

# Opinion

## Don't look now, but that's Social Security rolling down the hill

By DENNIS GRUBAUGH

Some decades ago, when I wore a younger man's clothes, I'd hear older adults discussing the pitfalls of Social



Grubaugh

I'd have to worry, and for that matter I figured Social Security probably wouldn't be around when I got to be that age.

Funny how the passage of time lends the proper perspective. I now am "that age." Social Security still exists, it still helps older folks maintain a modicum of lifestyle and, yes, it still worries people who think that the federal program is feebler than they are.

It is not on life support, but if Congress doesn't act with haste, the Social Security program that we have known since the days of the Dust Bowl will itself be turning to dust — gone before I start wearing a much-older

man's clothes. Flowered shorts, socks with sandals, that sort of thing.

Most of them agreed that the benefit wasn't much, but it sure beat growing old without it.

Back then, I really didn't understand the fuss. I had a long time before

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A recent report puts the demise as starting in the year 2034, when benefits will be cut to 78 percent of what they are today. That year is earlier than I last looked, and I suspect it's going to get earlier as we go.

Two great things combined to create this cataclysm. One was the onrush of retirements caused by the Baby Boom generation born between 1946 and 1964. The second is that we are all living longer. Money going out is exceeding money going into the program. (And life expectancy may start going the opposition direction if we lose the one program that so many people live on as their sole source of income.)

Social Security was created in 1935 under the Roosevelt administration in response to the tremendous poverty that came out of the Great Depression. It is financed through a tax taken from everyone's paycheck, and payments made by their employers. The Social Security Act created a social insurance program designed to pay retired workers a continuing income after retirement, which today begins as early as 62, with reduced benefits.

There have been a few tweaks along the way, but the last major overhaul was

almost 40 years ago, and we now have great reason to wonder if Social Security will make it to its 100th birthday. The trust fund is a hot potato that most elected leaders are loathe to pick up.

But pick it up they must: In 2020, around 50 million retired workers collected benefits, according to the Social Security Administration.

Tinkering with taxes, retirement benefits and older voters in general has always been a bane for legislators. The trust fund's fate requires bold decision-making, and I haven't seen much of that lately in Congress.

No, while politicians ridiculously spit and fret over defunding police, restricting voting, unrestricting campaign spending, and pulling books from school libraries, we're ignoring the one thing every thinking leader should be pondering: losing Social Security.

Perhaps we need a mandate? No elected office held before the age of 65? That would get the ball rolling.

This year's mashup of the financial markets should be all the guidance we need. Investing for our older years is only as good as the investments themselves. Several more years of market downturns will make Social Security that much more significant.

In discussing retirement, financial advisors like to describe the government benefit as one leg of a three-legged stool. The other two legs were originally employee pensions and personal savings.

I'm not saying anything you don't already know, but all three legs have gotten pretty wobbly in recent times. If we keep losing pensions, spending savings on inflation and failing to prop up Social Security, we'll be sitting butt cheeks to the floor.

The very obvious answer here is to adjust the scale. Raise the full retirement age, which now stands at 66 years, four months. Raise it by a fraction over several years so that full retirement becomes 68, 70 or 72. The numbers are arbitrary. The age can be whatever wise minds determine is necessary. I'm no actuary, but the federal government is loaded with them.

Social Security needs to be given more than a snowball's chance. We need to light a fire under federal officials. Summer is coming soon, and things are going to get hotter. Even in June, a snowball called Social Security sits atop the hill, pointing down.

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## Roberts court finds its place — worst in United States history

By ALAN J. ORTBALS

Last month, the United States Supreme Court, led by Chief Justice John Roberts, rocked the headlines once again when



Ortbals

Justice Samuel Alito's draft decision regarding *Dobbs v. Jackson Women's Health Organization* was leaked to the press. Regardless how the court ultimately decides the case or what you think about it, I think it's clear that the Roberts

court is the worst in American history. Certainly, there have been some horrendous court decisions over our 230-year history, but they tended to be one-offs whereas the Roberts court has strung together a series of terrible, horrible, no good, very bad verdicts.

Many historians consider the *Dred Scott* case to be the worst Supreme Court decision ever. Led by Chief Justice Roger Taney, the court declared that people of African descent were not citizens and therefore had no right to sue. Further, slaves were property, and their owners could not

be deprived of their property even if, as in *Scott's* case, they moved to a free state, thus blurring the line between slave and free and helping to trigger the Civil War.

In another terrible decision, the court of Chief Justice Melville Fuller ruled that "separate but equal" was just fine in the case of *Plessy v. Ferguson* in 1896, triggering the Jim Crow era that lasted 70 years.

Former President William Taft presided over the court in 1927 when it upheld the forced sterilization of those with intellectual disabilities in the case of *Buck v. Bell*. The decision declared that "society can prevent those who are manifestly unfit from continuing their kind" and wrapped up with this doozie, "three generations of imbeciles are enough."

Bad decisions, yes, but scattered over many years and decided by different courts. On the other hand, the Roberts court has delivered a series of stinkers over his 17 years as chief justice.

For example, in a 5-4 decision in the 2008 *Heller* case, the Roberts court declared that the Second Amendment's prefatory clause, "a well-regulated militia being necessary to the security of a free state," while declaring the purpose to keep and bear arms, put no limitations on the right and therefore declared that individuals had the right to any arms "in common use." So, apparently, large

magazine, rapid-fire guns like AR-15s are just fine. And, if gun manufacturers come up with new and improved weapons that become popular in the marketplace, cities and states won't be able to do anything about it. Annual gun sales have more than doubled since the ruling and violent crime has surged across the nation.

It was 5-4 again in 2010 when the Roberts court declared that corporations had the same free speech rights as individuals and could spend unlimited amounts of money to amplify that speech. The *Citizens United v. Federal Elections Commission* decision opened the door to slews of dark money influencing our elections and public policy. Since then, we've been flooded by a deluge of political spending by secret donors hiding behind 501(c)(4) organizations.

In 2013, Roberts wrote the opinion himself in the case of *Shelby County v. Holder*. Once again split 5-4, the court struck down preclearance provisions of the 1965 Voting Rights Act. Roberts wrote that the Act was immensely successful "at redressing racial discrimination and integrating the voting process." But concluded that "pervasive," "flagrant," "widespread," and "rampant" discrimination no longer existed.

In response, Justice Ginsberg wrote, "throwing out preclearance when it has

worked and is continuing to work to stop discriminatory changes is like throwing away your umbrella in a rainstorm because you are not getting wet."

True dat! And we've been exposed to a veritable torrent of voter restriction laws ever since Roberts threw away our umbrella.

If that's not enough, the Roberts court also ruled in *Rucho v. Common Cause* in 2019, that partisan gerrymandering is none of the court's business. This 5-4 decision gave a green light to legislatures to stack the deck. Note, for example, the GOP dominated Missouri legislature's recent argument over whether to give the Democrats one or two Congressional seats.

So far, the legacy of the Roberts court is an explosion of gun violence, domination of American elections by the wealthy and corporations, fewer people being allowed to vote, and more people deprived of their rights to representation by partisan gerrymandering.

Roberts is just 67 and he now has a very young 6-3 majority. He's already done terrific damage to the republic. It's hard to imagine how much more damage he'll do before he's finished.

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