

## Federal Candidate Survey in Aging

Older adults are one of the fastest growing demographic segments of Colorado. An engaged and active part of our state, older Coloradans deserve to know more about the policies their candidates' support. Next50 along with several Colorado aging advocates invited statewide Colorado candidates to participate in one of five candidate virtual forums so they could speak to their community about their vision related to older adults in their respective districts.

While we did not host a forum for candidates running for a federal office to represent Colorado, we did ask every candidate to complete a survey. Next50 has compiled the responses of the completed surveys for the federal office and linked them below.

**Note:** *Next50 does not endorse candidates for any election. The information provided below are direct responses from the candidates listed and does not necessarily reflect Next50's view on the issues.*

Below are the names and districts of the candidates who returned a survey.

**Click on their name to read their responses.**

[Trisha Calvarese, Colorado Congressional District 4](#)

[River Gassen, Colorado Congressional District 5](#)

[Patrick Bohan, Colorado Congressional District 7](#)

[Ron Tupa, Colorado Congressional District 7](#)

## Trisha Calvarese

**Candidate Name:** Trisha Calvarese

**District Number:** Colorado's Congressional District 4

**Question 1:** The term older adult refers to a wide range of Coloradans who are 50 and older, and each stage of the aging journey could be improved with different solutions. For example, those on the younger side of the older adult age spectrum may benefit from income and employment policies, while those who are oldest (80 - 85+) may need in-home services and assistance. What challenges do you see for these two different groups of older adults (those older adults who are on the younger side of the spectrum and those who are oldest) and what policy solutions would you offer?

**Response:**

The challenges facing older adults can vary significantly between younger to middle-aged individuals and those in the oldest age group. Younger to middle-aged older adults often struggle with employment opportunities and income stability, which can be addressed through targeted policies that promote job access and financial support. On the other hand, the oldest adults frequently require in-home services and assistance to maintain their quality of life.

Reflecting on my own experience, I understand the importance of accessible healthcare programs. Thanks to Medicare, I was able to provide end-of-life care to both of my parents, who tragically passed away from cancer just days apart. This experience highlighted for me how essential our healthcare promises are for seniors, and I will fight against any proposals that threaten Medicare or Social Security benefits.

Additionally, rural healthcare remains a significant challenge. My mother had to undergo emergency surgery for an ectopic pregnancy a year before I was born. Without immediate treatment, I wouldn't be here today. In District 4, 1 in 3 people lack access to the healthcare they need. It's crucial that we ensure everyone, including our older adults, has access to the same level of care that Representative Boebert received. I am committed to advocating for policies that guarantee vital healthcare services for all seniors in our community.

**Question 2:** We know that many of the issues impacting Coloradans are shared across generations. For example, Coloradans of all ages cite affordable and accessible transportation and housing as challenges. What steps would you take to integrate an intergenerational lens into your work so that Coloradans of all ages benefit? How would you make sure that the needs of older Coloradans are accounted for?

**Response:**

To integrate an intergenerational lens, it's crucial to prioritize access to healthcare, healthy food, and social community engagement. Ensuring that everyone can love where they live and enjoy all stages of life means designing infrastructure with accessibility for all in mind, which will also improve access to better transportation and housing options. By investing in sustainable transportation solutions and affordable housing developments, we can create a more inclusive community. We must also strengthen Colorado's resilience to increasingly severe storms and wildfires, supporting our farmers and ranchers to thrive in the face of future challenges. This includes protecting our air and water while implementing a comprehensive energy strategy that leverages Colorado's natural gas resources alongside renewable energy, modernizing our electrical grid, and enhancing battery storage to balance energy supply. By considering these factors, we can create a community that benefits Coloradans of all ages.

**Question 3:** Older Coloradans comprise the fastest growing segment of our workforce. Yet, many face challenges finding meaningful employment due to issues such as workplace age discrimination and a lack of opportunities for upskilling and reskilling. What steps would you take to ensure older workers have the opportunities and resources to enhance their financial security for retirement and contribute to Colorado's economy?

**Response:**

I am dedicated to ensuring that the significant investments from the largest climate bill in U.S. history and the bipartisan CHIPS & Science Act create economic opportunities for older Coloradans, the fastest-growing segment of our workforce.

By prioritizing upskilling and access to education, we can help older residents transition into family-supporting, union jobs without the need for a four-year degree. Fostering growth in clean energy and innovative industries will empower older workers, enhancing their financial security and allowing them to contribute to our local economy.

My experience with unions and the National Science Foundation positions me to advocate for these crucial investments, aiming to create meaningful job opportunities that align with the skills and experience of older Coloradans. Together, we can make Colorado a leader in renewable energy while ensuring that everyone has a fair shot at a good life in their communities.

