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HEARING ON THE SOCIAL SECURITY 2100 ACT

Committee on Ways and Means
July 25, 2019

Chairman Neal, Ranking Member Brady, and Members of the Committee:

Thank you for holding today's hearing on the Social Security 2100 Act, which expands the benefits of both current and future beneficiaries, while ensuring that all benefits — scheduled, as well as proposed — will be paid on time and in full throughout the 21st century and beyond.

The Importance of the Social Security 2100 Act

Social Security is most Americans' largest asset. Though the exact value varies with age and other important factors, Americans' Social Security disability insurance, life insurance and joint and survivor retirement annuities have present values worth hundreds of thousands of dollars.

In addition to those extremely valuable cash benefits, Social Security is intended to provide, as its name suggests, a sense of security, peace of mind. That intangible benefit of security has been lost or at least diminished because too many Americans have been convinced, erroneously, that no benefits will be paid in the future. Indeed, many Americans believe that Congress has diverted their Social Security contributions to an improper purpose.

Restoring Social Security to actuarial balance throughout the 21st century and beyond, as the Social Security 2100 Act does, is an important step to restoring that intangible benefit of security. For those who have understandably but erroneously been convinced that Congress has stolen their contributions, the Social Security 2100 Act, if enacted, would also help restore their confidence in Congress.

It is imperative to recognize that as important as restoring Social Security to long range actuarial balance is, it is merely a means to the goal of providing America's working families with greater economic security. Importantly, the Social Security 2100 Act restores balance without cutting benefits.

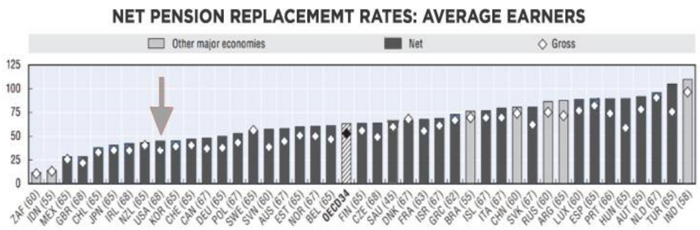
Why It Is So Important that the Social Security 2100 Act Contains No Benefit Cuts

Social Security's benefits are modest by virtually any measure. In absolute terms, the average Social Security benefit in June 2019 was $1,351.51, or $16,218.12 on an annualized basis. That is below the 2019 official federal poverty level for a two-person household, and substantially below the amount needed to satisfy the Elder Economic Security Standard Index, a sophisticated measure of the income necessary to meet bare necessities.

[1] [1] I have a forty-five-year background in the area of Social Security. I am president of Social Security Works and chair of the Strengthen Social Security Coalition, comprised of over 300 national and state organizations representing 50 million Americans, including seniors, workers, women, people with disabilities, veterans, children, young adults, people of low-income, people of color, communities of faith, and others. From 1983 to 1989, I was on the faculty of Harvard University's Kennedy School of Government and taught courses on private pensions and Social Security at the Harvard Law School. In 1982, I was Alan Greenspan's assistant in his position as chairman of the bipartisan commission that developed the 1983 Social Security amendments. From 1977 to 1981, I was a legislative assistant to Senator John C. Danforth (R-Mo.) and advised him regarding Social Security. From 1974 to 1977, I was a tax lawyer with Covington & Burling, where I handled a variety of private pension matters. I have authored or co-authored three books on Social Security as well as numerous articles.

Social Security's benefits are also extremely low compared to the counterpart benefits of other industrialized nations, as the following chart reveals. (The bars designating U.S. benefits are noted with arrows.)

Social Security Replacement Rates in OECD Countries by Earnings Level



As informative as are Social Security's absolute benefit levels and its levels compared to other nations' benefits, the most important measure of the inadequacy of Social Security's benefits is what proportion of pay is replaced, since replacing lost wages is the purpose of the program. Experts estimate that workers and their families need about 70 to 80 percent of pre-retirement pay to maintain their standards of living once wages are gone. Those with lower incomes need higher percentages; those more affluent, with more discretionary income and other assets, need somewhat less.

