

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."

EXECUTIVE SUMMARY

National Retirement Dignity, Autonomy, and Economic Security Initiative

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

Executive Summary of the National Policy Framework

A Presidential Policy Recommendation

Document NRDAESI-002 · Version 1.1 · Discussion Draft

Revised November 26, 2026

Cordova 2028

Status of this document. This is a summary of 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. It summarizes the comprehensive policy paper, NRDAESI-001 Version 2.4, which governs wherever the two differ. Verified findings carry a bracketed reference number, for example R1 in brackets, that corresponds to the references at the end. Hypothetical illustrations are labeled. Open decisions are presented as open.



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1. Purpose

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.

This initiative proposes a national framework that measures retirement security by its effect on people's lives — housing, healthcare, independence, family and time — and not only by the amount of a retirement check. It is proposed policy under development. Every legislative proposal remains subject to research, public consultation, independent actuarial, fiscal and legal review, and the processes of Congress.

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

2. Governing Principles

1. **Dignity and the whole person.** Policy is judged by what it does for people's lives.

2. **Freedom of choice.** People choose whether to work, where to live and how to receive care.
3. **Preserve what works.** Protecting existing benefits and protections is a design requirement for every legislative proposal, carried by an explicit hold-harmless provision and verified by independent review.
4. **Separate ledgers.** Earned Social Security benefits, needs-based assistance and new programs are financed and accounted for separately. New supplemental programs are financed outside the Social Security trust funds.
5. **Federal floor, not ceiling.** States may provide stronger protections.
6. **Evidence before conclusions.** Findings are verified; associations are not presented as causes.
7. **Honest arithmetic.** No proposal is called affordable until independent scoring supports it.
8. **Outcomes, not activity.** Success is measured by verified improvements in people's lives.
9. **Listening to every generation.**
10. **Accessibility and language.** Materials are accessible and available offline; translations are published 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.

3. Verified National Conditions

- **Social Security financing.** The retirement and survivors (OASI) and disability (DI) trust funds are legally separate. The OASI trust fund is projected to be depleted in the fourth quarter of 2032. Under the Trustees' hypothetical combined projection, which would require legislation, depletion occurs in the third quarter of 2034, after which incoming revenue would cover about 83 percent of scheduled benefits. The 75-year actuarial deficit is 4.42 percent of taxable payroll [R1].
- **Benefits.** The 2027 cost-of-living adjustment is 3.6 percent; the maximum federal SSI payment for an individual is $1,029 a month [R2].
- **Poverty.** Counting medical out-of-pocket costs, 15.4 percent of adults 65 and older were in poverty in 2025 under the Supplemental Poverty Measure, compared with 9.8 percent under Census's "official+" measure [R3].

- **Homelessness.** 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 [R4].
- **Care at home.** More than 600,000 people were on state waiting or interest lists for Medicaid home and community-based services in 2025 [R5].
- **Who chooses when to retire.** Health problems contributed to the timing of retirement for 28 percent of retirees, and caring for family for 17 percent; together with job loss, 46 percent cited at least one of these reasons [R6].
- **Medicare costs.** The standard Medicare Part B premium is $209.40 a month in 2027 [R7].

Several conditions central to this policy have not yet been measured reliably, including how often rent increases absorb benefit increases and how many people would like to retire but cannot afford to. The policy paper does not assert figures for them.

4. Retirement Eligibility Versus Retirement Freedom

Being legally eligible to retire does not mean a person can afford to retire. The policy keeps seven ages apart: the age a person would prefer to retire; the earliest Social Security benefit age (62, with a permanent reduction of 30 percent at 62); full retirement age (67 for people born in 1960 or later); Medicare eligibility (generally 65); pension eligibility under a plan's rules; the age at which retirement is financially feasible; and the age a person actually stops working [R8][R9].