**Question 4:** Research by the Bell Policy Center finds nearly 20 percent of Colorado's adult population is providing unpaid care to an older loved one. According to the AARP, their estimated value to the state is approximately \$11.2 billion. Though meaningful to many,

this work is often accompanied by physical, financial, and emotional stress. How do you plan to support these family caregivers?

**Response:**

As someone who has experienced the burden of caring for a family member, I understand the extra costs and emotional toll that come with it. Thanks to Medicare, I was able to provide end-of-life care for both of my parents, who sadly passed away from cancer just days apart. This journey made me realize how vital healthcare programs are for seniors, and I am committed to fighting against any proposals that would raise the retirement age or cut Social Security and Medicare benefits.

Rural healthcare is another significant issue in our district. My mother faced a life-threatening situation requiring emergency surgery for an ectopic pregnancy before I was born, highlighting how essential immediate access to healthcare is. Unfortunately, 1 in 3 people in District 4 lack access to necessary medical services. Representative Boebert recently received critical care in a hospital, and I am running to ensure that everyone has access to the same quality of care that saved her life. I want to advocate for family caregivers and ensure they receive the support they need.

**Question 5:** The majority of older Coloradans want to remain in their homes and communities as they age. How would you help Coloradans stay in their homes and communities?

**Response:**

I will work hard to ensure supports are in place for telehealth access to home care nurses and cut red tape around service providers that help people stay in the communities and homes they love. Recently, my mom and dad both passed away from cancer within days of each other, which has given me firsthand insight into how much seniors rely on the healthcare programs and benefits we promised them. I will fight against any proposal that raises the retirement age or cuts Social Security and Medicare benefits. I'm committed to advocating for the people and places often overlooked and left behind, while also pushing for investments in generational climate, technology, and workforce legislation to help our economy grow.

**Question 6:** Currently all of Colorado's Area Agencies on Aging (AAA) are experiencing waitlists for vital services, such as meal delivery, medical appointment transportation, and in-home caregiving support. How can legislators better support our community-based AAAs?

**Response:**

As a caregiver, I understand firsthand the challenges faced by elderly individuals and their families. Utilizing Medicare and available benefits, I can effectively advocate for increased funding not only for healthcare but also for essential services that contribute to a fulfilling life for older Coloradans. My unique experience positions me to champion the needs of our community at the federal level, ensuring that all aspects of care—such as meal delivery, transportation, and in-home support—are prioritized and adequately funded.

**Question 7:** As technology advances and progresses, older adults nationwide reported \$3.4 billion in losses due to financial scams in 2023. How do you plan to address financial fraud that specifically targets your older constituents?

**Response:**

As technology advances, it's crucial to protect our older adults from financial scams. In 2023, they reported \$3.4 billion in losses due to such frauds. To address this issue, I plan to work closely with Attorney General Phil Weiser, who has endorsed my campaign and has been proactive in holding scammers accountable. Together, we will push forward legislation at the federal level to ensure these criminals face justice and our older constituents are better protected.

***The following question was asked of behalf of AARP Colorado***

**Question 8:** Do you see a path in Congress for a bipartisan solution to protect Social Security/Medicare? If so, please elaborate on your thoughts.

**Response:**

Ensuring the future of Social Security and Medicare requires a bipartisan approach that prioritizes the needs of our communities. At the AFL-CIO, I represented individuals across the entire political spectrum, and my experience as a federal civil servant taught me the importance of nonpartisanship in achieving effective solutions.

In District 4, where the majority of voters are unaffiliated, the focus must be on practical issues that impact their daily lives. People want a government that works for them, prioritizing jobs and opportunities that allow them to thrive without leaving their homes.

My campaign is rooted in serving the community that raised me, placing their needs above political divides. While my upbringing was conservative, my platform transcends party lines. I am committed to defending our freedoms while actively working to protect crucial healthcare programs and expanding access to education and workforce training, particularly in the rural areas of CD4 that have been overlooked. By collaborating across

party lines, we can create a sustainable path forward for Social Security and Medicare that truly serves the people.

## River Gassen

**Candidate Name:** River Gassen

**District Number:** Colorado Congressional District 5

**Question 1:** The term older adult refers to a wide range of Coloradans who are 50 and older, and each stage of the aging journey could be improved with different solutions. For example, those on the younger side of the older adult age spectrum may benefit from income and employment policies, while those who are oldest (80 - 85+) may need in-home services and assistance. What challenges do you see for these two different groups of older adults (those older adults who are on the younger side of the spectrum and those who are oldest) and what policy solutions would you offer?