While Social Security appropriately replaces a larger proportion of preretirement pay of workers who have lower wages, it does not come close to providing sufficient income to meet the goal of maintaining standards of living in retirement. Workers earning around $50,000, who retired at age 62 in 2018, received only 32 percent of their pay or about $16,000 a year. Lower-income workers, earning around $22,500, received 43 percent of their pay, but that is only about $9,700 a year. (Social Security's modest replacement rates will be lower in the future as the result of current-law benefit cuts that have not yet taken effect. In 2022, those percentages will be reduced from 32 percent to 30.1 percent and from 43 percent to 40.6 percent respectively.)

Notwithstanding how modest Social Security's benefits are, they are nevertheless vitally important to virtually all of its 63 million beneficiaries. Social Security is unquestionably the most important source of retirement annuities, life insurance, and disability insurance for the nation's working families, even for those fortunate to have other assets. Approximately two out of three retirees rely on Social Security for most of their income. About one out of three retirees depend on Social Security for virtually all of their income.

Though Social Security's goal is much broader than the alleviation of poverty, it is nevertheless the nation's most effective anti-poverty program. Over 22 million Americans — including over one million children — have incomes above poverty only because of Social Security.

Social Security provides a firm floor under which beneficiaries cannot fall. Though the wealthiest among us may not recognize Social Security's importance to them, they might be enlightened by the cautionary tale of

Neil Friedman, a millionaire who invested his entire fortune with Bernie Madoff. When Madoff's Ponzi scheme was revealed, Friedman and his wife found themselves forced to survive on their Social Security and money they could earn selling note cards emblazoned with photos of their former lavish vacations. Moreover, the Friedmans were not the only Madoff victims left destitute, but for their Social Security.

As important as Social Security is for virtually all of us, it is especially important to women, people of color, those who are LGBTQ, and others who have been disadvantaged in the workplace. Those groups are less likely to have jobs with employer-sponsored pensions. On average, they have lower earnings and therefore less ability to save. They are more likely to have health problems and physically demanding jobs that force early retirement. Also, they are more likely to have periods of unemployment or take time out of the paid work force to work as family caregivers. Moreover, because women and Hispanics have, on average, longer life expectancies, they have even greater need of Social Security's guaranteed benefits that cannot be outlived.

Almost one out of two divorced, widowed or never-married female beneficiaries aged 65 and older rely on Social Security for virtually all of their income (48 percent in 2017). Nearly six out of ten unmarried African American beneficiaries aged 65 and older rely on Social Security for virtually all of their income (58 percent in 2017). For Hispanic Americans the percentage is even higher. More than six out of ten unmarried Hispanic beneficiaries aged 65 and older rely on Social Security for virtually all of their income (61 percent in 2017).

Furthermore, African-Americans and Hispanics disproportionately rely on Social Security disability and survivor benefits, as do their children. African-American children constitute 14 percent of all American children, but 22 percent of the children receiving benefits as the result of a parent's disability and 21 percent of the children receiving benefits as the result of the death of a parent.

Why It Is So Important that the Social Security 2100 Act Updates and Expands Social Security's Benefits

When President Franklin Roosevelt signed Social Security into law, he called it "a cornerstone" on which to build. Yet the last time Congress enacted increases was 1972. Since then, Congress has cut Social Security benefits substantially, and some reductions are still being phased in. Indeed, in 2050, Social Security retirement benefits will be 24 percent lower than they would have been if those cuts had not been enacted.

In the four decades since Congress last enacted benefit increases, wages have stagnated and traditional employer-sponsored defined benefit pension plans have been largely terminated. In 1980, 38 percent of private-sector workers participated in defined benefit plans; in 2018, only 13 percent did. Many employers have replaced traditional defined benefit plans with 401(k) plans, but those have proven inadequate for all but the very wealthiest.

