



CONSORTIUM FOR CITIZENS  
WITH DISABILITIES

## **AN ADEQUATE MINIMUM RETIREMENT GUARANTEE MAY PREVENT DIMINISHED HEALTH AND DISABILITY**

*There should be an adequate minimum retirement guarantee to protect elderly persons from unnecessary diminished health and disability.*

A forum was held on “Pensions, Social Security, and the Privatization of Risk” at the Brookings Institution. Presenters at the forum were income security experts from university policy academic centers, and employment benefit research institutes

### **Summary**

Conditions in the U.S. for good health are inadequate. The U.S. has high mortality and morbidity rates compared to other countries. Data indicates the U.S., in world comparisons, is 29<sup>th</sup> to 46<sup>th</sup> in life expectancy, 42<sup>nd</sup> in infant mortality, 37<sup>th</sup> in quality life years. Contributing factors to these poor population based health outcomes are 46 million people without health insurance with millions more underinsured, 50 million people who are food insecure, nearly 40 million people in poverty (60 million if European standards of 60% of median income is used) 200,000 to 600,000 children born with birth defects, 50 million people with disabilities, and the only industrialized country that does not provide paid sick leave for workers.

### **Disability Prevention Issue**

As people age, their health diminishes to where 53% of people over the age of 75 are disabled. Another factor associated with diminished health, as a result of aging in the U.S., is health disparities between Caucasians and ethnic and racial minorities. For instance, a black male in the District of Columbia has the lowest life expectancy compared to any country in the Western Hemisphere with the exception of Haiti. Adverse social health determinants of public health can result from impoverishment of the elderly that may diminish health and contributes to disability as a result of limited retirement earnings. A flat guaranteed rate for retirement, which is used in some European countries, is a better provision for vulnerable people such as persons with disabilities who may have limited earnings through a lifetime of work and few fiscal resources in retirement to protect from diminished health and disability.

**Activity**

A letter was sent to a member of a foreign embassy who was interested in learning of income security systems for vulnerable populations in the U.S. concerning diminished health and disability of the elderly.

**Principle**

There should be an adequate minimum guaranteed retirement that meets basic human needs for vulnerable elderly populations.