**Response:**

For middle-aged older adults, many in this group face challenges related to age discrimination, job transitions, and the need to extend working years due to inadequate retirement savings. Strengthen anti-age discrimination laws and provide incentives for businesses to hire older workers. Additionally, offer retraining and skills development programs tailored to this age group, enabling them to remain competitive in a changing job market. The oldest adults often need assistance with daily living activities and are at a higher risk for isolation, mobility issues, and dementia. Expand funding for in-home care services, making them more accessible and affordable. Increase support for caregiver programs and offer tax credits for family members providing unpaid care.

**Question 2:** We know that many of the issues impacting Coloradans are shared across generations. For example, Coloradans of all ages cite affordable and accessible transportation and housing as challenges. What steps would you take to integrate an intergenerational lens into your work so that Coloradans of all ages benefit? How would you make sure that the needs of older Coloradans are accounted for?

**Response:**

We can create forums and advisory groups that bring together people from all age groups to discuss community needs and challenges. This could involve intergenerational town halls, focus groups, and surveys to gather diverse perspectives on issues like transportation, housing, and public services.

I will advocate for policies that prioritize universal design—such as accessible housing, transit, and public spaces that accommodate people of all ages and abilities. This could include affordable, adaptable housing that meets the needs of young families and older adults alike, as well as transit systems designed for ease of use by everyone.

I will also advocate for transportation systems that serve all ages by offering a mix of accessible public transit, safe pedestrian infrastructure, and flexible options like ride-sharing and on-demand shuttles. Prioritize designs that account for mobility challenges, such as safe crossing areas, benches at bus stops, and step-free access to vehicles.

**Question 3:** Older Coloradans comprise the fastest growing segment of our workforce. Yet, many face challenges finding meaningful employment due to issues such as workplace age discrimination and a lack of opportunities for upskilling and reskilling. What steps would you take to ensure older workers have the opportunities and resources to enhance their financial security for retirement and contribute to Colorado's economy?

**Response:**

I want to push for partnerships with community colleges, workforce centers, and local businesses to develop training programs specifically designed for older workers. These programs should focus on in-demand skills like digital literacy, project management, and technology, which can open doors to new career paths.

**Question 4:** Research by the Bell Policy Center finds nearly 20 percent of Colorado's adult population is providing unpaid care to an older loved one. According to the AARP, their estimated value to the state is approximately \$11.2 billion. Though meaningful to many, this work is often accompanied by physical, financial, and emotional stress. How do you plan to support these family caregivers?

**Response:**

Supporting family caregivers requires a comprehensive approach that addresses financial, emotional, and practical needs. By expanding respite care, offering financial relief, providing training and resources, enhancing workplace flexibility, and improving access to mental health support, we can reduce caregiver stress and improve outcomes for caregivers and those they care for. These steps not only strengthen families but also help

sustain the valuable contributions caregivers make to Colorado's economy and communities.

**Question 5:** The majority of older Coloradans want to remain in their homes and communities as they age. How would you help Coloradans stay in their homes and communities?

**Response:**

**Question 6:** Currently all of Colorado's Area Agencies on Aging (AAA) are experiencing waitlists for vital services, such as meal delivery, medical appointment transportation, and in-home caregiving support. How can legislators better support our community-based AAAs?

**Response:**

I will advocate for and expand funding for programs that provide grants or low-interest loans for home modifications. These could include installing ramps, grab bars, stairlifts, and other accessibility improvements that make homes safer and more navigable for older adults. I will also push for greater investment in in-home services such as personal care aides, meal delivery, housekeeping, and transportation assistance. Strengthen Medicaid coverage for in home and community based services and work with local providers to expand availability, especially in rural areas.

**Question 7:** As technology advances and progresses, older adults nationwide reported \$3.4 billion in losses due to financial scams in 2023. How do you plan to address financial fraud that specifically targets your older constituents?

**Response:**

I will work with banks, credit unions, and other financial institutions to offer training to employees on identifying and reporting suspicious transactions involving older customers. Develop protocols that allow employees to flag potential fraud and pause transactions when a scam is suspected.

***The following question was asked of behalf of AARP Colorado***

**Question 8:** Do you see a path in Congress for a bipartisan solution to protect Social Security/Medicare? If so, please elaborate on your thoughts.

**Response:**

Yes - it is absolutely essential for our national economy and stability of our nation.

## Patrick Bohan

**Candidate Name:** Patrick Bohan

**District Number:** CO-7

**Question 1:** The term older adult refers to a wide range of Coloradans who are 50 and older, and each stage of the aging journey could be improved with different solutions. For example, those on the younger side of the older adult age spectrum may benefit from income and employment policies, while those who are oldest (80 - 85+) may need in-home services and assistance. What challenges do you see for these two different groups of older adults (those older adults who are on the younger side of the spectrum and those who are oldest) and what policy solutions would you offer?

