocates (a 12-month hold-harmless would apply to reductions), changes housing arrangements, or receives temporary family assistance. Supplements would phase out gradually against countable income, with no cliffs.

3.5 Responsible Institutions

Institution	Proposed role
Federal Reality Standards Board	Calculate the Standard for retirement household types; publish the quarterly tracker
Social Security Administration	Prepare the annual adequacy statement
Bureau of Labor Statistics, Census Bureau, HUD	Supply price, expenditure and rent data
Congress	Decide whether any supplement is created and how it is financed

3.6 Legal Authority

Calculation and reporting require enactment of the Federal Reality Standards Act or companion provisions in this Act. The adequacy statement requires a statutory reporting duty. Any supplement payment requires new statutory authority and financing. No executive action can change benefit amounts.

3.7 Fiscal Considerations

Reporting costs are administrative. A supplement would be financed from general revenue, separately from the Social Security trust funds, and would require an independent cost estimate before it is proposed in legislative text.

3.8 Decision Still Open: How the Standard Applies to Earned Benefits

Alternative	Implication
No application to earned benefits	Simplest; leaves the adequacy gap unmeasured
Adequacy reporting only	Makes the gap visible without changing benefits

Alternative	Implication
Reporting plus a separately financed Retirement Reality Supplement	Addresses the gap for those below the Standard; requires general-revenue financing and a cost estimate
Reporting now, regional supplement pilot later	Builds evidence before national commitments

Evidence required: Board methodology; distribution of beneficiaries relative to the Standard; cost and behavioral estimates for any supplement.

3.9 Measurable Public Outcomes

Share of beneficiaries below the applicable Standard, by region and household type; change in that share over time, verified independently.

PART IV: SOCIAL SECURITY BENEFIT ADEQUACY AND LONG-TERM SOLVENCY

4.1 Policy Position

Social Security's earned benefits must remain secure for people who rely on them today and for every generation that pays into the system. Every financing choice will be shown to the public honestly, with independent 10-, 25- and 75-year projections, before any claim of solvency is made.

4.2 Existing Conditions

The retirement and survivors (OASI) trust fund is projected to be depleted in the fourth quarter of 2032. Under the Trustees' hypothetical combined projection, which would require legislation to combine the funds, depletion occurs in the third quarter of 2034, with about 83 percent of scheduled benefits payable afterward. The 75-year actuarial deficit is 4.42 percent of taxable payroll [R3]. After depletion, the Social Security Administration cannot pay more than incoming revenue allows. Social Security cannot be changed through the budget reconciliation process, and revenue legislation must originate in the House of Representatives.

4.3 Proposed Reform: Three Separate Ledgers

This administration proposes a permanent separation of obligations, never merged in public accounting:

1. **Earned benefits** financed by the Old-Age and Survivors Insurance and Disability Insurance trust funds.
2. **Needs-based supplements**, such as SSI and any Retirement Reality Supplement, financed from general revenue.
3. **Housing, mortgage, long-term care and other new programs**, financed by appropriations or a separate Treasury fund, **not** by the Social Security trust funds.

4.4 Financing Scenarios Submitted for Independent Modeling

The following are **requests for modeling, not proposals**. Each would be estimated by the Social Security Administration's Office of the Chief Actuary and the Congressional Budget Office for its effect on the 75-year actuarial balance, the depletion date, 10-, 25- and 75-year results, and distribution by lifetime earnings and birth cohort:

Scenario	Revenue side	Benefit side
Current law	None	Payable benefits after depletion (automatic reduction)
Raise the taxable maximum to cover a target share of earnings	Higher taxable earnings	None
Apply payroll tax above a high threshold	New tax band	With or without benefit credit
Eliminate the taxable maximum	All earnings taxed	With or without benefit credit
Phased payroll tax rate increase	Higher rate over time	None
Dedicated new revenue	A new dedicated source	None
Scheduled general-revenue transfers	General revenue	None
Any of the above with benefit improvements	As above	Improvements described below
Benefit reductions	None	Shown for comparison only

Rule: no scenario will be described as closing the financing gap unless the Chief Actuary shows that it does under intermediate assumptions, with the low-cost and high-cost sensitivities shown alongside.

4.5 Benefit Adequacy: Decisions Still Open

Question	Alternatives under study	Evidence required
Which index should drive the cost-of-living adjustment?	Keep CPI-W; fund BLS to make an elderly index official, then decide; use the greater of CPI-W or an official elderly index; keep CPI-W and add a separately financed cost supplement	Official elderly index; actuarial cost. The historical advantage of the experimental elderly index has been modest and inconsistent [R27]
Should there be a new or strengthened minimum benefit?	Keep the current special minimum; index and strengthen it; a new minimum tied to a poverty or Federal Reality Standard benchmark; phase in by birth cohort	Number of current special-minimum recipients; actuarial cost. The top special minimum for 30 years of coverage is $1,164.10 for December 2026 [R1]
Which revenue or benefit changes should address the long-term shortfall?	The scenarios in 4.4	Chief Actuary and CBO estimates
Should survivor benefits be improved?	Current rules; higher survivor benefit for lower-income households; immediate bereavement assistance and housing continuity	Survivor poverty transitions; cost
Should the taxation of benefits change?	Current law, including the 2028 end of the temporary senior deduction; index the thresholds and replace lost trust-fund revenue	Revenue effect on the trust funds
Should Social Security credit caregiving years?	No credit; dropout years for caregiving; earnings credits for caregiving years	Actuarial cost; administrability (Part XV)
Should the retirement earnings test change?	Keep it; raise thresholds; eliminate it	Short-term cost; effect on phased retirement (Part XIV)

4.6 Operational Standards

- Overpayment recovery: plain-language notices stating the cause, period and appeal and waiver rights; default withholding tied to ability to pay so that a benefit is not reduced below a protected floor; automatic consideration of waiver when the agency caused the overpayment and the person was without fault; a time limit on recovering old agency-caused overpayments.
- Service standards for field-office access, telephone wait times and disability decision times, published and independently verified.

4.7 Responsible Institutions

Social Security Administration (benefits, notices, actuarial estimates); Department of the Treasury (trust-fund management and revenue); Congressional Budget Office and Joint Committee on Taxation (scoring); Congress (authorization).

4.8 Legal Authority

Congress's taxing and spending power supports creating and changing benefits; revenue bills must originate in the House; Social Security provisions are excluded from reconciliation; agencies cannot pay benefits beyond available trust-fund resources. **The President cannot change Social Security benefits by executive action.** Administrative improvements to notices, waiver processing and withholding can proceed within existing statutory discretion.

4.9 Human Protections

Protecting existing benefits is a legislative design requirement: no proposal may reduce a person's benefit, and people already retired are to keep every benefit and protection they have today, including during any transition. Each legislative proposal will carry an explicit hold-harmless provision, verified by independent actuarial and legal review. Benefit reductions appear in this paper only as comparisons, never as recommendations.

4.10 Measurable Public Outcomes

Actuarial balance and depletion date as estimated by the Chief Actuary; share of beneficiaries below the applicable Standard; survivor poverty in the 24 months after widowhood; overpayment hardship cases and waiver outcomes.

PART V: RETIREMENT ELIGIBILITY, FREEDOM OF CHOICE AND AGE REFORM

5.1 Policy Position

People should have the financial freedom to decide when to stop working. Not when they are forced to stop, and not when their bodies can no longer keep up, but when they can choose what to do with their own time. This policy examines retirement eligibility openly, including voluntary full retirement eligibility at age 60, **as an alternative under study, not an adopted policy or a promise of benefits.**

5.2 Existing Law

- Full retirement age is 67 for people born in 1960 or later [R5].
- The earliest age to claim a retirement benefit is 62. Claiming at 62 permanently reduces the monthly benefit by 30 percent: five-ninths of one percent for each of the first 36 months before full retirement age and five-twelfths of one percent for each additional month [R5][R6].
- Delayed retirement credits of two-thirds of one percent a month (8 percent a year) accrue until age 70 [R6].
- Medicare entitlement generally begins at 65 [R7]. **Medicare age and full retirement age are different rules.**

5.3 Seven Ages That Must Be Kept Apart

Measure	Set by	Current anchor
Preferred retirement age	The person	Not measured nationally
Earliest benefit age	Statute	62, with a permanent reduction [R5]
Full retirement age	Statute	67 for people born 1960 or later [R5]
Healthcare eligibility age	Statute	65 for Medicare [R7]

Measure	Set by	Current anchor
Pension eligibility age	Plan rules, collective agreements, state law	Varies by plan
Financially feasible retirement age	The household's obligations and income	Not measured nationally
Actual employment exit age	Events: choice, health, job loss, caregiving	46 percent of retirees cited health, caregiving or job loss as timing factors [R4]

Claiming a benefit and leaving employment are separate events. A person may claim at 62 and keep working, or stop working at 60 and claim at 67.

5.4 Time Is Part of the Discussion

The following illustration is **hypothetical**, assuming continuous employment from age 18 and a lifespan of 80. It is not a prediction of anyone's lifespan or work history.

Retirement age	Years spent working	Potential retirement years
60	42	20
62	44	18
65	47	15
67	49	13
70	52	10

Not everyone will live to 80, reach retirement in good health, or reach retirement at all. Those differences are part of why eligibility must be examined alongside health, occupation and caregiving.