As a consequence of these factors, the nation is facing a retirement income crisis. Too many workers fear they will never be able to retire without drastic reductions in their standard of living. Indeed, numerous polls and surveys over recent years reveal that not having enough money in retirement leads the list of Americans' top financial concerns. Expert analyses make clear that Americans' concerns about retirement are well founded. The Center for Retirement Research at Boston College reports that one out of two working-age households will be unable to maintain their standards of living in retirement even if they work until age 65, take out a reverse mortgage on their homes, and annuitize all of their other assets. Moreover, the number of "at risk" working-age households increases to over 60 percent when health care costs are taken into account.

Prior to Social Security, Americans routinely moved in with their adult children. Those adult children were forced to divide their resources between their own children and their aging parents. Social Security made economically-independent old age a reality, allowing families to focus more of their resources on their children.

Unfortunately, the retirement income crisis and its causes are likely to require adult children to take resources away from their children in order to help support aged parents. Increasing Social Security's modest benefits, enacting a more accurate cost of living measure, and updating the so-called special minimum benefit, as the Social Security 2100 Act does, are solutions to the looming retirement income crisis facing America's retired workers and the increasing economic pressure on working families.

Another challenge confronting the nation is rising income and wealth inequality. Not only is this unfair, it is deeply destabilizing. President Barack Obama called it "the defining challenge of our time." Expanding Social Security's modest benefits for current and future beneficiaries while requiring the wealthiest to pay more, as the Social Security 2100 Act does, will help to slow or even reverse this dangerous development.

Moreover, expanding Social Security helps to ameliorate racial disparities in wealth and incomes. People of color have lower incomes, less secure employment, and fewer savings, on average, than European-Americans. Social Security replaces a higher proportion of earnings of workers with lower wages and more intermittent employment. Moreover, because Social Security's disability and life insurance benefits are derived from the same benefit formula as retirement benefits, the Social Security 2100 Act improves those benefits as well. As discussed above, these are benefits disproportionately claimed by families of color. Expanding Social Security's disability and survivor, as well as retirement, benefits, while requiring the wealthiest to pay more, as the Social Security 2100 Act does, will help to reduce the nation's racial wealth gap.

The Social Security 2100 Act recognizes the importance of across-the-board benefit increases to solve these challenges and to increase working families' economic security. Included in those benefiting from the increase in disability and survivor benefits, in particular, are Gold Star families, who have lost loved ones fighting for our country, as well as veterans themselves. Also included are those who are victims of national tragedies. (It is noteworthy, though not widely reported, that Social Security was among the first insurers to meet with the employers and families of the victims of 9/11 and has paid benefits, starting as quickly as October 2001, to 2,377 children who lost parents in the terrorist attacks of 9/11 and 853 surviving spouses, as well as 642 people severely disabled as a result of those attacks and 99 of their children and spouses.)

Some argue that, if Social Security's modest benefits are increased, the expansions should only be for those at or near poverty. This focus on need, however, reveals a fundamental misunderstanding of what Social Security is. Social Security is part of workers' compensation; it is a benefit that workers earn. Its goal is to insure wages so that if and when they are lost, workers and their families can maintain their standards of living. It is designed to replace wages, not to provide benefits based on need. It is insurance, not welfare.

It is unsurprising that some confuse Social Security with welfare because it is among the nation's most effective anti-poverty programs, but that is a byproduct. Welfare programs are designed to alleviate poverty. Social Security and other insurance programs are designed to prevent beneficiaries from falling into poverty in the first place. The nation already has a needs-based program of cash payments to seniors and people with disabilities — the Supplemental Security Income ("SSI") program, financed from general revenue. (SSI has eroded in value. To most efficiently target benefits to those in poverty, SSI should be updated and improved.)