**Response:**

Most elderly Americans that I speak with are certainly concerned about their futures, but they are most concerned about the futures of their children and grandchildren. In fact, it does not matter what group of people I speak with, the consensus is that everyone is economically struggling to make ends meet. My proposed solutions are for every American, not just a specific category of persons. Sure, there are unique issues with every class of Americans, but it seems best to focus on my federal policies to improve everyone's socioeconomic status. My plan is basically to reduce federal government involvement in our lives by:

1. Ending deficit spending that is raising inflation and the cost-of-living.
2. Significantly reducing government regulations that are driving up the cost-of-living.
3. Significantly reducing federal taxes for all Americans.
4. Providing educational choice which includes enhancing trade school options for any American of any age.
5. Empowering the private sector and non-profit charities to solve issues that are currently being addressed by the federal government.

I believe non-profit charities are the solution to many of our aging problems, not the government. My plan is to significantly reduce federal spending and empower Americans by significantly lowering their taxes (including no tax on Social Security income). This will provide Americans with more income to spend how they choose. I believe Americans with more income will also be more willing to donate to charities. Most charities are very efficient (over 90% efficient), employ experts, innovate solutions, and provide generous Americans a way to donate to causes they support. On the other hand, government

agencies are only 30% effective, they do very little innovation, they employ few experts, and they deny people a way to choose where their hard-earned dollars are spent.

Tax breaks for wealthy Americans and companies, while viewed by many to be vile, could be highly beneficial. Less taxes would enable corporations to innovate solutions, bring manufacturing jobs back to the United States, pay higher wages, donate higher sums to charities, offer better retirement savings and healthcare plans, and create new jobs.

Highly profitable corporations who fail to improve worker subsidies will surely be villainized and receive a lot of negative publicity that will result in the loss of customers. The bottom line, change is needed because the status quo is failing.

**Question 2:** We know that many of the issues impacting Coloradans are shared across generations. For example, Coloradans of all ages cite affordable and accessible transportation and housing as challenges. What steps would you take to integrate an intergenerational lens into your work so that Coloradans of all ages benefit? How would you make sure that the needs of older Coloradans are accounted for?

**Response:**

We are in a vicious cycle of government deficit spending which is leading to increased cost of goods and services (inflation), which in turn, is leading to more people in need of government assistance, which in turn, leads to higher taxes and increased deficit spending. This cycle has destroyed the American dream. There is nothing democratic about deficit spending because it is a tax on future generations of Americans with no voice in government.

The federal government must end deficit spending and stop taxing Americans at such extreme rates. I want more money in your pocketbook and less money in the government treasury.

The interest on the national debt this year alone is near 1 trillion dollars which is about what the government spends each year on social security! This is evidence that the government is inefficient and working against Americans. One trillion dollars is enough to pay every American citizen 3K annually.

How can we reduce government spending and taxes? A fair or flat tax will allow us to do away with the IRS and lower tax rates for all Americans. Abolishing the Department of Education seems radical, but the institution is failing our children. What has the Department of Education accomplished in its 45-year history? Educational costs are skyrocketing, and results are diminishing with reading and math scores declining year in

and year out. We should let states and local municipalities handle education as they did up to 1980.

If you desire to change the trajectory of how the government handles taxes, spending, and the deficit, vote for someone other than a Republican or Democrat.

**Question 3:** Older Coloradans comprise the fastest growing segment of our workforce. Yet, many face challenges finding meaningful employment due to issues such as workplace age discrimination and a lack of opportunities for upskilling and reskilling. What steps would you take to ensure older workers have the opportunities and resources to enhance their financial security for retirement and contribute to Colorado's economy?

**Response:**

The United States needs to get back to merit based hiring practices. Jobs should not be determined based on age, gender, sexuality, ideology, ethnicity etc. Companies should be allowed to hire the best people for the job, period.

To illustrate why merit is the best solution, did you know that age discrimination laws conflict with the push to make the workforce more diverse? Older populations are much less diverse than younger populations in terms of ethnicity. Since 2000, the number of whites in America has decreased by 10% while the Hispanic population has increased by over 7%. Thus, if the desire is to have a more ethnically diverse workforce, older voters may be replaced by younger more diverse persons even if they are less qualified to do the work. To avoid these ridiculous conflicts, companies should just hire the best candidate regardless of their demographic makeup.

Education is the great equalizer in society and that is why educational choice is important. Parents should be able to choose where their children go to school, and their tax dollars should follow the child. Furthermore, I want to foster an environment where education includes trade school options for students who do not want to go to college. And these trade schools should be available to any person regardless of age. If the elderly want to learn new job skills, then they should be able attend a trade school at no cost.

