

**Social Security Subcommittee  
Ways and Means Committee**

**Re: Concern/Suggestion on possible Social Security benefit cuts**

To whom it may concern:

As a recent retiree (2008) of working for over 40 years and contributing to the Social Security system during that time and reading/hearing recent discussions about possible cuts in SS benefits as a result of the current stalemate in the talks on deficit cuts, I would like to air my thoughts to those of you that are deeply involved in this very important issue.

I do not understand the need to pay benefits to those who have chosen not to contribute to the Social Security program by deciding not to work or to work a reduced period of time. As you know, based on the spousal benefit clause the program automatically will pay  $\frac{1}{2}$  of the working spouse's benefits to the non-working spouse at retirement age regardless of their contribution to the program, therefore taking away funds from those that have chosen to contribute to their own retirement benefits by paying into the SS program.

**Example:**

My wife chose to take 10 years out of her career to be with our children during their early years. She went back to work to provide additional income for our family as well as contributing to her own retirement via IRA, 401K, and Social Security contributions. Her recent SS statement shows that if she chooses to begin receiving benefits at age 62 she would receive \$1,041/mo.

I have many friends with non-working spouses that have paid the maximum SS tax on a yearly basis and when they choose to retire, the non-working (or minimally working) spouse will get  $\frac{1}{2}$  of the maximum SS payment in addition to the payment made to the working spouse. This will be within striking distance of the amount paid to my wife who chose to go back to work and contribute to SS for the past 20 years.

There are probably thousands of current SS benefit recipients and countless others that will be in line to be paid out of the SS funding that have chosen not to work as well as those who have chosen to work minimal hours with no contribution or very small contributions to SS. This was a choice made for various reasons and as much as I respect the right to do so, I do not believe that there should be benefits from SS that reflect a larger payment than the benefit they should receive based on their individual contribution. By making the current level of payments, we (I consider myself as a shareholder in the SS program) are paying out way more than we have taken in from those of us that have contributed, thus eroding the funds available.

**Consideration to help reduce future deficits (small part of the total required)**

Instead of an across the board reduction (if it comes to that) in benefits to all recipients, consider cutting/reducing benefits to those who have not contributed – recalculating of benefits based on the amount they have contributed during the time they chose to work rather than automatically giving them  $\frac{1}{2}$  of their working spouse's benefits.

Thank you for your efforts in helping to retain the integrity/intent of the SS program,

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