In addition to increasing benefits, the Social Security 2100 Act updates Social Security in two important ways. First, it updates the index used to measure beneficiaries' cost of living. One of Social Security's most important features -- one not found in its private sector counterparts -- is that all benefits are automatically adjusted every January to offset the effects of inflation. Social Security provides inflation protection without limit, regardless of the rate of that inflation. The current index, the CPI-W, only measures the cost of living of urban workers, not Social Security beneficiaries, who are generally not working. The CPI-W was the only measure that was available in 1972, when the automatic adjustments were enacted, but the shortcomings of the measure for Social

Security (and other programs for seniors and people with disabilities for which it is used, including military retirement benefits, veterans' compensation, civil service retirement benefits and SSI) are obvious. People who are working (and indeed, the general population) have substantially different spending patterns than seniors and people with disabilities. Seniors and people with disabilities spend more on health care and long-term care — where prices rise faster — and less on clothing, recreation, and other items — where prices tend to rise more slowly — than younger, healthier Americans.

In 1987, Congress instructed the Bureau of Labor Statistics to produce the CPI-E, an index measuring the cost of living of the elderly, because of the obvious shortcomings of the CPI-W. The Social Security 2100 Act simply takes the commonsense step of applying this more accurate measure to Social Security. It should be noted that doing so is not a benefit increase. It simply ensures that benefits will not erode, but will maintain their purchasing power over time.

In addition to updating the cost of living adjustment, the Social Security 2100 Act also updates and improves Social Security's special minimum benefit. Congress first enacted a minimum benefit as part of the Social Security Amendments of 1939. In 1972, when Congress enacted automatic adjustments, it added the special minimum. The goal was to ensure that workers who contributed to Social Security over a lifetime of work should not retire into poverty and should receive benefits larger than they could receive simply by applying for means-tested welfare. However, because of the way that the special minimum was indexed, it has eroded in value and virtually no one receives it today. The Social Security 2100 Act increases the amount of the special minimum benefit so that no worker will retire at less than 125 percent of poverty after a lifetime of working and contributing to Social Security. In addition, the Social Security 2100 Act indexes the special minimum in the same way as other Social Security benefits, so it does not disappear in the future, as it essentially now has.

Why It Is So Important that the 2100 Act Builds on Social Security's Fundamental Structure

Next month, we will celebrate the 84th anniversary of Social Security's enactment. It has stood the test of time. Social Security is more universal, efficient, secure, and fair than its private sector counterparts are or could be. That is true because the sponsor of Social Security's wage insurance is the federal government.

Insurance is most cost-efficient and reliable when the risks can be spread across as broad a population as possible and when no one can purchase the insurance when personal risk factors increase — a practice known as adverse selection. The federal government is the only entity that has the power and ability to establish a nationwide risk pool that covers all workers at the moment they start work and, in that way, avoid adverse selection. Moreover, when the federal government administers the insurance, overhead is minimized. Instead of high-paid CEOs, hardworking civil servants are in charge, and other costs, like advertising and marketing, are unnecessary. Consistent with that predictable efficiency, less than a penny of every Social Security dollar is spent on administration. The rest — more than 99 cents of every dollar — is paid in benefits. That extremely low administrative expense is unachievable by employer-sponsored retirement plans or private insurance.

In addition, Social Security's guaranteed benefits are extremely secure. They are much more secure than retirement savings, which can be lost as the result of a market downturn or simply poor or unlucky investment decisions. They are also much more secure than employer-sponsored traditional pensions and much more secure, as well, than the life insurance, disability insurance, and retirement annuities sold by private insurance companies. Unlike private sector retirement plans and insurance products, Social Security's plan sponsor, the federal government, is permanent, and so will not go out of business. It has the power to tax and issue bonds backed by the full faith and credit of the United States. Furthermore, all risks are spread nationwide, not concentrated on single employers, insurance companies, or worse, individual workers.

Social Security benefits are extremely fair in their distribution. The longer one works and the more that is contributed, the higher the benefit. In recognition that those of lower income have less discretionary income and therefore need larger percentages replaced to maintain standards of living when wages are lost, Social Security replaces a higher percentage of the wages of lower income workers than higher income workers.