A national assessment will examine 43 identified barriers that may keep people working longer than they would choose, in seven categories: healthcare tied to employment; Social Security and pension rules; property taxes and homeownership costs; rental housing; debts, savings rules and benefit cliffs; family caregiving; and economic and employment conditions. The assessment will examine how these barriers combine for real households. It does not assume any barrier was designed to prolong employment.

Illustration (hypothetical). A person who wants to retire at 65 reported healthcare costs of more than $1,000 a month if she retires at 65, and a little over $300 if she waits until 67. Rounded, that is a $700 monthly difference, or $8,400 a year. Her arrangement is unverified; the example shows why healthcare continuity must be examined together with retirement age.

5. Principal Proposed Reforms

- **A retirement Federal Reality Standard** measuring the actual cost of a secure, independent and dignified retirement by region and household type, with an annual adequacy statement to Congress. The statement would not change benefits.
- **Social Security financing shown honestly.** Every financing option would be modeled independently over 10, 25 and 75 years before any claim of solvency. Benefit reductions are shown for comparison only.
- **Eligibility and age.** Alternatives under study include keeping 67, earlier unreduced benefits for physically demanding work, and voluntary full retirement eligibility at age 60. **None is adopted.** Every retirement-age alternative must be evaluated together with healthcare eligibility, coverage continuity and financing before Medicare.
- **Overpayment fairness.** Plain-language notices, recovery tied to ability to pay, and waiver consideration when the agency caused the overpayment.
- **A proposed Retirement Bill of Rights.** Fifteen proposed rights and seven retirement-freedom protections, each classified as a proposed statutory right, a program eligibility guarantee, an existing protection whose enforcement or awareness would be strengthened, or an aspirational objective. Items classed as existing protections build on current law, such as age discrimination and disability integration law; the proposal does not create them. The proposed new statutory rights and eligibility guarantees have not been enacted, and which items become enforceable is an open legislative decision.

6. Housing, Healthcare and Financial Security

Housing. Homeownership is an option, never a requirement. The policy would extend the housing protections proposed in the Disability Autonomy and Homeownership Act to eligible older adults; expand permanent affordable rental housing; support aging in place; and protect residents of voluntary community-based housing, including separation of housing from services. Transitional property tax protections would be developed while broader reform, including replacement revenue for schools and local services, is examined. A President cannot abolish state or local property taxes.

Rental security. In assisted housing, rent formulas can return part of each benefit increase as rent. Options include disregarding benefit increases in assisted housing, protecting benefit-

income privacy, advance notice and cost justification in federally financed housing, and emergency assistance. Nationwide private-market rent regulation is not proposed.

Care. Ownership transparency, protections for residents, and decisions on staffing and direct-care spending for care facilities. Support at home should be available, not a waiting list, with independent options counseling before any facility admission.

Healthcare. Automatic help for people eligible for Medicare Savings Programs and Part D Extra Help; a study of a coverage bridge before Medicare; plain-language enrollment protection at retirement; and options for out-of-pocket protection and dental, vision and hearing care.

Financial security. Saving should never disqualify a person from help. Options include reform of SSI resource limits, protected-purpose savings, estate recovery reform, and stronger protection against financial exploitation.

7. Territorial Equality and Self-Determination

The dignity, economic security and fundamental protections of a human being shall not be diminished solely because that person resides within a territory rather than a state. Under current law, SSI applies in the fifty states, the District of Columbia and the Northern Mariana Islands, but not in Puerto Rico, Guam, the U.S. Virgin Islands or American Samoa; territorial Medicaid financing is capped; and some territories receive nutrition assistance through block grants [R10][R11][R12]. The Supreme Court held in 2022 that the Constitution does not require Congress to extend SSI to residents of Puerto Rico, and stated that Congress may do so [R13].