There are many trade school options in Colorado for welding, plumbing, healthcare, heating and cooling, electrician, construction, beauty, and automotive repair. Many of these trade school options are independent of our public educational system and available after graduation. I see no reason why these institutions should not be partnering with our public educational system to provide children with better educational options in high school. Taxpayer dollars should follow the student to fund their educational choices. Citizens pay taxes for education their entire lives. If an older citizen elects to learn a new

trade, then they should have access to these schools and their educational tax dollars can be used to cover these costs.

**Question 4:** Research by the Bell Policy Center finds nearly 20 percent of Colorado's adult population is providing unpaid care to an older loved one. According to the AARP, their estimated value to the state is approximately \$11.2 billion. Though meaningful to many, this work is often accompanied by physical, financial, and emotional stress. How do you plan to support these family caregivers?

**Response:**

Again, I would suggest these issues be addressed by ending deficit spending, reducing taxes, reducing regulations, and empowering charities, not the government. Failed government policies overregulate paid family caregivers and have made the cost of assisted living unaffordable. Charities can provide caregivers mental support, counseling, a working wage, and medical assistance for their loved ones.

Americans are incorrectly led to believe Social Security and Medicare programs guarantee financial security in retirement. It is not true. Social security is not enough to pay for assisted living and Medicare does not include pay for caregivers.

Americans need to understand that if you retire at 65, live to 85, and require 5 years of assisted living you may need over 2 million dollars! Inflation over the past 100 years is responsible for a 96% decrease in the purchasing power of the dollar. What cost 4 dollars in 1925 costs over 100 dollars today. Yes, wages were lower in 1925, but middle-class families were able to live on a single income. The middle-class made up over 75% of the population in 1925, but only about 40% today. Since, 1925 federal government spending has increase by 2000 times (3B to 6.2T) but populations have only increased by 3-fold (115M to 333M). Despite federal and state policies to share the wealth, the wealth gap between the rich and poor is larger and more pronounced. Keep in mind, this is only a federal government expansion analysis, state government expansion has been just as drastic. The trend is obvious, the government is the problem, not the solution.

**Question 5:** The majority of older Coloradans want to remain in their homes and communities as they age. How would you help Coloradans stay in their homes and communities?

**Response:**

In order for older Coloradans to age in their homes and communities, the federal government needs to combat inflation, reduce taxes, and reduce regulations.

To combat inflation resulting from deficit spending, the government raises interest rates. In fact, higher interest rates lead to higher prices for all goods and services. Higher interest rates and deficit spending increase the cost for energy, lawn care, water, waste disposal, utilities, mortgage rates, home insurance, home taxes, and home repair. Of course, the cost for any necessary goods and services are increased such as prices for food, clothing, and healthcare.

Aside from reducing spending and taxes, cutting useless regulations will greatly improve the prosperity of all Americans. While regulations may not directly affect home prices, they indirectly affect the cost of goods and services.

Regulations are costly in several ways because they consist of high fees, long wait times for approval, and complex paperwork. As bad as regulations are on existing businesses, they are a nightmare for any new business trying to open its doors. Regulations come in a variety of forms such as those that are not applied equally to individuals and businesses, those that raise the cost for people to run a business, and those that push useless occupational licensing fees. Here are some statistics about regulations:

- There are over 130 million federal regulations.
- A 5% increase in regulations leads to a 1% increase in prices. Thus, regulations have the biggest impact on the poorest Americans.
- Bank regulations lead to a larger gap between the rich and poor.
- A 5% increase in regulations lead to better than a 1% increase in poverty rates.
- There are over 50 steps in most states for someone to start a new business. Starting a business can cost upwards of 5,000 dollars and take over a year for approval depending on the business.
- Big businesses are in favor of regulations so they can put mom-and-pop rivals out of business. For instance, a 15-dollar minimum wage will not affect Walmart or Amazon like it will affect the mom-and-pop shop around the corner.
- The Covid pandemic identified a litany of regulations that had to be waived to get products and services to people such as allowing telehealth appointments. If regulations can be waived for Covid, then they are unnecessary at any point in time.

The bottom line, regulations increase the cost of living and make it almost impossible for elderly Americans to start a business and pay for essential goods and services.

Finally, empowering local charities and non-profits to provide services like Meals on Wheels and low-cost shuttle services for medical appointments can go far in helping older Coloradans age in their homes and communities.

**Question 6:** Currently all of Colorado's Area Agencies on Aging (AAA) are experiencing waitlists for vital services, such as meal delivery, medical appointment transportation, and in-home caregiving support. How can legislators better support our community-based AAAs?

**Response:**

I see this question as an opportunity for the private sector to intervene and solve the problem if government agencies such as the AAAs are not able to provide timely care and help. This question also seems to illustrate my point that government solutions are not the answer.