5.5 Alternatives Under Study for the Full Retirement Age

Alternative	What it would do	Principal considerations
Keep 67	No change	Preserves current balance; leaves the freedom gap unaddressed
Raise the age	A benefit reduction	Shown for comparison only; not recommended
Earlier unreduced benefits for physically demanding work	Recognizes occupational health differences	Requires workable occupational definitions; interaction with disability benefits; cost
Voluntary full retirement eligibility at age 60	Unreduced benefits available from 60, with no requirement to stop working	More years of benefit payments; requires actuarial scoring, a financing source and a healthcare arrangement for ages 60–64

Required before any decision: a 75-year estimate by the Chief Actuary for each design; budget analysis; healthy life expectancy and mortality evidence by occupation and income; legal review; and, as a binding requirement of this policy, an evaluation of **healthcare eligibility, coverage continuity and financing for the years before Medicare** alongside every retirement-age alternative (Part VII). Earlier Social Security eligibility lengthens the period before Medicare begins at 65.

5.6 Public Consultation

When Retirement Voices opens, people will be invited to discuss their experiences, the age at which they would want the freedom to retire, their health and working conditions, whether they could afford to stop working, caregiving, independence, and concerns about retiring earlier or later. **Questions about specific financing, tax or benefit changes and what they would cost will wait for independent estimates**, so that people can compare real trade-offs.

5.7 Human Protections

No alternative would require anyone to retire. The freedom to keep working is preserved under every alternative, and age discrimination protections remain in force.

5.8 Measurable Public Outcomes

Preferred versus actual retirement age; preferred versus financially feasible retirement age; benefit adequacy by occupation; early-claiming rates.

PART VI: NATIONAL RETIREMENT BARRIERS AND FREEDOM OF CHOICE ASSESSMENT

6.1 Policy Position

Being legally eligible to retire does not mean a person can afford to retire. This administration will conduct a comprehensive national assessment of the financial, legislative, contractual and institutional arrangements that may prolong working lives: why they exist, whom they serve, how they affect people, and whether alternatives could provide greater freedom without creating unsustainable obligations or undermining essential public services. **No barrier is assumed to have been designed to prolong employment.**

6.2 Scope of the Assessment

The initial research scope identifies 43 barriers in seven categories. The scope will expand through research and public consultation.

Category	Examples of barriers
A. Healthcare and employment dependence	Employer coverage tied to active work; the coverage gap before Medicare; retiree-health eligibility cliffs; loss of a spouse's or dependent's coverage; Medicare enrollment timing and late-enrollment penalties; premiums, deductibles and income-related surcharges; prescription costs; dental, vision and hearing exclusions; individual-market premiums before 65
B. Social Security and pensions	Early-claiming reduction; delayed retirement credits; the earnings test; pension vesting and service requirements; early pension reductions; the shift to account-based plans and low savings; survivor income loss; public-sector differences
C. Property taxation and homeownership	Property taxes after the mortgage is paid; reassessment; homeowners insurance; association fees and assessments; maintenance and accessibility modifications; disaster costs; mortgage and home-equity debt; access to and sufficiency of tax relief

Category	Examples of barriers
D. Rental housing	Rent increases absorbing benefit increases; scarcity of subsidized housing and income-based rent; fees, deposits, displacement and the shortage of accessible units
E. Financial obligations and savings	Consumer and medical debt; student and parent education loans; distribution and tax rules; asset limits and benefit cliffs; overpayment and estate recovery; financial exploitation
F. Family and caregiving	Supporting children and grandchildren; unpaid caregiving and lost lifetime earnings; long-term care and paid personal assistance
G. Economic and employment conditions	Lifetime wage adequacy and interruptions; inflation relative to benefit adjustments; physically demanding work and differences in healthy life expectancy; involuntary retirement and age discrimination; geographic costs and transportation

6.3 Standard Record for Every Barrier

For each barrier, the assessment documents: description; legislative, regulatory, contractual or economic origin; original purpose; date established and later changes; responsible institutions and jurisdictions; populations affected; eligibility conditions; direct and indirect costs; evidence of effects on retirement decisions; structural incentives; intended and unintended consequences; interactions with other barriers; existing protections; reform alternatives; fiscal and legal dependencies; possible unintended consequences of reform; evidence quality and outstanding research; and related public issues. Historical origins, prevalence and motives are never asserted without evidence.

6.4 Selected Verified Mechanisms

- Employer group health plans of employers with 20 or more employees may not take Medicare entitlement into account for people covered by reason of current employment [R21].
- Continuation coverage after leaving a job generally lasts up to 18 months, at a premium of up to 102 percent of the plan's cost [R28].
- The Medicare Part B premium increases by 10 percent for each full 12 months a person could have enrolled but did not; months covered by current-employment group coverage are excluded, and a special enrollment period lasts eight months after that coverage ends [R29].
- Twenty-seven percent of large firms offering health benefits offered retiree health benefits in 2025 [R30].
- Enhanced premium tax credits for individual-market coverage expired at the end of 2025. About 8 million marketplace enrollees in 2023 were aged 50 to 64, and premiums may vary by age by as much as three to one for adults [R31][R32].
- Minimum private pension vesting is five-year cliff or three-to-seven-year graded vesting for defined benefit plans, and three-year cliff or two-to-six-year graded vesting for defined contribution plans [R33].
- Twenty-nine states and the District of Columbia offer property tax circuit breakers; 19 of the 29 target relief primarily to seniors [R34].

6.5 Cumulative Barrier Methodology

Individually manageable obligations can become collectively unaffordable. The assessment will:

1. Build household types from national survey data, extending the hypothetical households already developed for this initiative.
2. Inventory each type's continuing obligations, separating fixed costs (taxes, premiums, debt service), variable costs (utilities, food) and irregular costs (repairs, disasters, medical events).
3. Place the earliest benefit, full retirement, Medicare and pension ages on one timeline and mark where costs change at an eligibility point.

4. Test whether expected income at each age covers obligations for a defined period with a stated emergency reserve, reporting the shortfall rather than a pass-fail label.
5. Identify combinations in which each obligation is below a common affordability benchmark but the total exceeds income.
6. Vary inflation, benefit adjustments, premiums and property tax growth, and report ranges.
7. Report by region, occupation, household type and income.
8. Make no causal claims without a credible research design.

6.6 Illustration: A Candidate-Reported Healthcare Experience

The candidate recently spoke with someone who wants to retire at 65. She said her healthcare could cost more than $1,000 a month if she retires at 65, and a little over $300 a month if she waits until 67. **Her insurance arrangement has not been verified, she has not been contacted, and her experience is not presented as typical.** The rounded amounts below are hypothetical.

Expense	Retirement at 65	Retirement at 67
Monthly healthcare cost	$1,000	$300
Annual healthcare cost	$12,000	$3,600

Illustrative difference: $700 a month; $8,400 a year; $16,800 over 24 months if the difference stays the same.

Medicare eligibility and the standard Part B premium are the same at 65 and 67, so the age difference alone does not explain such a gap [R19][R7]. That does not rule out Medicare-related factors: income-related premium surcharges are based on income from two years earlier, and a person who stops or reduces work may ask for a more recent year to be used [R29][R35]. Supplemental coverage varies by plan, and employer, union, pension or family coverage rules may also apply. **No explanation has been confirmed.** This compares hypothetical healthcare costs only; a complete comparison would also count earnings, taxes, pension benefits, claiming decisions, savings and other expenses.

6.7 Illustration: A Paid-Off Home Still Has Monthly Costs

Housing expense (hypothetical)	Monthly amount
Mortgage payment	$0
Property taxes	$500
Homeowners insurance	$200
Utilities	$250
Maintenance reserve	$250
Total	**$1,200**

Annual housing expenses: $14,400. With an illustrative retirement income of $1,850 a month, $650 remains for healthcare, food, transportation and everything else. Every amount is hypothetical, not a national average.

6.8 Proposed Reform Directions (for study)

Fourteen legislative alternatives have been entered for study as pending options. None is adopted:

Alternative	Direction	Principal dependency
Healthcare coverage bridge before Medicare	Redesigned premium tax credits for ages 50–64; an optional, separately priced Medicare buy-in; or continuation-coverage premium assistance	Federal cost estimate; Medicare actuarial review
Healthcare eligibility and benefit portability	Portable retiree-health accounts; pro-rated credit for partial service	ERISA amendments
Reduction of abrupt eligibility cliffs	Phase-outs instead of cliffs; disclosure of cliff rules; review of income-year rules for surcharges	Program-specific estimates

Alternative	Direction	Principal dependency
Property tax hardship protections	Federal incentives for income-based relief open to all ages and renters; model deferral standards; a plain-language directory	State authority; replacement revenue
Housing insurance affordability	Mitigation grants; reporting on non-renewals	State insurance regulation
Caregiver protections	Leave protections and respite for older caregivers	Labor law; cost
Savings and asset-limit reform	Excluding modest retirement accounts from asset tests	Program estimates
Pension portability	Shorter vesting; portable accounts	ERISA
Debt-related hardship	Limits on offsetting benefits for federal student-loan debt; medical-debt reporting protections	Forgone collections
Affordable transportation	Rural paratransit and access to care	Appropriations
Voluntary phased retirement	Partial retirement options; earnings-test simplification	Actuarial cost
Flexible eligibility for physically demanding work	As in Part V	Actuarial cost
Accessible information and disclosure	A plain-language retirement timeline notice at 55; plan disclosure of coverage cliffs	Administrative cost; privacy
Regional retirement adequacy supplements	A supplement outside Social Security, sized by the Standard, in high-cost regions	General revenue; benefit-capture risk

6.9 Responsible Institutions, Authority and Fiscal Considerations

The assessment would be led by the Domestic Policy Council with the Social Security Administration, the Departments of Labor, Health and Human Services, Housing and Urban Development and the Treasury, and the Consumer Financial Protection Bureau, using existing statistical authority. Research requires no new statute. Each reform direction requires the authority and estimates shown above.

