

Background

According to an AARP survey, 88% of Wisconsin workers wish they saved more for retirement. Moreover, nearly 42% of Wisconsin workers ages 18 to 64 in the private sector work for businesses that do not offer any type of retirement plan. Individuals working in small businesses with fewer than 100 employees are even less likely to be offered a retirement plan.

This lack of savings translates into an over-reliance on Social Security. While Social Security is the bedrock of retirement security, it was never meant to be the sole source of income for people in retirement. With an average monthly Social Security benefit of only \$1,379 in Wisconsin, retirement savings are critical for most people to live their best lives. Yet, the average working-age household has only \$3,000 in retirement savings while those near retirement have only \$12,000 in retirement savings.

Bottom line is this: access to an employer-based retirement plan is critical for building financial security in retirement.

AARP is advocating for public-private solutions that would enable more workers to save for retirement. AARP supports the enactment of “Work and Save” plans for workers who do not otherwise have access to a workplace retirement plan. We believe these plans will help Wisconsinites build their own private retirement savings via payroll deduction. These plans are voluntary, portable from job to job, and no-cost or low-cost to taxpayers.

As of May 2018, ten states have already signed various “Work and Save” programs into law. Nearly 40 states are considering ways to address financial security in retirement.

Solutions

AARP supports the creation of a joint legislative taskforce to propose retirement savings legislation based on a review of what other states have passed.

LIVABLE COMMUNITIES

Background

A **livable community** is one that is safe and secure, has housing that is affordable (no more than 30% of income is spent on housing), transportation options, and offers supportive community features and services for people of all ages and allows people to remain in their communities as they age. Americans over 65 are the fastest growing segment of the population, and research shows that most want to remain in their homes and communities as they age. AARP suggests the following steps to help people stay in their homes and communities:

Public transportation is essential for livable communities for older adults who might have physical limitations. Wisconsinites need safe, affordable, and dependable public transportation. Having public transportation options ensures aging Wisconsinites' independence, economic opportunity, and ability to access community services and social activities.

Solutions

AARP supports adequate funding for current public transportation networks and encourages the inclusion of citizen input in state transportation planning and decision processes.

AARP supports state incentives for transit-oriented development projects that encourage developers and local partnerships to incorporate interconnected, multi-modal transportation and mixed housing options to maximize land use and community-connectedness.

AARP supports programs encouraging safe driving for all ages. As other states have done, Wisconsin should incentivize discounted insurance rates for persons who attend driver safety programs or have extended periods of accident-free driving.

AARP supports the continued investment in high speed Internet connectivity in underserved areas of Wisconsin. Emphasis on the development of affordable residential service should be prioritized as part of an overall build out strategy.

OTHER ISSUES OF IMPORTANCE

SeniorCare

AARP supports a 10-year extension of the SeniorCare waiver without benefit reductions to the program.

Dementia Care Certification

AARP supports the part of the 2017 Dementia Specialist Certifications (AB-630) bill that would have prevented any person from using the title “dementia specialist” or “certified dementia specialist” without the certification. We supported this bill in its original form; however, it was later amended to include a reduction in training hours for CNAs, which we oppose.

AARP is a nonprofit, nonpartisan organization, with a membership of over 38 million nationwide that helps people turn their goals and dreams into real possibilities, strengthens communities, and fights for the issues that matter to families, such as health care, employment and income security, retirement planning and protection from financial abuse. There are over 850,000 members in Wisconsin, with over 1,000 of them working as volunteers in advocacy (our well known Red Shirts), Driver Safety, Tax Aide, fraud prevention, community development, and a variety of education and outreach programs to local communities.

AARP Wisconsin advocates on both state and federal legislative issues important to our members, as well as conducting both educational and issue-based events throughout the state. Staff and volunteers also work closely with our elected officials, representing older Wisconsinites in the state legislature and in Congress. Our work focuses on these priority areas:

- **Health Security** – Access to affordable, quality health care; strengthening Medicare for the future; affordable prescription drugs; long term care; home and community-based services.
- **Financial Resilience** – Social Security; retirement and pension issues; age discrimination; consumer protection.
- **Personal Fulfillment**—Livable Communities, Disrupt Aging, community service;

To learn more about the policy work of AARP Wisconsin or if you have questions about any position taken in this publication contact either Sam Wilson, State Director at swilson@arp.org or call him at 608-286-6301 or Helen Marks Dicks Associate Director for State Issues Advocacy at hmdicks@arp.org or call her at 608-286-6337.



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