I will foster support for any efficient charitable non-profits handling these services but not federal government services. That said, AAAs are state programs and outside of my federal purview. There needs to be a paradigm shift on how we support Americans who are in need. It is counterproductive to increase spending to support government programs that will result in more debt, higher inflation, more regulations, and higher taxes. If the government instead, cut spending, regulations, interest rates, and taxes, it will nurture an environment for non-profits to thrive. Americans are most generous and charitable people on the face of the planet. Whenever there is a global catastrophe, Americans lead the way with their generosity.

According to world charitable index, Americans have always been the most charitable country in the world until 2023 when we dropped to number 5. This is more evidence that Bidenomics, big government (spending and regulations), and higher taxes do not work. I put my faith in the American people, not the government.

**Question 7:** As technology advances and progresses, older adults nationwide reported \$3.4 billion in losses due to financial scams in 2023. How do you plan to address financial fraud that specifically targets your older constituents?

**Response:**

I believe the Constitution speaks for those with no voice such as the deceased, children, disabled persons, and elderly persons. I am a firm believer that the role of government is to protect the fundamental rights of each citizen equally. When a person violates the rights of another citizen, they must be held accountable.

There has been an alarming trend in this country towards rewarding criminals with soft sentences and reduced bail. The result has been an alarming increase in various types of crime especially theft such as larceny, robbery, and financial scams. The Constitution does an amazing job protecting the accused and with good reason, we are all presumed innocent until proven guilty. What is missing and lacking in government is legislation that protect victims of crime. The Victim's Rights Act of 2016 does very little to ensure that criminals will be held accountable for their actions. This needs to change. When criminals are held accountable, it deters all types of crime.

***The following question was asked of behalf of AARP Colorado***

**Question 8:** Do you see a path in Congress for a bipartisan solution to protect Social Security/Medicare? If so, please elaborate on your thoughts.

**Response:**

I need to point out that Social Security and Medicare should not be changed for those who already pay into these programs. That said, I do not see a path forward with either party. Social Security and Medicare are unfortunately, unsustainable in their current form. In fact, most projections have the programs becoming insolvent within a decade.

Why are Medicare and Social Security unsustainable and going bankrupt? When Social Security was created in the 1930s, the life expectancy of Americans was only around 60. Thus, very few Americans were ever expected to qualify for Social Security benefits and those who did, would not remain on the payrolls very long. Today, life expectancies are nearing 80, making retired Americans the fastest growing age group which is decreasing the percentage of taxpaying Americans. Compounding this issue is that birth rates in the United States are at an all-time low further shrinking the taxbase. If that is not bad enough, Social Security and Medicare are poorly managed because they are run like a Ponzi scheme. What that means is that Social Security and Medicare benefits for retirees are funded by current taxpayers, they are not funded by retiree contributions. That is why a shrinking taxbase and an increasing number of retirees are a recipe for disaster.

Proposed government solutions to the Social Security and Medicare insolvency issue include raising the retirement age, means testing, raising payroll taxes, and or cutting benefits. Means testing will turn Social Security from an insurance program into a welfare system because it would eliminate payments to wealthier retirees. These proposed fixes are temporary, and the government will have to periodically reduce benefits further to maintain program solvency.

The current government solution to the problem is to print money on demand and increase deficit spending. Of course, deficit spending only contributes to the problem because it increases inflation leading to an increased cost-of-living. When the cost-of-living increases, then the government is forced to pay higher Social Security wages and Medicare premiums leading to the government to further increase deficit spending. It is vicious cycle that will eventually end in disaster.

One solution to the problem is to privatize Social Security and Medicare. Unfortunately, privatization will result in completely depleting the taxbase and ultimately decreasing the solvency of these programs harming elderly Americans who rely on them.

The only solution to the problem is 1. Repurpose tax dollars from another government program to fund Social Security and Medicare and or 2. Reduce spending by cutting other government programs completely. This better explains why I propose cutting deficit spending in earlier questions. Reduced spending not only reduces the tax burdens on Americans, but it is also necessary for important programs to remain solvent.

## Ron Tupa

**Candidate Name:** Ron Tupa (running for United States Congress)

**District Number:** Colorado Congressional District 7

**Question 1:** The term older adult refers to a wide range of Coloradans who are 50 and older, and each stage of the aging journey could be improved with different solutions. For example, those on the younger side of the older adult age spectrum may benefit from income and employment policies, while those who are oldest (80 - 85+) may need in-home services and assistance. What challenges do you see for these two different groups of older adults (those older adults who are on the younger side of the spectrum and those who are oldest) and what policy solutions would you offer?