6.10 Measurable Public Outcomes

Preferred versus financially feasible retirement age; employment continued primarily for financial reasons; employment continued to keep health coverage; housing costs relative to retirement income; property tax hardship; mortgage-free homeowners reporting housing insecurity; healthcare-related retirement delays; retirement savings adequacy; benefit eligibility cliffs affecting people 55 and older; unmet caregiving needs; geographic and occupational differences; and change in retirement freedom after implementation. Each measure is subject to methodological review before use.

PART VII: RETIREMENT HEALTHCARE AND MEDICAL AFFORDABILITY

7.1 Policy Position

No one should have to ration medicine, delay care or keep working only to keep health coverage. Healthcare continuity must be part of every decision about retirement eligibility.

7.2 Existing Conditions

- Medicare Part B costs $209.40 a month in 2027 for most enrollees, with a $292 deductible; income-related surcharges raise the total to as much as $711.80 [R19]. The Part A inpatient deductible is $1,776 in 2027; about 99 percent of beneficiaries pay no Part A premium [R19].
- The Part D out-of-pocket cap is $2,400 in 2027 [R20].
- Traditional Medicare has no out-of-pocket maximum for Parts A and B, and it excludes most dental, vision and hearing care [R21].
- Medical out-of-pocket costs explain why older adults' poverty rate is far higher under the Supplemental Poverty Measure than under measures that ignore those costs [R2].
- Coverage before 65 depends on employer plans, continuation coverage or the individual market, where enhanced tax credits have expired [R28][R31].

7.3 Proposed Reform

1. **Automatic help for those who qualify.** Use data the Social Security Administration already holds to identify people likely eligible for Medicare Savings Programs and Part D Extra Help, notify them, and simplify enrollment.
2. **Pre-Medicare coverage bridge (for study).** Evaluate the bridge alternatives in Part VI with every retirement-age alternative.
3. **Enrollment protection at retirement.** A plain-language notice explaining when to enroll in Medicare Part B when employment-based coverage ends, the special enrollment period and the late-enrollment penalty.

4. **Out-of-pocket protection (for study).** An out-of-pocket maximum for traditional Medicare, with interactions with supplemental coverage analyzed.
5. **Dental, vision and hearing options (for study)**, each with premium and cost estimates.
6. **Prior authorization transparency** and time limits in Medicare Advantage.
7. **Medical debt protections** for older adults.
8. **Continuity of care** when plans exit or providers leave networks.

7.4 Responsible Institutions

Institution	Role
Centers for Medicare & Medicaid Services	Medicare and Medicaid policy, enrollment, plan oversight
Social Security Administration	Medicare enrollment, premium deductions, income-related premium determinations
Department of the Treasury and IRS	Premium tax credits
Department of Labor	Continuation coverage notices
Consumer Financial Protection Bureau	Medical debt and credit reporting

7.5 Legal Authority

Outreach and notices can proceed under existing authority, subject to data-sharing rules. Coverage changes, an out-of-pocket maximum, new benefits and tax credits require legislation and appropriations.

7.6 Fiscal Considerations

Each coverage option requires an estimate by the Congressional Budget Office and the CMS Office of the Actuary. Any Medicare buy-in would be separately priced so that it does not burden the Medicare trust fund.

7.7 Human Protections

People are never required to change plans. Notices are accessible and available offline. Data used for outreach is limited to what eligibility requires.

7.8 Measurable Public Outcomes

Delayed or forgone care because of cost; cost-related medication non-adherence; take-up of Medicare Savings Programs and Extra Help; late-enrollment penalties incurred; healthcare-related retirement delays.

PART VIII: RETIREMENT HOUSING AND HOMEOWNERSHIP FRAMEWORK

8.1 Policy Position

Every person in retirement should have a safe home they can afford and a real choice of how to live: owning, renting, staying in their own home or living in a chosen community.
Homeownership is an option, never a requirement.

8.2 Existing Conditions

Older homeowner households have the highest housing cost-burden rate of any age group [R15]. About one in five people experiencing homelessness on a single night in January 2025 was 55 or older [R17]. Assisted housing returns part of each benefit increase as rent [R18].

8.3 Proposed Reform

This framework extends the housing protections proposed in the Disability Autonomy and Homeownership Act of 2029 to eligible older adults, through standalone companion legislation coordinated with that Act, rather than creating parallel programs.

1. **Independent homeownership.** A fixed-rate public mortgage on the Disability Autonomy and Homeownership Act model; underwriting that treats stable benefit income as reliable income; closing-cost and essential-repair assistance; accessible construction; independent counseling with elder-law competence and screening for capacity and undue influence; protections against predatory transactions.
2. **Permanent affordable rental housing.** Expansion of public and nonprofit supply, including the Section 202 Supportive Housing for the Elderly program, long-term affordability in tax-credit housing, and mission-locked nonprofit owners; long-term leases with predictable renewal terms; pet-inclusive policies; accessibility beyond minimums.
3. **Aging in place.** Accessibility modifications; essential repairs; weatherization; property tax protection (Part IX); homeowners insurance stabilization; in-home support (Part XII).
4. **Voluntary community-based retirement housing.** Nonprofit communities, cooperatives, cohousing, shared housing and accessory dwelling units, with voluntary entry and exit, residents' own leases or ownership, privacy, freedom of movement, control over daily

routines and visitors, and **separation of housing from services**, so that losing a care provider never means losing a home.

5. **A public alternative to private reverse mortgages (for study)**, with protections for non-borrowing spouses and heirs.

8.4 Decisions Still Open

Question	Alternatives	Evidence required
Who is eligible?	No new eligibility beyond the disability housing act; benefit recipients 62 and older below an income limit; all beneficiaries 62 and older plus people 55–61 at risk of homelessness; start with renters 65 and older below 50 percent of area income	Need and cost by group
What mortgage terms apply to older borrowers?	Private market and existing FHA reverse mortgages only; the public mortgage unchanged; income-aligned repayment with a protected heir share; shared-equity, cooperative or community land trust ownership; a public alternative to private reverse mortgages	Federal credit subsidy cost; default and repayment risk

8.5 Operational Standards

Eligibility rules that are more favorable under existing law continue to apply. Housing and services contracts are separate. Counseling is independent of lenders and providers. Lending complies with fair-lending law, and any age-targeted credit program receives counsel review under special-purpose credit rules.

8.6 Responsible Institutions

Institution	Role
Department of Housing and Urban Development	Lead: mortgages, rental production, assisted housing
Department of Agriculture	Rural housing and repair
Department of the Treasury	Housing fund; tax-credit housing
Consumer Financial Protection Bureau	Fair lending and consumer protection

8.7 Legal Authority and Fiscal Considerations

New programs require legislation and appropriations. Public lending is scored under federal credit reform rules. All housing programs are financed separately from the Social Security trust funds.

8.8 Human Protections, Remedies and Outcomes

Protections against predatory transactions and equity stripping; appeal rights in program decisions; anti-retaliation. **Outcomes:** housing cost burden 65 and older; moves due to cost; homelessness counts by age; time from application to housing.

PART IX: PROPERTY TAXATION AND HOMEOWNERSHIP PROTECTION

9.1 Policy Position

Paying off a home should not mean losing the ability to stay in it. Older homeowners should not be forced to sell, or to keep working, because property taxes outpace fixed incomes. Protections must preserve the public services that property taxes support, including schools, emergency services, infrastructure and local government.

9.2 Existing Conditions

Property taxes are levied under state constitutions and statutes, largely by local governments. They raised $630.2 billion in 2021, 30.0 percent of state and local tax revenue [R36], and local sources, of which property taxes are the largest, supplied 44 percent of public school revenue in 2020–21 [R37]. Twenty-nine states and the District of Columbia offer some kind of income-based circuit breaker; 19 of the 29 target relief primarily to seniors, and 20 of the 29 plus the District of Columbia extend relief to at least some renters [R34]. Many states also offer senior exemptions, assessment freezes, deferrals and homestead or disability exemptions; their accessibility, adequacy and public awareness have not been systematically measured.

9.3 Constitutional Boundary

A President cannot abolish state or local property taxes. Federal options are limited to incentives, grants, tax-code changes and conditions on federal funds, all subject to Congress and constitutional limits on federal power over state taxation.

9.4 Proposed Reform (transitional protections, with broader reform under examination)

1. **Transitional property tax protections** for older and lower-income homeowners, developed independently of any broader reform, through federal incentive grants to states that adopt income-based relief.
2. **Model standards for deferral programs**: clear eligibility, interest and lien terms, protection of a surviving spouse, and plain-language notice.

3. **A national plain-language directory** of state and local relief, with application assistance.
4. **Examination of broader reform**, including replacement revenue and the consequences for schools, emergency services, infrastructure and local government, before any broader change is proposed.

9.5 Operational Standards

Relief is based on income and burden rather than age alone where possible, includes renters where state law allows, and is automatic or simple to apply for. Deferred taxes never force a sale during the owner's lifetime or a surviving spouse's occupancy.

9.6 Responsible Institutions and Authority

Level	Role
Federal (Treasury or HUD)	Incentive grants; model standards; directory
States	Relief design and financing; assessment law
Local governments and assessors	Administration

Federal grants require legislation and appropriations. States retain full authority over their tax systems.

9.7 Fiscal Considerations

Federal grant costs require an estimate. Any reform must identify replacement revenue for local services before it is described as feasible.

9.8 Measurable Public Outcomes

Property tax burden among owners 65 and older; take-up of relief programs; tax-related forced sales and delinquencies; mortgage-free homeowners reporting housing insecurity.