Furthermore, Social Security includes features that are not found in private sector alternatives. For example, private sector annuities and defined benefit pensions reduce the annuity amount of the primary insured, if a spouse is added. In contrast, Social Security's annuities automatically include add-on benefits for the joint and survivor portion of the annuity without reducing by a penny the life annuity portion paid to married workers. Similarly, the benefits Social Security provides to children when adults supporting them lose wages as the result of death, disability, or old age, are, like spousal and widow(er) benefits, add-on benefits that do not reduce by even a penny the primary insured's benefits.

If the worker has been divorced after having been married ten years, there are add-on spouse and widow(er) benefits for every ex-spouse. Again, those add-on benefits do not reduce the worker's benefits by even a penny. Importantly, those divorced spouse and widow(er) benefits are the ex-spouse's as a matter of right. The parties to the divorce are spared the burden of having to negotiate or go to court to secure their benefits.

At base, Social Security protects us against the economic consequences of risks to which all of us are vulnerable — universal economic risks that have always been with us and always will be. Rich or poor, any of us can suffer a devastating, disabling accident or illness. Rich or poor, any of us can die prematurely, leaving young children behind. Rich or poor, all of us hope to grow old. When we do, we need insurance that provides a guaranteed steady income which we cannot and will not outlive. Social Security recognizes that the best way to protect ourselves and our families against the economic consequences of those risks is to join together and pool them, sharing both our risks and our responsibilities.

Social Security's core structure, unchanged since its enactment, embodies basic shared American values. It rewards hard work. It is prudently and efficiently managed, spending less than a penny of every dollar on administration. In addition, it is conservatively financed. Social Security can only pay benefits if it has enough income to cover every penny of its cost, including the cost of administration. It cannot borrow or deficit-spend. As a result, Social Security does not add a penny to the government's annual deficits or accumulated debt.

In a message to Congress proposing the expansion of Social Security, President Eisenhower captured the essence of the program:

> Retirement systems, by which individuals contribute to their own security according to their own respective abilities…are but a reflection of the American heritage of sturdy self-reliance which has made our country strong and kept it free; the self-reliance without which we would have had no Pilgrim Fathers, no hardship-defying pioneers, and no eagerness today to push to ever widening horizons in every aspect of our national life. The Social Security program furnishes, on a national scale, the opportunity for our citizens, through that same self-reliance, to build the foundation for their security.

Social Security's deep and longstanding popularity can be understood by both its crucial purpose — to address the universal economic risks that face everyone who depends on income from work to provide basic needs — and its basic structure, which embodies the best of shared American values. In a survey conducted in 1936 — one year after the enactment of Social Security, before a penny of benefits was expended — 68 percent of those surveyed expressed approval for the new and untested program. By 1944, that percentage was a nearly unanimous 96 percent. That high level of support has been consistent throughout the last eight decades. Today, as polarized as the American people are over many issues, we remain united in our support for Social Security.

Indeed, the overwhelming majority of us — 85 percent, according to a National Academy of Social Insurance survey — believe that Social Security is more important than ever.

The Social Security 2100 Act retains and builds on the structure and the underlying values that have made Social Security so effective and so popular. It replaces more dollars, in absolute terms, of those who earn and contribute more while replacing a larger percentage of those who earn less and so have less discretionary earnings, as the benefit formula has done since its enactment in 1935. It simply updates the cost of living adjustment and the minimum benefit, which past Congresses regularly did until the automatic adjustments were enacted in 1972.

Moreover, the Social Security 2100 Act maintains Social Security's conservative financing, restoring Social Security to long-range actuarial balance by (1) requiring the wealthiest among us to simply pay the same rate on all their wages as minimum-wage workers do, and (2) gradually increasing the contribution rate, which has not increased since 1990, almost three decades ago. The rate increase is phased in so gradually, it will take almost a quarter of a century, 24 years, and amounts to a modest annual increase of just 5/100$^{\text{ths}}$ of one percent or 50 cents a week for workers earning $50,000.