**Response:**

Older working adults aged 50-62 (early retirement) or 50-67 (full retirement) face challenges in the current, fast-paced job market. As the economy changes and jobs/employers shift focus to adjust to new economic conditions, middle-aged Americans are usually the first to be laid off or given 'early retirement' incentives. This can be particularly challenging because this age group is not as technologically savvy as younger workers, nor as mobile and able to relocate - so they can struggle to find good paying, meaningful employment close to their community. That said, I support additional funding for the Senior Community Service Employment Program (SCSEP) including a robust job-retraining program that would PAY workers similar to an apprenticeship while they are retraining and learning new skills for the current and future job markets. 'Ageism' is a thing, so I also support robust enforcement of ADEA (Age Discrimination in Employment Act) / EEOC regulations prohibiting age discrimination on the job and for new job applicants / new hires. Finally, for post-retirement aged citizens I support additional funding for programs already on the books that include housing assistance, low-income energy assistance, in-home caregiver assistance, legal assistance and programs that address fraud & criminal actions against vulnerable persons, as well as more funding for social opportunities. Basically, I would redirect tens of billions of dollars out of the Dept. of Defense (DoD) and put it into social programs that benefit older Americans (the DoD budget is nearing \$1 Trillion...it can and should be cut and those monies reallocated to other higher priority programs).

**Question 2:** We know that many of the issues impacting Coloradans are shared across generations. For example, Coloradans of all ages cite affordable and accessible transportation and housing as challenges. What steps would you take to integrate an

intergenerational lens into your work so that Coloradans of all ages benefit? How would you make sure that the needs of older Coloradans are accounted for?

**Response:**

Put simply: budgets are "Moral Documents". As a member of Congress, I would only support a federal budget that reflects our values by prioritizing the needs of our youngest and our oldest populations - children and seniors are our most vulnerable citizens and as such, they should be accorded a higher priority in services/programs/protections than they are given in the current budget. In this regard, both major political parties have failed our youngest and oldest generations of Americans by allocating far too much for weapons and war (Defense budget is close to \$1 Trillion, or half of the 'discretionary' budget) while underfunding higher priority social programs, including programs that serve the elderly. \* I have already publicly stated that I would not vote for any future federal budget that does not DECREASE Defense spending by billions, and reallocate billions to programs for our neediest citizens, including seniors. Along with raising taxes on the wealthiest Americans and taming inflation by getting our deficit spending under control, this reallocation can be done within the current budget without cutting anywhere else in the budget (other than the Dept. of Defense). There are at least 100 more beneficial ways to spend money within the existing budget on services that support the elderly...so, just name ANY program that serves senior citizens and I would support more money being allocated to it. (!)

**Question 3:** Older Coloradans comprise the fastest growing segment of our workforce. Yet, many face challenges finding meaningful employment due to issues such as workplace age discrimination and a lack of opportunities for upskilling and reskilling. What steps would you take to ensure older workers have the opportunities and resources to enhance their financial security for retirement and contribute to Colorado's economy?

**Response:**

(I am in this age bracket now...I am 58) Older Americans are among the highest skilled, highest educated sector of the workforce - what we/they lack are the opportunities and training afforded younger workers just entering the workforce. As a group, older Americans are also less mobile and less likely to be able to relocate since they own homes or have long-established community roots. Ageism and age discrimination in hiring needs to be better enforced and penalties increased if employers are found guilty of violating these protections. I would support federal laws that mirror state laws in preventing employers from asking the age of job applicants so algorithms and AI filters can't 'pre-screen' (i.e. 'disqualify') older Coloradans from job opportunities. Veterans are already given preference in many job openings...I would explore doing the same for qualified older Americans (at

least this is worth researching). I would also support increasing funding of the EEOC to hire additional staff to ensure compliance & investigate complaints / problem employers. I support and will propose changes to social security that will ensure its long term financial stability / viability, including: lifting the current cap on wages that are subject to the Social Security Payroll Tax (currently set at \$168,600); this would also have the benefit of lifting the current cap on benefit PAYMENTS from the current monthly maximum of \$3822 (for full retirement age of 67). Doing this not only keeps the Social Security Trust Fund solvent, but it also addresses the regressive nature of the current Social Security payroll tax. \*Final note: the COLA adjustments to Social Security payments should always be at least 1% ABOVE inflation, otherwise seniors are simply treading water or slightly backsliding as the costs of many goods goes up more than average inflation...so I would look into that as an issue too.

**Question 4:** Research by the Bell Policy Center finds nearly 20 percent of Colorado's adult population is providing unpaid care to an older loved one. According to the AARP, their estimated value to the state is approximately \$11.2 billion. Though meaningful to many, this work is often accompanied by physical, financial, and emotional stress. How do you plan to support these family caregivers?