PART X: RENTAL SECURITY AND PROTECTION AGAINST BENEFIT CAPTURE

10.1 Policy Position

A benefit increase should improve a person's life. It should not be absorbed by rent and fees before the household experiences any improvement. **Not every rent increase is exploitation:** taxes, insurance, utilities, maintenance and financing costs rise too. Policy must separate legitimate cost increases, market conditions and abusive practices.

10.2 Existing Conditions: Two Mechanisms

Mechanism	Where	How it works
Formula-driven	Federally assisted housing	Tenant rent is set by an income-based formula, so a benefit increase raises rent [R18]
Market-driven	Unassisted private rentals; some tax-credit units	The landlord sets renewal rent and may know or ask about benefit income

Part of the experience of a benefit increase being "eaten by rent" comes from federal formulas themselves. Correcting that is within federal control. How often market-rate increases are tied to benefit increases has not been measured.

10.3 Proposed Reform

1. **Benefit-increase disregard in assisted housing**, for example by not counting the cost-of-living increase for a period or capping the growth of the tenant's share.
2. **Benefit-income privacy** in covered housing: owners may verify ability to pay, not demand more than needed.
3. **Advance notice and cost justification** for increases above a threshold in covered housing that receives new federal financing.
4. **Anti-retaliation** protections for tenants who exercise their rights.
5. **Emergency rental assistance** for older tenants facing a sudden increase.

6. **State incentive grants and a model law** for stronger state protections.
7. **Supply**: more affordable and accessible units (Part VIII).

Nationwide private-market rent regulation is **not** recommended for drafting without counsel review of constitutional and supply effects.

10.4 Decisions Still Open

Question	Alternatives
How far should rental protections reach?	No new federal protections; assisted-housing disregard only; notice and cost-justification rules in federally financed housing; state incentive grants and a model law
Should benefit income be protected from housing discrimination?	No federal rule; disclosure limits in covered housing; add source of income to the Fair Housing Act

10.5 Responsible Institutions, Authority and Fiscal Considerations

HUD (lead); Treasury (tax-credit housing); the Federal Housing Finance Agency for financing conditions; the Department of Justice for fair-housing enforcement. A disregard in assisted housing costs subsidy dollars and requires appropriations. Conditions on federally financed housing use existing financing relationships; broader protections require legislation.

10.6 Human Protections, Remedies and Outcomes

An independent complaint and appeal channel; anti-retaliation remedies; plain-language notices. **Outcomes:** rent burden 65 and older; share of benefit increases retained by assisted tenants; evictions and displacement among tenants 62 and older.

PART XI: RETIREMENT FACILITY OWNERSHIP AND FINANCIAL ACCOUNTABILITY

11.1 Policy Position

People who live in nursing facilities, assisted living and other care settings deserve safe, adequately staffed care and transparency about who owns and profits from the facilities they live in. **Ownership type alone never establishes poor quality or misconduct.** Many people need and choose residential care; this policy protects them.

11.2 Existing Conditions

Peer-reviewed research found higher short-term mortality after private-equity acquisitions of nursing homes in its study period, with staffing and compliance declines; the finding applies to that sample, not to all such facilities today [R38]. Federal auditors found unsupported staffing hours in nursing home payroll reporting [R25], and four states had minimum direct-care spending requirements as of January 2026 [R39]. Federal minimum staffing standards were repealed in December 2025 [R24]. Assisted living is mostly regulated by states, with limited federal data.

11.3 Proposed Reform

1. **Ownership transparency:** ultimate beneficial ownership, consolidated financial statements for related-party groups, and real-time notice of ownership changes.
2. **Related-party practices:** limit allowable related-party rent and management fees to documented fair-market value.
3. **Direct-care spending:** examine a minimum share of Medicaid payments spent on direct care.
4. **Staffing:** decide among transparency and payment incentives, statutory minimums, or minimums phased in with funding and workforce support.
5. **Resident protections:** strengthen the Long-Term Care Ombudsman, family access, protection against retaliation and transparent pricing in assisted living.

6. **Admission, discharge and closure protections:** notice and appeal for discharge; no discharge because of a change in payment source; receivership funds, continuity-of-care plans and relocation assistance when facilities close.
7. **Public and nonprofit capacity:** small-house models and conversion of failing facilities to mission-locked ownership.

11.4 Operational and Evidence Standards

Ownership tracing uses federal provider enrollment and ownership files, cost reports, staffing data, inspection results and closure records. Comparisons control for resident acuity, payer mix, region, size and prior quality. **Any finding that names a specific entity requires primary-source evidence, legal review, and a written opportunity for the entity to respond before publication.**

11.5 Responsible Institutions and Authority

CMS (lead, through conditions of participation and payment rules); the Administration for Community Living (Ombudsman); HUD (facility financing); the Department of Justice (enforcement); states (licensing, including assisted living). Some transparency can proceed under existing disclosure authority; staffing minimums and new payment conditions require legislation.

11.6 Fiscal Considerations, Remedies and Outcomes

Staffing minimums and direct-care requirements have Medicare and Medicaid cost effects requiring CMS actuarial and CBO estimates. **Remedies:** appeal of discharges; Ombudsman resolution; enforcement through conditions of participation. **Outcomes:** risk-adjusted quality, staffing hours per resident day, avoidable hospitalizations, closures and resident displacement.

PART XII: INDEPENDENT LIVING, AGING IN PLACE AND COMMUNITY SUPPORT

12.1 Policy Position

Support at home should be available, not a waiting list. Institutional care must not be the default response to a need that community support can reasonably meet, and every person should receive accurate, unbiased information about community options before admission to a long-term care facility. People who choose residential care are respected equally.

12.2 Existing Conditions

More than 600,000 people were on state waiting or interest lists for Medicaid home and community-based services in 2025, waiting about 32 months on average in the states that reported waiting times [R22]. Medicaid home and community-based services are largely optional for states, while nursing facility care is mandatory. The integration mandate of the Americans with Disabilities Act, recognized in *Olmstead v. L.C.*, requires services in the most integrated appropriate setting.

12.3 Proposed Reform

1. Extend the community-support entitlement proposed in the Disability Autonomy and Homeownership Act to eligible older adults who meet a functional-need standard, with self-direction, an individual budget, and the ability to hire family members.
2. Independent options counseling before any admission, separate from providers who benefit from the choice.
3. Coordinated in-home services: personal care, home health, meals, transportation, accessibility modifications, medication management, adult day services, caregiver respite and social participation.
4. Direct-care workforce standards.

12.4 Standards for Voluntary Technology-Assisted Services

Technology may support independence but never replaces necessary human care. Services are **opt-in and revocable** without losing other services; a named human is responsible for every automated alert or decision affecting care; data is minimized and never sold; there is **no covert monitoring**, and cameras or sensors in private spaces require the resident's informed consent; services offer voice, large-text, multilingual and low-bandwidth options; and outcomes are independently evaluated before expansion.

12.5 Responsible Institutions, Authority and Fiscal Considerations

CMS and the Administration for Community Living (lead); the Department of Justice and HHS Office for Civil Rights (integration enforcement); states (Medicaid administration). Integration enforcement uses existing law; an entitlement requires legislation and Medicaid financing with federal and state shares estimated by CMS actuaries and CBO.

12.6 Remedies and Outcomes

Integration complaints; fair hearings in Medicaid. **Outcomes:** days at home; avoidable institutional admissions; time from request to service start; self-reported control over daily life; caregiver strain.

PART XIII: FINANCIAL AUTONOMY AND LIFETIME SAVINGS PROTECTION

13.1 Policy Position

Saving should never disqualify a person from help. People should keep control of their money, be protected from exploitation, and not be pushed into hardship by government collection practices.

13.2 Existing Conditions

Social Security retirement, survivor and disability benefits have **no asset test**. SSI does: $2,000 for an individual and $3,000 for a couple in countable resources, limits that have not changed since 1989 [R40]; the home and one vehicle are excluded. Medicaid rules vary by state and include estate recovery for certain services after age 55. Overpayments are recovered by default withholding of 50 percent of Social Security benefits and 10 percent of SSI [R11]. Elder fraud complaints reported to federal authorities are substantial [R41].

13.3 Proposed Reform

1. **SSI resource reform** for older recipients (alternatives below).
2. **Protected-purpose savings** excluded from SSI and Medicaid resource tests for emergencies, home repairs, a replacement home, transportation, healthcare costs and funeral expenses, held at federally insured institutions with simple annual statements and no penalty for good-faith use.
3. **Overpayment recovery reform** as described in Part IV.
4. **Exploitation prevention:** funding for Adult Protective Services; bank-level holds and trusted-contact rules; representative-payee monitoring; supported decision-making as a less restrictive alternative to guardianship; federal data collection on guardianship.

13.4 Decisions Still Open

Question	Alternatives
Should SSI resource limits change?	Keep current limits; raise and index them; protected-purpose savings accounts; eliminate the limit for recipients 65 and older
Should Medicaid estate recovery change?	Current law; protect the home only; end recovery of home and community-based services; end mandatory estate recovery

13.5 Responsible Institutions, Authority and Fiscal Considerations

Social Security Administration (SSI, representative payees); CMS and states (Medicaid); the Administration for Community Living (Adult Protective Services); the Consumer Financial Protection Bureau (financial protections); the Department of Justice (elder justice). Resource and estate-recovery changes require legislation and cost estimates; payee monitoring and notices can improve administratively.

13.6 Remedies and Outcomes

Appeals and waiver rights in overpayment cases; an independent ombudsman route. **Outcomes:** emergency savings capacity; overpayment hardship; substantiated exploitation and recurrence; guardianship alternatives used.