The rate increase in the Social Security 2100 Act is consistent with, though more modest than, all past increases. Historically the rate has always increased by larger amounts and, often, by ten or more times the amount in the Social Security 2100 Act. The overall increase is smaller than every other 24-year increase, up until 1990, when Congress stopped enacting increases.

Polling Reveals the Popularity of the Social Security 2100 Act

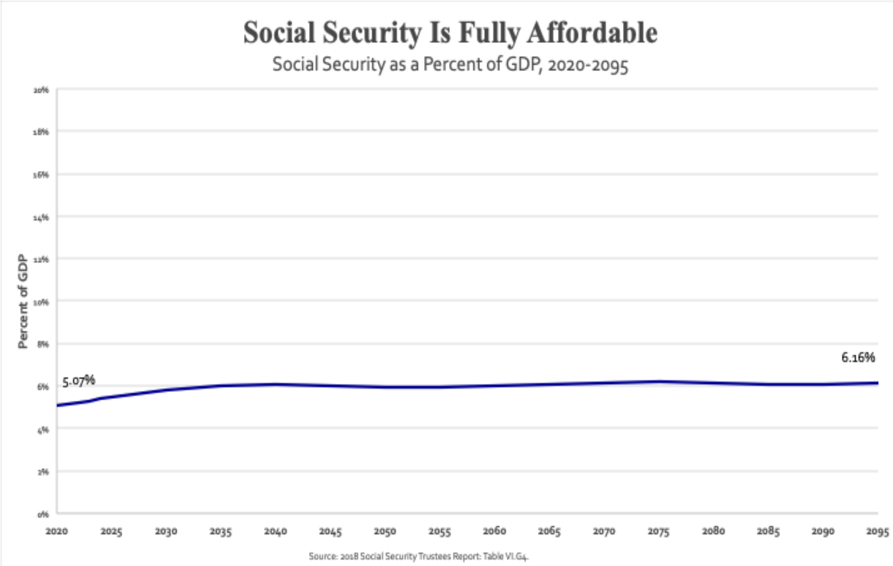
Support for Social Security benefit expansions and opposition to benefit reductions cut across ideological divides. Poll after poll finds that an overwhelming majority of Republicans, Independents, and Democrats share these views. They are held by self-identified Tea Partiers and union households. All ages, genders, income levels, races, and ethnicities hold these views

Just this March, the Pew Research Center released a poll showing that 74 percent believe that Congress should make no cuts to Social Security whatsoever. The poll subdivides that overall percentage by age, education and party affiliation. Those aged 50 to 64 represented the highest percentage, 81 percent. College educated and those aged 18 to 29 accounted for the lowest percentage, but even 64 percent and 65 percent of those categories respectively oppose benefit cuts.

Moreover, even those overwhelming percentages may understate the desire that benefits not be cut, because the question was poorly worded, asking respondents whether they agreed more closely with the statement, "Social Security benefits should not be reduced in any way," or the statement, "Some reductions in benefits for future retirees will ***need*** to be made." (Emphasis added.) The second choice reflects the widespread but mistaken belief that Social Security is unaffordable and, therefore, needs to be cut.

The second choice is, of course, demonstrably proven inaccurate by the Social Security 2100 Act. As the chart on page eight makes clear, Social Security's cost as a percentage of GDP is close to a straight horizontal line for the next three-quarters of a century and beyond.

At the end of the 21$^{\text{st}}$ century, Social Security is projected to cost 6.07 percent of GDP. That is a significantly lower percentage of GDP than many other industrialized countries today spend on their counterpart programs.



Moreover, our nation is projected to be much wealthier at the end of the 21st century, just as we are wealthier now than we were seventy-five years ago, before computers, smartphones, and other technological advances. That means that the six percent of GDP will be easier to afford in the future, just as an individual earning $100,000 can more easily afford a six percent expenditure (despite it being a larger dollar amount) than an individual earning $10,000. In one case, $94,000 remains; in the other, just $9,400.

