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TESTIMONY BEFORE  
THE U.S. HOUSE OF REPRESENTATIVES  
WAYS & MEANS COMMITTEE  
SUBCOMMITTEE ON SOCIAL SECURITY

HEARING ON

“THE FIERCE URGENCY OF NOW - SOCIAL SECURITY 2100: A Sacred Trust”

December 7, 2021



Thank you Chairman Larson, Ranking Member Reed and members of the Subcommittee. On behalf of the 59,693 members of the Connecticut Alliance for Retired Americans, I'd like to thank Chairman Larson, my Congressman, and the sponsors of H.R. 5723, the Social Security 2100: A Sacred Trust Act, for introducing this important legislation and urge the Congress to pass it.

With so many retirees worried about the high cost of their medications and essentials, an increase in their earned Social Security benefits is critical. A benefit increase would not only help millions of Americans make ends meet, but it will also provide some peace of mind.

This comprehensive bill provides an across-the-board benefit increase, will ensure that no one retires into poverty after working all their lives, and that Americans are able to receive the full benefits they earn.

I'd like to share a couple stories from retirees that illustrate just why this legislation is needed and so urgent.

Frank, from New Haven Connecticut, worked for a technology company for 24 years. He was laid off just one year before he qualified for his company's retirement plan. After he retired he had to live on his Social Security and money he made from odd jobs. That wasn't enough money to cover his medical and living expenses, so he had to move in with his son. Even so, Frank struggled to pay for his blood pressure medicine, and split his pills to save money. Unfortunately, Frank suffered a stroke and recently passed away. An increase in his Social Security benefit would have allowed him to pay for his medicine, and his family believes it would have extended his life.

John, from Middlebury, Connecticut would have a more secure retirement if Social Security 2100 becomes law. He taught high school physics for 30 years, and because his job provided a pension, he didn't pay into Social Security during those years. However, he did pay into Social Security while working as a teenager, as well as other full- and part-time jobs he held during the summer months when school was out. A part in the Social Security Amendments of 1983 called the Windfall Elimination Provision reduces the benefits of retirees receiving a public pension, so he receives only \$200 a month from Social Security, when he should rightfully receive \$800. The Social Security 2100 Act will repeal the Windfall Elimination Provision and a related provision called the Government Pension Offset, allowing public retirees to get the benefits they deserve.

This is not a small problem. More than 2 million retirees across the country do not receive the Social Security benefits they have earned, and we have gathered 85,000

petition signatures urging passage of the Social Security 2100 Act to rectify the situation.

Passage of the Social Security 2100 Act will also strengthen the U.S. economy. Most retirees spend their Social Security checks, as they can't afford to save or invest their benefits, putting money into their community every month. In 2017 alone, Social Security beneficiaries received benefits totaling \$941.3 billion, an amount equivalent to 5.4 percent of the nation's total personal income.

Sadly the old "three-legged stool" needed for a comfortable retirement -- a pension, personal savings and Social Security -- is not the norm. Few employers offer pensions, the average retiree has little saved for retirement, and Social Security is their main or only source of income. Before Social Security there were poor houses across the country. We don't want to go back to those days. It's time for Congress to recognize this crisis, and pass the Social Security 2100: A Sacred Trust Act now.

Retirees can't wait.