PART XIV: RETIREMENT EMPLOYMENT AND VOLUNTARY PARTICIPATION

14.1 Policy Position

Employment can provide purpose, companionship, fulfillment and financial opportunity at any age. The objective is not to discourage anyone from working. It is to make continuing to work a genuine choice rather than a financial necessity. **Older workers are never described as distressed by default; voluntary and involuntary work are reported separately.**

14.2 Existing Conditions

Sixteen percent of retirees did paid work in the previous month, for nonfinancial reasons, financial reasons or both [R4]. The earnings test withholds benefits above $2,130 a month for beneficiaries under full retirement age in 2027 [R1]. Age discrimination protections apply from age 40 [R26].

14.3 Proposed Reform

1. **Measure necessity directly.** A person is classified as working out of financial necessity only on a direct question, such as whether they could pay for housing, food, utilities and medical costs if they stopped working.
2. **Make the retirement income floor the primary answer to involuntary work**, rather than work requirements or employment incentives.
3. **Voluntary phased retirement** in federal employment as a model, and earnings-test reform (open decision in Part IV).
4. **Stronger age discrimination enforcement** and remedies.
5. **Healthcare bridge coordination** (Part VII).

14.4 Responsible Institutions, Authority and Outcomes

Department of Labor; Equal Employment Opportunity Commission (an independent agency that enforces age discrimination law); Office of Personnel Management (federal phased retirement);

Social Security Administration (earnings test). **Outcomes:** share working primarily for financial reasons; share working to keep health coverage; age discrimination charges and resolutions.

PART XV: FAMILY CAREGIVER AND SURVIVOR SECURITY

15.1 Policy Position

Unpaid family care sustains millions of older people and costs caregivers earnings, savings and health. Households should not fall into hardship when a spouse dies. **No policy will assume that every family can or should provide care;** paid and professional options must exist for people without family, or whose family cannot provide care.

15.2 Existing Conditions

Caring for family contributed to the timing of retirement for 17 percent of retirees [R4]. Years with no earnings because of caregiving count as zeros in the 35-year Social Security benefit average. When a spouse dies, a household typically goes from two benefits to one while housing and utility costs stay similar.

15.3 Proposed Reform

1. **Paid family caregiving** through self-directed home and community-based services (Part XII).
2. **Respite, training and counseling** through Older Americans Act and Lifespan Respite programs.
3. **Social Security caregiving credits or dropout years** (open decision in Part IV).
4. **Survivor protections:** improved survivor benefits for lower- and middle-income households (open decision); household continuity so that a mortgage or lease in a deceased spouse's name does not cause loss of the home; a grace period in assisted-housing recertification; bereavement assistance; plain-language guidance on payment timing without hardship clawbacks.

15.4 Responsible Institutions, Authority and Outcomes

Social Security Administration (survivor benefits, credits); the Administration for Community Living (caregiver support); CMS (self-directed services); HUD (housing continuity). Credits and

survivor improvements require legislation and actuarial scoring. **Outcomes:** caregiver strain and employment retention; survivor poverty transitions in the 24 months after widowhood; housing loss after bereavement.

PART XVI: PROPOSED RETIREMENT BILL OF RIGHTS

16.1 Policy Position

The principles that protect people in retirement should be stated plainly and, where appropriate, made enforceable. **None of the proposed new rights exists in law today; items classed as existing protections build on current law, which the proposal would strengthen rather than create.** Each item is a proposal for public discussion and legal review, classified by what kind of protection it would be.

16.2 Classes of Protection

- **Proposed statutory right:** would be enforceable, with a named remedy, if enacted.
- **Program eligibility guarantee:** a person meeting criteria would be entitled to a benefit or service, subject to funding design.
- **Existing protection:** already in the Constitution or federal law; the proposal strengthens enforcement or awareness.
- **Aspirational objective:** a policy goal measured by outcomes, not individually enforceable.

16.3 The Proposed Rights

#	Every person in retirement should have	Proposed class	Builds on
1	A safe home they can afford, and a real choice of where and how to live	Aspirational objective; eligibility guarantee in covered housing programs	Fair Housing Act; HUD programs
2	Enough healthy food	Aspirational objective	SNAP; Older Americans Act nutrition programs
3	Health care they can get and afford	Aspirational objective; eligibility guarantee for specific coverage items	Medicare; Medicaid

#	Every person in retirement should have	Proposed class	Builds on
4	Enough income to live with dignity where they live	Eligibility guarantee if a supplement is enacted; otherwise aspirational	Social Security; SSI
5	Control over their own life and decisions, with support if they want it	Proposed statutory right in covered programs	ADA; state guardianship law
6	Privacy, and the right to say yes or no	Proposed statutory right in covered housing and programs	HIPAA; Privacy Act
7	Safety from abuse, neglect and scams	Existing protection plus new remedies	Elder Justice Act; state law
8	Real choices about care, explained honestly	Eligibility guarantee	Medicaid home and community-based services
9	Time with family and community, including visits in care homes	Proposed statutory right in federally funded facilities	Nursing home residents' rights
10	Ways to get around	Existing protection plus aspirational objective	ADA paratransit
11	Access to government services online and offline	Proposed statutory right for federal services	Section 508
12	A fair, independent place to complain, and an answer	Proposed statutory right	Long-Term Care Ombudsman
13	The right not to be placed in an institution when support at home would work	Existing protection plus new remedies	ADA integration mandate; *Olmstead v. L.C.*
14	Care and respect at the end of life	Aspirational objective; eligibility guarantee	Medicare hospice

#	Every person in retirement should have	Proposed class	Builds on
15	Equal treatment	Existing protection	Age Discrimination in Employment Act; Age Discrimination Act of 1975; Equal Credit Opportunity Act

16.4 Retirement Freedom Protections Under Legal Review

The following protections, arising from the barriers assessment, are included as **candidates for legal review**. They do not establish any enforceable right:

Protection	Proposed class for review
Meaningful retirement choice: continuing to work should be a choice, not a financial necessity	Aspirational objective
Personal autonomy in retirement timing, including the freedom to keep working	Aspirational objective; existing age discrimination protection
Healthcare continuity when leaving employment	Possible eligibility guarantee, only if a program is enacted and financed
Housing security for older homeowners and renters	Aspirational objective; specific protections through Parts IX and X
Freedom from discriminatory retirement practices	Existing statutory right plus enforcement reporting
Accessible information about retirement eligibility	Reporting and administrative obligation
Transparent disclosure of the financial consequences of plan rules	Reporting obligation on plans and agencies

16.5 Decisions Still Open

Which items become enforceable rights (alternatives: an aspirational statement only; classify each item and enforce a few; broad enforceable rights with private remedies), and how they are enforced (existing agencies only; an ombudsman and complaint process with response deadlines; a private right of action plus agency enforcement). **Remedies must be specified for every proposed statutory right before statutory text is drafted.**

PART XVII: FEDERAL, STATE, TERRITORIAL AND LOCAL RESPONSIBILITIES

17.1 Policy Position

Retirement security depends on every level of government. Federal protections set a floor; states, territories, Tribal nations and local governments may do more. National reporting is standardized so that outcomes can be compared.

17.2 Federal Interagency Responsibilities

Area	Lead	Supporting	Enforcement
Benefit adequacy and reality-standard reporting	Social Security Administration	HUD, HHS, CMS, Treasury; BLS (data)	—
Cost-of-living index	Department of Labor (BLS data)	Social Security Administration	—
Social Security financing	SSA Office of the Chief Actuary; Treasury (trustee, IRS)	—	—
Retirement homeownership	HUD	USDA (rural); Treasury (fund)	—
Rental security in covered housing	HUD	Treasury (tax-credit housing); USDA (rural rental)	Department of Justice (fair housing)
Homelessness	HUD	HHS, CMS, ACL, SSA	—
Facility ownership and quality	CMS	HUD (facility financing); ACL (Ombudsman)	Department of Justice
Independent living and home-based care	CMS and ACL	HUD, HHS, DOT	Department of Justice (integration)

Area	Lead	Supporting	Enforcement
Healthcare affordability	CMS	SSA, HHS	—
Savings and exploitation	—	SSA (payees), CMS (estate recovery), ACL (Adult Protective Services), Treasury	Department of Justice; CFPB
Employment	Department of Labor	SSA (earnings test)	EEOC (independent agency)
Caregivers and survivors	SSA (survivor benefits); ACL (caregiver support)	HHS, CMS, Department of Labor	—
Food security	USDA (SNAP)	ACL (nutrition programs)	—
Transportation	Department of Transportation	CMS (medical transport), ACL	Department of Justice (ADA)
Disaster preparedness	—	SSA, HUD, HHS emergency preparedness, CMS, ACL	—
Outcome verification	Civil Results Office (proposed) or, until enacted, GAO and Inspectors General	All agencies supply data	—

Agency structures will be re-verified before implementation, because several agencies have been reorganized or are in litigation over reorganization.

17.3 States, Territories, Tribal Nations and Local Governments

Level	Responsibilities
States	Medicaid administration and home and community-based services; property tax law and relief; landlord-tenant law; facility licensing, including assisted living; guardianship; Adult Protective Services; SSI state supplements
Territories	Responsibilities under each territory's law, which differ from the states in several federal programs under current law (17.4). The five inhabited territories are Puerto Rico, Guam, the U.S. Virgin Islands, the Northern Mariana Islands and American Samoa
Tribal nations	Government-to-government consultation on every program that affects Tribal members, including Indian Health Service and Tribal facilities
Local governments	Property tax administration and assessment; local housing and transportation; senior services

17.4 Territorial Equality, Federal Program Access and Self-Determination

17.4.1 Policy Position

It shall be the policy position of this proposed administration that the dignity, economic security and fundamental protections of a human being shall not be diminished solely because that person resides within a territory of the United States rather than within a state.