Nor should the increase of just around one percent of GDP be difficult to absorb. To put that projected increase in perspective, military spending after the 9/11 terrorist attack increased by over one percent of GDP — and that increase was the result of a surprise attack, with no advance warning. Similarly, spending on public education nationwide increased by 2.8 percentage points of GDP between 1950 and 1975, when the baby boom generation showed up as schoolchildren without much advance warning.

Notwithstanding the clear affordability of Social Security, some of the 25 percent of Pew poll respondents who answered that “Some reductions in benefits for future retirees will need to be made,” may have simply been indicating their belief that the statement was accurate, despite their preference for no cuts.

Another poll highlighting the overwhelmingly strong opposition to benefit cuts across the ideological spectrum surveyed supporters of the major presidential candidates still in the race in March 2016. To the proposition, “Social Security benefits should not be reduced,” 62 percent of Kasich voters, 66 percent of Cruz voters, 71 percent of Clinton voters, 72 percent of Sanders voters, and 73 percent of Trump voters agreed. It is noteworthy that Trump stood out as the one Republican who promised not to cut Social Security.

Americans favor expanding Social Security by similarly overwhelming percentages. A year ago, in the lead-up to the 2018 midterm elections, Public Policy Polling found that two out of three respondents — 66 percent — would be more likely to vote for a candidate who “supported expanding and increasing Social Security.” Included in that percentage are 56 percent of those who voted for Donald Trump and 55 percent of those who identify as Republican/Lean Republican. Consistent with those results, the National Academy of Social Insurance survey cited above found that 65 percent of Republicans agreed that “we should consider increasing Social Security benefits.”

Not only are the benefit increases and absence of cuts in the Social Security 2100 Act popular, so are the method of paying for them. The same National Academy survey found that 77 percent of respondents, including 69 percent of Republicans, supported “increasing the Social Security taxes paid by working Americans,” if needed to “preserve Social Security benefits for future generations.” Those percentages increased to 83 percent of all respondents and 71 percent of Republicans, when the question was whether “top earners” should pay more. Similarly, an AARP poll found that 61 percent agree, “It would be better to pay more into Social Security now to protect benefits for future generations.”

The Social Security 2100 Act Will Strengthen the Economy of Every Congressional District

Because the vast majority of Social Security's 63 million beneficiaries and their families are low or moderate income, they tend to spend their benefits immediately in the local communities in which they live. A 2013 report sponsored by the AARP found, "Every dollar of Social Security benefits generates about $2 of economic output." In just 2012 alone, according to the study, Social Security benefits were responsible for generating over 9.2 million jobs and more than $370 billion in salaries, wages, and other compensation. Those benefits created around $1.4 trillion in economic output. Social Security's contribution to the economy accounted for over $222 billion in tax revenues to states, localities and the federal government.

Social Security is especially important to rural communities, whose residents tend to be older. A 2011 study by the Center for Rural Strategies found that Social Security provided 9.3 percent of total income in rural counties in 2009. Some rural counties have substantially higher percentages. In Alcona, Michigan, for example, 20.1 percent of total personal income in 2010 came from Social Security. Similarly, 20 percent of total personal income in the rural county of Hickory, Missouri came from Social Security. Likely, these percentages are higher today. By comparison, the percent of total personal income from Social Security in those two counties in 1970 was 10.9 percent and 11.5 percent, respectively — about half what it was in 2010.

Those favorable economic impacts on local communities are likely larger today. They would be larger still if benefits are expanded. For the information of the members of the committee, a chart showing the number of Social Security beneficiaries in each of your Congressional districts and the total monthly benefit amounts each district received in 2018 can be found on page ten of this statement.

The Social Security 2100 Act Is a Consensus Proposal

In his effort at bipartisanship and responsiveness to all points of view, Chairman Larson has included in the Social Security 2100 Act features that should be attractive to conservatives. These include a tax cut for Social Security beneficiaries with incomes under $50,000 for single filers or $100,000 for joint filers, as well as a financing provision that requires all workers, not just the highest paid, to contribute more to Social Security. Many of my colleagues and I would prefer larger expansions and progressive financing. Yet we recognize the Social Security 2100 Act to be sound, thoughtful legislation, consistent with the structure, fundamental principles, and values underlying the Social Security program.