**Response:**

As stated earlier, I would support more funding to any program that provides services to the elderly. With the understanding that federal dollars CAN and SHOULD be reallocated out of the Dept. of Defense to the Dept. of Health and Human Services (HHS - which funds these types of senior services) -specifically, more funds should be allocated for the Administration for Community Living (ACL). This isn't a question of whether we have the dollars for this program - we do!...what we are lacking is the political will (inherent in the fact that both political parties have underfunded HHS in the last 2 budgets). As a state senator I chaired the Legislative Audit Committee and understand government can often squander money through waste and inefficiency or be defrauded through illegal activity. To prevent this, I would vote to bolster funding to the ACL but increase compliance and auditing frequency of the department.

**Question 5:** The majority of older Coloradans want to remain in their homes and communities as they age. How would you help Coloradans stay in their homes and communities?

**Response:**

I've discussed some of the ways previously but as a CO state legislator I supported the senior homestead exemption and the expansion of the exemption to allows seniors to

exempt from their property taxes 50% of the first \$200,000 of taxable value of their home. This helps low-income retirees on fixed incomes who own their homes to be able to stay in their homes. Similar programs can apply to renters like the Dept. of Housing and Urban Development (HUD) Section 202 Program which provides rent subsidies and rental assistance. I would support increasing HUD program funding and also use some of the reallocated federal dollars out of the Dept of Defense to partner with non-profits that build affordable housing and state and local programs that build or maintain affordable rental units. A final note here is that I would increase funding for transportation services so that seniors can have access to reliable transportation to get to / from medical appointments, shopping for food/necessities, and participating in social events.

**Question 6:** Currently all of Colorado's Area Agencies on Aging (AAA) are experiencing waitlists for vital services, such as meal delivery, medical appointment transportation, and in-home caregiving support. How can legislators better support our community-based AAAs?

**Response:**

Redirect money from the bloated federal Dept. of Defense budget (\$1 Trillion) and reallocate it to any / all of these other programs, including AAA.

**Question 7:** As technology advances and progresses, older adults nationwide reported \$3.4 billion in losses due to financial scams in 2023. How do you plan to address financial fraud that specifically targets your older constituents?

**Response:**

I passed legislation as a CO state senator that protected vulnerable persons (particularly the elderly) from criminal activity and harm by increasing background check requirements on individuals that had access to seniors. Today, it's increasingly common to try to steal money or digital / identifiable information of a person through online scams. THIS IS A REAL PROBLEM especially for trusting, kind-hearted individuals which is the nature of so many senior citizens. The primary federal agency to help in this area is the Consumer Financial Protection Bureau (CFPB) and they seem to be pretty effective, but likely understaffed and underfunded. I would have to research the issue more but I also suspect the Attorney General in CO or the Better Business Bureau (BBB) or Federal Trade Commission (FTC) at the federal level might also have programs in place to protect consumers (including seniors) from such scams. In addition to supporting increased federal spending on awareness programs / advertising / prevention activities, I would also increase the level of staffing for the CFPB and the BBB / FTC to track down and prosecute / fine / imprison the criminal actors.

***The following question was asked of behalf of AARP Colorado***

**Question 8:** Do you see a path in Congress for a bipartisan solution to protect Social Security/Medicare? If so, please elaborate on your thoughts.

**Response:**

I am an independent Unity Party candidate for US CONGRESS but I don't believe the Republican Party will ever do the right thing on either Social Security or Medicare. Democrats are typically better, but not great. As stated earlier, I support lifting the cap on earnings currently set at \$168,600 (which is financially irresponsible and makes no sense to stop at this income level) and also increasing the benefits payment. The Social Security 2100 Act is one such measure that lifts the cap and shores up Social Security that I would support. As far as Medicare - I believe healthcare is a human right...profit should not be a part of the equation in keeping people healthy! I support Medicare for All much like the Bernie Sanders proposal from 2016 and 2020 that removes the profit incentive and gets rid of private insurance / simplifies the program. Barring that, at the very least I support allowing Medicare to negotiate on ALL drug prices, not just the handful of prescription drugs in the Inflation Reduction Act (IRA). I also support allowing states to import drugs from Canada and other countries (which was expressly prohibited in the Affordable Care Act - the ACA), as long as the drugs are the same brands as available in the United States and the packaging is obviously still intact. Since drug prices are anywhere from 15-20% of the cost of healthcare in America, it makes NO SENSE that we are the only industrialized country that does not have a pricing formula schedule on what the government will pay for prescription drugs....because America does not but all other countries do, we pay more for drugs in America than any other country on the planet. I also support a prohibition on drug companies from advertising their products (much like we prohibit cigarette companies from advertising their product). Finally, no one should go bankrupt or have to declare bankruptcy because they got sick or had to have care that was costly or take care of a sick family member...and medical bills should not detract from a person's credit rating.