The historical date, circumstances or legal instruments through which a territory came under United States sovereignty shall not, standing alone, constitute a sufficient policy justification for indefinitely providing its residents with inferior access to essential federal protections and programs.

Where existing federal statutes, regulations, funding formulas or administrative arrangements establish differences between states and territories, the proposed administration shall undertake a comprehensive examination of:

1. The historical and legislative origins of those distinctions.
2. Their constitutional and statutory foundations.

3. Their actual consequences for affected residents.
4. Their continued necessity and justification.
5. The preferences of territorial residents.
6. The legislative, administrative and constitutional remedies potentially available.

The proposed administration shall pursue equitable access to essential federal programs, including retirement security, disability assistance, healthcare, housing and nutrition assistance, through lawful legislative and administrative processes.

Territorial communities shall be afforded meaningful opportunities to retain locally preferred arrangements where those arrangements are freely supported, adequately financed, consistent with fundamental individual rights and capable of providing appropriate protections.

No territory shall be presumed to have consented to unequal treatment through historical arrangements, administrative silence or the absence of prior federal action.

Existing Supreme Court precedent shall be accurately acknowledged. A judicial determination that a legislative distinction is constitutionally permissible shall not prevent Congress or the public from considering whether that distinction should continue.

Where existing constitutional interpretation or constitutional language presents an obstacle to achieving equitable treatment, the proposed administration shall support an informed national discussion concerning potential legislative and constitutional reform.

This commitment shall not predetermine the political status of any territory, diminish legitimate local autonomy or impose unwanted changes upon territorial communities.

The objective is equitable protection, meaningful choice and respect for human dignity—not compulsory uniformity.

This section also examines differences among the fifty states and the District of Columbia that arise from state choices and state law. It does not promise identical programs before legislative and fiscal review, and all financing and implementation decisions remain open pending independent professional review and meaningful territorial consultation.

17.4.2 Verified Differences in Current Law

Program	Fifty states and the District of Columbia	Territories	Statutory origin
Supplemental Security Income	Available. For SSI purposes, "United States" means the 50 States and the District of Columbia [R42]	Available in the Northern Mariana Islands, where the Covenant applies Title XVI "as it applies to the several States" [R43]. Not available in Puerto Rico, Guam, the U.S. Virgin Islands or American Samoa	42 U.S.C. 1382c(e); Covenant §502
Adult assistance in place of SSI	Not applicable	Puerto Rico, Guam and the U.S. Virgin Islands operate the earlier federal adult assistance programs for the aged, blind and disabled, which remain in effect for them [R44], subject to an annual federal payment ceiling [R45]. American Samoa is not named in the statutory definitions for either SSI or those programs	42 U.S.C. 1301(a)(1); 42 U.S.C. 1308(a)
Medicaid financing	Federal share set by a formula based on state income, without an annual cap	Statutory federal medical assistance percentage of 55 percent, subject to later amendments [R46], and an annual cap on federal Medicaid payments [R45]	42 U.S.C. 1396d(b); 42 U.S.C. 1308(f)–(g)

Program	Fifty states and the District of Columbia	Territories	Statutory origin
Medicare prescription drug assistance coordination	Applies	The coordination provisions do not apply to territorial residents; each territory's federal Medicaid funding is increased by a statutory amount instead [R47]	42 U.S.C. 1396u-5(e)
Nutrition assistance	Supplemental Nutrition Assistance Program	Puerto Rico and American Samoa receive consolidated block grants for nutrition assistance [R48]	7 U.S.C. 2028

These differences, and the legal framework that permits them, are examined in 17.4.3.

Among the states, differences arise mainly from state choices and state law: SSI state supplements, Medicaid eligibility and home and community-based services, property tax relief (29 states and the District of Columbia offer circuit breakers, with different designs [R34]), landlord-tenant law and facility licensing. These are examined in Parts IX through XIII.

17.4.3 Legal Framework

The Territory Clause. The Constitution provides that Congress may "make all needful Rules and Regulations respecting the Territory . . . belonging to the United States" (Article IV, Section 3, Clause 2) [R49].

Current precedent. In *United States v. Vaello Madero* (2022), the Supreme Court held that "the Constitution does not require Congress to extend SSI benefits to residents of Puerto Rico." Applying the deferential rational-basis test it had used in *Califano v. Torres* (1978) and *Harris v. Rosario* (1980), the Court relied on the fact that residents of Puerto Rico are typically exempt from most federal income, gift, estate and excise taxes as a rational basis for the distinction [R49]. The Court also stated that, in exercising its discretion, "Congress may extend Supplemental Security Income benefits to residents of Puerto Rico." Justice Thomas and Justice Gorsuch concurred; Justice Gorsuch wrote that the Insular Cases "have no foundation in the

Constitution and rest instead on racial stereotypes." Justice Sotomayor dissented, concluding that there is no rational basis for treating needy citizens in Puerto Rico so differently from others [R49].

This paper accepts that precedent as current law. Consistent with the policy position above, the constitutional permissibility of a distinction does not settle whether it should continue; that is a question for Congress and the public.

Territorial governing instruments. Each territory's relationship to federal law rests on its own instruments, which the workstream will review:

Territory	Principal governing instrument (selected)	Verified point
Puerto Rico	Federal relations statutes and the Commonwealth constitution	To be reviewed; not yet verified for this paper
Guam	Organic Act of Guam (1950)	Enacted August 1, 1950 [R50]
U.S. Virgin Islands	Revised Organic Act of the Virgin Islands (1954)	Declares the Virgin Islands "an unincorporated territory of the United States" [R51]
Northern Mariana Islands	Covenant to Establish a Commonwealth	Applies Title XVI of the Social Security Act as it applies to the several States [R43]
American Samoa	Federal statute of 1929	Civil government vested as the President directs "until Congress shall provide for the government of such islands" [R52]

Equal protection and other questions for review. The workstream will review the equal protection component of the Fifth Amendment as applied to federal benefit distinctions, the line of cases applying rational-basis review to territorial distinctions, the continuing role of the Insular Cases, the relationship between federal tax treatment and benefit eligibility, and whether particular remedies require legislation only or would benefit from constitutional change. **No conclusion is reached in this paper; this analysis has not been reviewed by outside counsel.**

Representation and federal authority. The workstream's legal and historical research will also examine, without asserting historical motives that the evidence does not support:

- the authority exercised by Congress and federal institutions over territorial residents;
- the democratic representation available to affected residents;
- federal taxation and statutory obligations;
- constitutional protections and judicial precedent;
- historical acquisition and governing arrangements;
- the relationship between governmental authority, representation and accountability; and
- potential statutory and constitutional remedies.

17.4.4 Territorial Self-Determination and Consultation

- **Consultation before change:** territorial governments, legislatures and residents will be consulted on each potential change, with materials in the languages spoken in each territory after qualified review.
- **Locally preferred arrangements:** where a territory prefers to keep an existing arrangement, such as a block grant, the assessment will examine whether it is freely supported, adequately financed, consistent with individual rights and capable of providing appropriate protections, and will not override that preference.
- **No presumed consent:** historical arrangements, administrative silence or the absence of prior federal action are not treated as consent to unequal treatment.
- **Political status:** nothing in this policy predetermines the political status of any territory.

17.4.5 Consequences to Examine

For older residents in each jurisdiction, the assessment will measure the effect of these differences on income adequacy (relative to the Federal Reality Standard calculated for that jurisdiction), access to home and community-based services, prescription drug costs, food security and housing stability. Effects will be reported by jurisdiction, with small-population safeguards.

17.4.6 Policy Objectives and Options for Study

The candidate has approved the following as **proposed policy objectives**. They direct research and the development of legislative options; **specific financing, eligibility, statutory design and transition mechanisms remain pending** independent analysis and meaningful territorial consultation.

Area	Proposed policy objective	Options to develop and examine
Supplemental Security Income	Equitable access to SSI, or to an adequately protective, freely supported alternative	Legislative options for extending SSI to the territories where it does not apply today; transition provisions that preserve the protections of existing recipients of the adult assistance programs
Medicaid	Equitable healthcare access and sustainable, needs-based financing	Examination of funding caps, matching formulas, administrative capacity and healthcare outcomes; financing options after independent estimates
Prescription drug assistance	Equitable access to essential prescription drug assistance	Examination of existing exclusions, statutory provisions and alternative delivery mechanisms
Nutrition assistance	Locally preferred arrangements are respected where freely supported, adequately financed and capable of meeting residents' nutritional needs	Comparison of existing arrangements with national program participation; identical administration is not presumed necessary for equitable outcomes
Constitutional discussion	An informed national discussion of territorial equal protection, federal authority, constitutional obligations, democratic representation and self-determination	Balanced legal research and legislative alternatives; no constitutional amendment language is adopted, and no territory's political status is predetermined

Area	Proposed policy objective	Options to develop and examine
Reporting and capacity	Transparency about differences and their effects	An annual jurisdictional comparison of programs and outcomes; technical assistance for territorial agencies administering any new program

Each option requires territorial government consultation, independent cost estimates and legislative decisions before it is proposed in legislative text.

17.4.7 Research Still Required

Scope. The research mandate extends to all federal programs, laws, protections and obligations affecting territorial residents. Retirement security, disability assistance, healthcare, housing and nutrition come first; employment, education, taxation, disaster assistance, infrastructure, civil rights, constitutional protections and democratic representation follow.