Some seem to believe that to be a consensus package, the proposal should include benefit reductions as well as tax increases, as President Reagan and Speaker O'Neill did in developing the Social Security Amendments of 1983. The late Robert M. Ball, who represented Speaker O'Neill and the Democrats in negotiating that package, was concerned in the years just before his death in 2008, that policymakers would take that wrong lesson from the 1983 experience. Just months before his death, he wrote an op ed in the Washington Post, where he explained, "What was right in 1983 — a balanced package of benefit cuts and tax increases as part, roughly half, of the final agreement — would be wrong today." He pointed out, "It's the essence of responsibility, in my view, to insist on no benefit cuts," and concluded, in the then-lead up to the 2008 election, "Presidential candidates should be expected to discuss Social Security financing. But in 2008 they shouldn't be held to a 1983 formula. We're in a different time, with different needs — and there are much better options available than benefit cuts."

I am confident that if Bob Ball were alive today, he would be pleased that the major Democratic candidates for president oppose benefit cuts, as Trump has stated is his position. I am also confident that Bob would support the Social Security 2100 Act.

Democratic Members	**District**	**# of SS Beneficiaries**	**Total SS Benefits District Received in 2018**
Richard Neal	MA-1	168,512	$2,579 million
John Lewis	GA-5	104,003	$1,537 million
Lloyd Doggett	TX-35	107,472	$1,434 million
Mike Thompson	CA-5	142,058	$2,409 million
John B. Larson	CT-1	143,259	$2,499 million
Earl Blumenauer	OR-3	132,159	$2,191 million
Ron Kind	WI-3	162,565	$2,563 million
Bill Pascrell	NJ-9	122,791	$2,025 million
Danny K. Davis	IL-7	100,838	$1,545 million
Linda Sánchez	CA-38	112,233	$1,716 million
Brian Higgins	NY-26	157,255	$2,546 million
Terri Sewell	AL-7	157,525	$2,227 million
Suzan DelBene	WA-1	117,400	$2,117 million
Judy Chu	CA-27	116,246	$1,814 million
Gwen Moore	WI-4	113,893	$1,742 million
Dan Kildee	MI-5	176,898	$2,931 million
Brendan Boyle	PA-2	115,445	$1,627 million
Don Beyer	VA-8	80,992	$1,473 million
Dwight Evans	PA-3	124,686	$1,905 million
Brad Schneider	IL-10	112,885	$2,050 million
Tom Suozzi	NY-3	148,598	$2,970 million
Jimmy Panetta	CA-20	113,622	$1,801 million
Stephanie Murphy	FL-7	127,722	$2,114 million
Jimmy Gomez	CA-34	80,065	$945 million
Steven Horsford	NV-4	136,706	$2,187 million
Republican Members	**District**	**# of SS Beneficiaries**	**Total SS Benefits District Received in 2018**
Kevin Brady	TX-8	135,456	$2,322 million
Devin Nunes	CA-22	115,916	$1,759 million
Vern Buchanan	FL-16	217,334	$3,840 million
Adrian Smith	NE-3	130,297	$2,001 million
Kenny Marchant	TX-24	91,362	$1,677 million
Tom Reed	NY-23	167,066	$2,648 million
Mike Kelly	PA-16	173,295	$2,780 million
George Holding	NC-2	149,264	$2,497 million
Jason T. Smith	MO-8	187,230	$2,659 million
Tom Rice	SC-7	202,840	$3,283 million
David Schweikert	AZ-6	146,473	$2,756 million
Jackie Walorski	IN-2	148,630	$2,478 million
Darin LaHood	IL-18	152,349	$2,548 million
Brad Wenstrup	OH-2	148,478	$2,335 million
Jodey Arrington	TX-19	124,544	$1,873 million
Drew Ferguson	GA-3	149,387	$2,407 million
Ron Estes	KS-4	141,738	$2,379 million