The proposed objectives are equitable access to SSI or an adequately protective, freely supported alternative; equitable healthcare access with needs-based financing; equitable prescription drug assistance; and respect for freely supported local nutrition arrangements. All financing and transition mechanisms remain open, subject to independent analysis and meaningful territorial consultation. **Nothing in this policy predetermines the political status of any territory.**

8. Fiscal and Actuarial Considerations

Six ledgers are kept separate: the Social Security trust funds; general-fund benefits; credit programs; discretionary programs; Medicaid and Medicare; and tax expenditures. The trust funds are never netted against the others. Every proposal requires a 10-year cost estimate, a 25-year projection, a 75-year trust-fund effect where relevant, sensitivity and adverse scenarios,

distributional analysis, behavioral responses and state and territorial fiscal effects. **No proposal is described as affordable or as improving solvency until independent scoring supports it.** Productivity growth does not by itself finance earlier retirement.

9. Independent Public Accountability

Government activity alone is never proof of success. A proposed, independent, government-wide **Office of Civil Results Evaluation** ("Civil Results Office"), created by separate legislation, would measure whether programs improve people's lives — housing stability, healthcare access, financial security, independent living, voluntary employment, caregiver well-being and intergenerational sustainability — and report results by jurisdiction, separately from spending and enrollment. It is distinct from the Office of Constitutional Rights Enforcement proposed in earlier Cordova 2028 materials. An issue is never marked resolved because a law passed or money was spent.

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.

10. Outstanding Legislative Decisions

Eight foundational directions have been approved for drafting; they are not final adoption. **Twenty major decisions remain open**, including: how the reality standard applies to earned benefits; the cost-of-living index; a minimum benefit; long-term financing; survivor benefits; taxation of benefits; caregiving credits; the retirement earnings test; the full retirement age, including voluntary full eligibility at 60; housing eligibility and mortgage terms; the reach of rental protections; benefit-income privacy; care-facility ownership conditions and staffing; Medicaid estate recovery; SSI resource limits; the enforcement model; which rights become enforceable; and participation rules for young people. Territorial financing and implementation mechanisms are also open.

Each requires the evidence and independent review described in the comprehensive policy paper before a decision is made.

References

[R1] Congressional Research Service, IF13256, *Social Security: Selected Findings of the 2026 Annual Report*, June 25, 2026. https://www.congress.gov/crs-product/IF13256

[R2] Social Security Administration, *Cost-of-Living Increase and Other Determinations for 2027*, 91 Fed. Reg. 67380 (Oct. 26, 2026). https://www.govinfo.gov/content/pkg/FR-2026-10-26/html/2026-21796.htm

[R3] U.S. Census Bureau, *Poverty in the United States: 2025* (P60-290). https://www.census.gov/library/publications/2026/demo/p60-290.html

[R4] U.S. Department of Housing and Urban Development, *2025 Continuum of Care Homeless Populations and Subpopulations*. https://files.hudexchange.info/reports/published/CoC_PopSub_NatlTerrDC_2025.pdf

[R5] KFF, *A Look at Waiting Lists for Medicaid Home- and Community-Based Services from 2016 to 2025*, Nov. 20, 2025.

[R6] Board of Governors of the Federal Reserve System, *Economic Well-Being of U.S. Households in 2025*, May 2026.

[R7] Centers for Medicare & Medicaid Services, *2027 Medicare Parts A & B Premiums and Deductibles*, Nov. 17, 2026.

[R8] 42 U.S.C. 416(l) and 402(q) (retirement ages; early-claiming reduction).

[R9] 42 U.S.C. 426 (Medicare Part A entitlement).

[R10] 42 U.S.C. 1382c(e); Covenant to Establish a Commonwealth of the Northern Mariana Islands, §502 (SSI coverage).

[R11] 42 U.S.C. 1308 and 1396d(b) (territorial Medicaid payments and matching).

[R12] 7 U.S.C. 2028 (nutrition block grants for Puerto Rico and American Samoa).

[R13] *United States v. Vaello Madero*, No. 20-303 (U.S. Apr. 21, 2022).

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.

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