Immediate research questions. The historical and legislative origins of each distinction; how Social Security retirement and Medicare rules apply in each territory; Puerto Rico's federal relations statutes; current territorial Medicaid matching rates under later amendments; the availability of Medicare Part D low-income assistance in each territory; nutrition program arrangements in Guam and the U.S. Virgin Islands; and outcome data for older residents in each territory.

17.4.8 Separate Workstream and Cross-References

A separate research and legislative workstream on territorial equality across federal programs will carry out this examination, beginning with retirement security, disability assistance, healthcare, housing and nutrition assistance. A broader, separately chartered **National Territorial Equality, Self-Determination and Federal Program Equity Initiative** is proposed to carry the work across the whole of federal law, distinguishing equitable federal treatment from compulsory administrative or political uniformity. Related commitments appear in Part I.4 (Guiding Principle 11), Part XIX (constitutional and legislative authority), Part XX (fiscal estimates), Part XXII (outcomes reported by jurisdiction) and Part XXIV (open decisions and research).

17.5 Authority

Federal programs act through statute and conditions on federal funds. Conditions on states must be clear, related to the program and not coercive. Federal law cannot commandeer state officials or abolish state taxes.

PART XVIII: ADMINISTRATIVE STANDARDS AND ENFORCEMENT FRAMEWORK

18.1 Policy Position

Protections are only real if people can use them. Every program created or changed under this policy must meet common standards of notice, access, appeal and accountability.

18.2 Common Administrative Standards

1. **Plain-language notices** that state the decision, the reason, the person's rights and how to appeal, in accessible formats and, after qualified review, in other languages.
2. **No digital-only access:** every service is available by telephone, mail and in person.
3. **Due process:** notice and an opportunity to be heard before benefits are reduced or ended.
4. **Response deadlines** for complaints and appeals, published and independently monitored.
5. **Data minimization** and privacy protections for every program.
6. **Phase gating:** no program launches before regulations are final, systems are tested, accessible notices are ready, the appeals process is staffed and outcome baselines are recorded.

18.3 Enforcement Options (decision open)

Option	Description	Considerations
Existing agencies only	Enforcement through current agency authority	No new cost; uneven protection
Ombudsman and complaint process	An independent complaint route with response deadlines	Moderate cost; accessible to individuals
Private right of action plus agency enforcement	Individuals may sue to enforce specified rights, with attorney's fees	Strongest protection; litigation and cost considerations

Penalties and remedies will be specified in statute after this decision; none is proposed in this paper.

18.4 National Retirement Issues Register

A public register of documented retirement issues within the National Public Insight & Response System. **An issue is never marked resolved because a law passed or money was spent.** Resolution requires measured improvement in people's lives, checked independently. An issue is reopened if its main indicator worsens beyond a set threshold in two consecutive reporting periods, or if verified public submissions show a material new harm.

PART XIX: LEGISLATIVE AND CONSTITUTIONAL AUTHORITY

19.1 Policy Position

Every proposal must rest on lawful authority. This paper distinguishes what existing law allows, what the executive branch may lawfully do, what requires Congress, what requires appropriations, and what belongs to the states.

19.2 Authority Map

Category	Examples in this policy
Existing statutory authority	Integration enforcement under the ADA; fair lending enforcement; existing nursing facility disclosure; overpayment waiver
Lawful executive action (subject to counsel review)	Interagency working group; directing statistical agencies to assess an elderly price index; reviewing overpayment notices and withholding within statutory discretion; outreach for Medicare Savings Programs and Extra Help using existing data; reviewing assisted-housing recertification rules; improving publication of facility ownership data; fair-lending guidance; integration enforcement priorities; Tribal consultation
Requires an act of Congress	Any change to Social Security benefits, eligibility ages or financing; new entitlements; new housing and credit programs; tenant protections beyond existing programs; facility staffing minimums; SSI resource and Medicaid estate-recovery changes; new rights and remedies; the Civil Results Office
Requires appropriations	Housing production and assistance; grants to states; administrative capacity; evaluation

Category	Examples in this policy
State and local jurisdiction	Property taxation; landlord-tenant law; facility licensing; guardianship

19.3 Constitutional Considerations

- **Spending power:** Congress may create and change benefits under its taxing and spending power (*Helvering v. Davis*). Conditions on federal funds must be unambiguous, related and not coercive (*South Dakota v. Dole*; *NFIB v. Sebelius*).
- **Origination and budget process:** revenue bills originate in the House; Social Security changes are excluded from reconciliation.
- **Executive limits:** the President cannot create statutory entitlements or change benefits unilaterally (*Youngstown Sheet & Tube v. Sawyer*), and major policy changes by agencies require clear congressional authorization.
- **Private rental regulation:** nationwide rent regulation raises Commerce Clause and takings questions and is not proposed.
- **Federalism:** the federal government cannot abolish or directly regulate state and local taxation, or commandeer state officials.
- **Independent bodies:** the placement and removal protections of any independent evaluation office require careful design in light of recent Supreme Court decisions.
- **Age classifications:** age-based programs are reviewed for a rational basis.
- **Due process** in benefit actions (*Goldberg v. Kelly*; *Mathews v. Eldridge*).
- **Territories:** Congress legislates for the territories under the Territory Clause. Current precedent permits Congress to treat territorial residents differently in federal benefit programs under rational-basis review, and also leaves Congress free to extend those programs (Part XVII.4.3). Whether any remedy requires constitutional change is an open question for counsel.

None of this analysis has yet been reviewed by outside counsel. Legal review is a condition of final legislative drafting.

19.4 Legislative Vehicle

A standalone companion act, coordinated with the proposed Disability Autonomy and Homeownership Act and the Federal Reality Standards Act, with narrow conforming amendments. A preliminary outline has nine titles: the retirement reality standard and adequacy reporting; Social Security benefits and financing (reserved until independent estimates exist); retirement housing security; rental security in covered housing; long-term care accountability; independent living; financial autonomy; rights, enforcement and outcomes; and funding, implementation and evaluation. The bill has not been introduced. A separate, government-wide act would establish the Civil Results Office.

PART XX: FISCAL SUSTAINABILITY AND INTERGENERATIONAL RESPONSIBILITY

20.1 Policy Position

Commitments must be honest about cost and fair to every generation. **No proposal in this paper is described as affordable, and none is described as improving Social Security's solvency, until independent scoring supports it.**

20.2 Six Separate Ledgers

Ledger	Includes	Scoring body	Key measure
A. Social Security trust funds	Benefit and payroll-tax changes	SSA Office of the Chief Actuary; CBO	75-year actuarial balance; depletion date
B. General-fund benefits	SSI; any retirement reality supplement	CBO	10-year spending; long-term share of GDP
C. Credit programs	Retirement mortgage; reverse-mortgage alternative	CBO; OMB under federal credit reform	Subsidy rate and volume
D. Discretionary programs	Housing production, Ombudsman, Adult Protective Services, the Standards Board, the Civil Results Office, outreach	CBO	Authorization levels
E. Medicaid and Medicare	Home and community-based services, estate recovery, staffing, health benefits	CBO; CMS Office of the Actuary	Federal and state shares
F. Tax expenditures	Any credits or deductions	Joint Committee on Taxation	Revenue loss

Ledger A is never netted against Ledgers B through F in public materials. New supplemental programs are financed separately from the Social Security trust funds.

20.3 Required Analysis for Every Proposal

1. A 10-year cost estimate.
2. A 25-year projection.
3. The 75-year effect for trust-fund proposals.
4. Low-cost, intermediate and high-cost sensitivities.
5. Adverse scenarios: recession, higher inflation, lower fertility and immigration, greater longevity, housing-price shocks.
6. Distribution by income, lifetime earnings, birth cohort, sex, region and, where lawful, race and ethnicity.
7. Behavioral responses: claiming age, work, take-up, landlord and lender responses.
8. State fiscal effects.
9. Unintended consequences.

20.4 Productivity and Financing

Productivity growth does not by itself finance any benefit. It raises government revenue only through taxed wages, profits or other income, depending on how gains are distributed. Social Security is financed mainly by payroll taxes on earnings up to the taxable maximum and by taxation of benefits. Any claim that productivity gains could support earlier retirement requires an independent projection.

20.5 Territorial Equality

Each territorial remedy in Part XVII.4 requires its own independent estimate, including federal costs, effects on territorial budgets, transition from existing programs without loss for current recipients, and the interaction with territorial tax treatment. No cost or saving is asserted here.

20.6 Intergenerational Responsibility

Reforms will be evaluated for their effects on people already retired, people approaching retirement and younger and future generations, with cohort-by-cohort results published.

PART XXI: IMPLEMENTATION AND TRANSITION FRAMEWORK

21.1 First 100 Days (existing authority, subject to counsel review)

Action	Lead
Establish a Retirement Dignity interagency working group under the Domestic Policy Council	Domestic Policy Council
Direct the Bureau of Labor Statistics to assess what is needed to make an elderly price index official, with no change to the cost-of-living adjustment	Department of Labor
Review overpayment notices, waiver processing and default withholding within statutory discretion	Social Security Administration
Use existing data to identify people likely eligible for Medicare Savings Programs and Extra Help, and notify them	SSA and CMS
Review how benefit increases affect tenant rent in assisted housing	HUD
Improve publication of facility ownership and related-party data within existing disclosure rules	CMS
Issue fair-lending guidance on older borrowers and benefit income	CFPB
Set integration enforcement priorities for older adults	Department of Justice and HHS
Begin Tribal consultation	Domestic Policy Council, IHS, BIA
Transmit legislative proposals with Chief Actuary and CBO estimates	OMB and Domestic Policy Council

21.2 After Enactment

Year 1: appointment of the Standards Board and proposal of the retirement methodology; housing program regulations; home and community-based services guidance to states. Years 2–4: programs launched as they meet the readiness conditions in Part XVIII; the first adequacy statement; the first outcome report; a GAO baseline review.

21.3 Transition Protections

As a design requirement for implementing legislation, no person is to lose a benefit, eligibility or protection during transition. Where a new rule is more favorable, it applies; where existing law is more favorable, existing law continues. Notices explain every change before it takes effect.

PART XXII: INDEPENDENT EVALUATION AND PUBLIC ACCOUNTABILITY

22.1 Policy Position

It is not enough to establish a program, allocate funding or announce that a policy has been implemented. **Government activity alone is never proof of success.** Outcomes in people's lives must be measured independently, reported separately from activity, and used to correct course.

22.2 The Civil Results Office

This administration proposes an independent, government-wide **Office of Civil Results Evaluation** ("Civil Results Office"), established by separate legislation, to measure whether programs improve people's lives. It would set baselines before programs begin; agree measurable objectives; independently verify agency-reported outcomes through data audits, sampling and surveys; report by program, region and population where lawful and statistically reliable; publish annual outcome reports separate from activity reports; and recommend reopening issues when indicators deteriorate. It would **not** run programs, enforce laws, punish anyone or decide individual cases. Final authority, placement and independence remain subject to legal review; placement in the legislative branch, like GAO and CBO, is the leading option for analysis.

It is distinct from the Office of Constitutional Rights Enforcement proposed in earlier Cordova 2028 materials, which would enforce constitutional rights. The evaluation office may report outcome data that an enforcement body uses, but the functions are separate.

22.3 Retirement Outcome Domains

Domain	Indicator
Income adequacy	Share below the applicable Federal Reality Standard
Housing affordability	Share 65 and older paying more than 30 and 50 percent of income for housing
Housing stability	Moves due to cost; evictions among people 62 and older
Homelessness	Point-in-time and annual counts by age

Domain	Indicator
Emergency savings	Ability to cover a $400 or three-month expense
Food security	Food insecurity among people 60 and older
Healthcare access	Delayed or forgone care because of cost
Medication affordability	Cost-related non-adherence
Voluntary employment	Work out of financial necessity, measured directly
Retirement freedom	Preferred versus feasible and actual retirement age
Independent living	Days at home; share of long-term services delivered in the community
Avoidable institutionalization	Admissions of people with low care needs
Quality of care	Risk-adjusted outcomes and staffing
Elder abuse and exploitation	Substantiated cases; recurrence; reported losses
Social connection	Validated loneliness measure
Caregiver well-being	Strain and employment
Personal autonomy	Self-reported control over daily life
Public service	Ease of completing Social Security tasks by preferred channel
Intergenerational sustainability	Actuarial balance and cohort effects

22.4 Outcomes by Jurisdiction

Outcome measures are reported for each state, the District of Columbia and each territory where data allow, with small-population safeguards. Where federal surveys do not cover a territory adequately, the gap itself is reported, and the Civil Results Office would recommend how to close it.

22.5 Reporting Rules

Every measure is published with its population, period, source and margin of error, and with distributions as well as averages. Causal language is used only where a credible design supports it. Individual records are never published, and small cells are suppressed.

PART XXIII: RETIREMENT VOICES — NATIONAL LISTENING INITIATIVE

23.1 Policy Position

No single person, institution or government has a complete understanding of the retirement experience. Retirement Voices is being prepared as a national listening initiative. **Public participation will open once the necessary communication, privacy and safeguarding arrangements are complete.** Participation will never require political support or agreement with any candidate.

23.2 Who Will Be Heard

People already retired; people approaching retirement; family members and caregivers; healthcare and care-facility workers; researchers; and younger people concerned about the future and about the people they love.

23.3 Consultation Scope

When participation opens, discussion will cover experiences, the age at which people would want the freedom to retire, health and working conditions, whether people could afford to stop working, caregiving, independence, and concerns about retiring earlier or later. Ten questions on retirement barriers have been approved for future use, subject to professional review for neutrality and safeguarding. They ask, for example, at what age a person would prefer to retire, at what age they realistically expect to afford it, and what expenses or rules explain the difference, and they always allow a person to say that they prefer to keep working. **Comparisons of specific financing, tax or benefit changes will wait for independent estimates.**

23.4 Privacy and Safeguarding Commitments

- Anything shared is private unless the person gives separate written permission to publish it.
- People may participate without giving their name.
- No one should send Social Security numbers, banking details or medical records.
- Submissions are never used for fundraising, campaign lists or political targeting.

- Access is limited to trained, authorized reviewers, with approved retention and deletion procedures for each channel.
- Accessible alternatives are provided for people who do not use the internet.
- Retirement Voices is a policy-development initiative, not a government benefits office or emergency service.

PART XXIV: RESEARCH, EVIDENCE AND OUTSTANDING LEGISLATIVE DECISIONS

24.1 Evidence Standard

Every figure in this paper has been checked against the original source or an official reproduction of it. Figures that could not be verified have been left out. Hypothetical illustrations are labeled. The statutory provisions cited were read in the official edition of the United States Code or Code of Federal Regulations.

24.2 Outstanding Legislative Decisions

Decision	Status
How the Federal Reality Standard applies to earned benefits	Open (Part III)
Index for the cost-of-living adjustment	Open (Part IV)
Minimum benefit	Open (Part IV)
Long-term financing	Open (Part IV); requires independent estimates
Survivor benefits	Open (Part IV, Part XV)
Taxation of benefits	Open (Part IV)
Caregiving credits	Open (Part IV, Part XV)
Retirement earnings test	Open (Part IV, Part XIV)
Full retirement age, including voluntary full eligibility at 60	Open (Part V); to be evaluated with healthcare coverage before Medicare
Eligibility for retirement housing programs	Open (Part VIII)
Mortgage terms for older borrowers	Open (Part VIII)
Reach of rental protections	Open (Part X)
Benefit-income privacy and source-of-income protection	Open (Part X)

Decision	Status
Care-facility ownership and financial conditions	Open (Part XI)
Facility staffing standards	Open (Part XI)
Medicaid estate recovery	Open (Part XIII)
SSI resource limits	Open (Part XIII)
Enforcement model	Open (Part XVIII)
Which rights become enforceable	Open (Part XVI)
Participation age and consent for young people	Open (Part XXIII)
Territorial equality: financing, eligibility, statutory design and transition mechanisms (SSI, Medicaid, prescription drug assistance, nutrition)	Objectives approved for development; mechanisms open (Part XVII.4.6); subject to territorial consultation and independent estimates

Directions approved for drafting (not final adoption): an outcome-evaluation office through separate government-wide legislation; preservation of public issue identifiers in the National Public Insight & Response System; separate financing of new programs from the Social Security trust funds; federal protections as a floor with stronger state protections allowed; transitional property tax protections while broader reform is examined; standalone companion legislation; Retirement Voices as the intended listening channel, subject to safeguards; and qualified human review of Spanish-language materials.

24.3 Outstanding Research

- How often private-market rent increases are tied to benefit increases.
- The number of people who would like to retire but cannot afford to.
- The effect of employer health coverage on retirement timing, and the number of people 55 to 64 who would lose their own or a spouse's coverage on retiring.
- Property tax and housing cost burdens of mortgage-free owners 65 and older, and take-up of state relief.

- Homeowners insurance premium and non-renewal trends.
- Retiree-health and pension eligibility rules by plan type.
- Healthy life expectancy by occupation and education.
- Medical debt, elder abuse prevalence, transportation barriers, digital exclusion and guardianship among older adults.
- Survivor hardship after the death of a spouse.
- Student and parent education loan debt among adults 50 and older.

24.4 Required Independent Professional Review

Social Security actuaries; economists and budget analysts; constitutional and legislative counsel; housing specialists; geriatric and elder-care professionals; privacy and safeguarding specialists; accessibility and language specialists.

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PART XXV: CLOSING POLICY DECLARATION

Retirement should not be the point at which a lifetime of contributions becomes a struggle to survive. People who have spent decades working, raising families, caring for others and building their communities deserve to look forward to the years they have left to live.

This policy makes a set of commitments that do not depend on any unresolved decision. They govern how proposals are designed; they are not guarantees of outcomes before Congress acts:

1. **Protecting existing benefits and protections is a design requirement** for every legislative proposal under this policy, carried by an explicit hold-harmless provision and verified by independent review before enactment.
2. **Eligibility and freedom will be measured separately**, so that the country can see the distance between being allowed to retire and being able to.
3. **Earned benefits will be protected** and financed separately from new programs, and every financing choice will be shown to the public with independent projections before any claim of solvency.
4. **Housing, healthcare, property taxes, savings, care and family responsibilities will be examined together**, because people experience them together.
5. **Every program will be judged by what it does for people's lives**, independently measured, and never by spending or activity alone.
6. **The public will be heard**, across generations, with privacy protected and without political conditions.
7. **No pending alternative, including voluntary full retirement eligibility at age 60, will be adopted** until independent actuarial, fiscal and legal analysis, healthcare continuity and public consultation have informed the decision.

Human value does not expire when employment ends. Economic institutions, laws and government programs are arrangements that human beings have created; their purposes, consequences and effectiveness must remain open to examination. The responsibility before us is to understand them and to make them better serve human life, while keeping them sustainable for the generations who will depend on them.

A lifetime of contributions should not end in a struggle to afford the necessities of living. Retirement security must account for the whole life of the person, not simply the amount of their retirement check.

The Social Security Dignity, Autonomy, and Housing Security Act of 2029 is proposed policy under development. It is not enacted law and does not change anyone's existing benefits.

Cordova 2028