

**Hearing on Equity in Social Security: In Their Own Words**

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**HEARING**

BEFORE THE

SUBCOMMITTEE ON SOCIAL SECURITY

OF THE

**COMMITTEE ON WAYS AND MEANS**

**U.S. HOUSE OF REPRESENTATIVES**

ONE HUNDRED SEVENTEETH CONGRESS

FIRST SESSION

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Tuesday, June 15, 2021

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AMY SHUART, Minority Subcommittee Staff Director	

**Witnesses:**

[Julian Blair](#)

Social Security Beneficiary from Washington, DC

[Elba Lopez](#)

Social Security Beneficiary from Philadelphia, PA

[Cora McDonnell](#)

Social Security Beneficiary from Seattle, WA

[Kitty Ruderman](#)

Social Security Beneficiary from Queens, NY

[Mary Widmier, Ed.D.](#)

Social Security Beneficiary from Houston, TX



**HOUSE COMMITTEE ON WAYS & MEANS**  
CHAIRMAN RICHARD E. NEAL

***ADVISORY***  
**FROM THE COMMITTEE ON WAYS AND MEANS**  
**SUBCOMMITTEE ON SOCIAL SECURITY**

**\*updated hearing location\***

FOR IMMEDIATE RELEASE  
June 10, 2021  
No. SS-1

CONTACT: (202) 225-3625

**Chair Larson announces an update to the Subcommittee hearing on “Equity in Social Security: In Their Own Words”**

House Ways and Means Social Security Subcommittee Chair John B. Larson announced today that the Subcommittee hearing “Equity in Social Security: In Their Own Words,” scheduled for Tuesday, June 15, at 2:00 PM EST, will take place in 1100 Longworth House Office Building in addition to being accessible via CISCO Webex.

Pursuant to H. Res. 8, Members are encouraged to participate remotely in this hearing. Members will be provided with instructions on how to participate via the Cisco Webex platform in advance of the hearing. Members of the public may view the hearing via live webcast available at [www.waysandmeans.house.gov](http://www.waysandmeans.house.gov). The webcast will not be available until the hearing starts.

In view of the limited time available to hear witnesses, oral testimony at this hearing will be from invited witnesses only. However, any individual or organization not scheduled for an oral appearance may submit a written statement for consideration by the Committee and for inclusion in the printed record of the hearing.

**DETAILS FOR SUBMISSION OF WRITTEN COMMENTS:**

Please Note: Any person(s) and/or organization(s) wishing to submit written comments for the hearing record must follow the appropriate link on the hearing page of the Committee website and complete the informational forms. From the Committee homepage, <http://waysandmeans.house.gov>, select “Hearings.” Select the hearing for which you would like to make a submission, and click on the link entitled, “Click here to provide a submission for the record.” Once you have followed the online instructions, submit all requested information. Please indicate in the subject line of your e-mail the title of the hearing for which you wish to submit testimony. ATTACH your submission as

a Word document, in compliance with the formatting requirements listed below, **by the close of business on Tuesday, June 29, 2021**. For questions, or if you encounter technical problems, please call (202) 225-3625.

### **FORMATTING REQUIREMENTS:**

The Committee relies on electronic submissions for printing the official hearing record. As always, submissions will be included in the record according to the discretion of the Committee. The Committee will not alter the content of your submission, but reserves the right to format it according to guidelines. Any submission provided to the Committee by a witness, any materials submitted for the printed record, and any written comments in response to a request for written comments must conform to the guidelines listed below. Any submission not in compliance with these guidelines will not be printed, but will be maintained in the Committee files for review and use by the Committee.

All submissions and supplementary materials must be submitted in a single document via email, provided in Word format and must not exceed a total of 10 pages. Witnesses and submitters are advised that the Committee relies on electronic submissions for printing the official hearing record.

All submissions must include a list of all clients, persons and/or organizations on whose behalf the witness appears. The name, company, address, telephone, and fax numbers of each witness must be included in the body of the email. Please exclude any personal identifiable information in the attached submission.

Failure to follow the formatting requirements may result in the exclusion of a submission. All submissions for the record are final.

The Committee seeks to make its facilities accessible to persons with disabilities. If you require special accommodations, please call (202) 225-3625 in advance of the event (four business days' notice is requested). Questions regarding special accommodation needs in general (including availability of Committee materials in alternative formats) may be directed to the Committee as noted above.

**Note:** All Committee advisories and news releases are available at <http://www.waysandmeans.house.gov/>

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The subcommittee met, pursuant to call, at 2:02 p.m., in Room 1100, Longworth House Office Building, Hon. John Larson [chairman of the subcommittee] presiding.

\*Chairman Larson. The Subcommittee on Social Security will come to order.

Welcome to our witnesses and audience members. I thank everyone for being here today.

Before we begin our work today, as a matter of respect, we will observe a moment of silence on the passing of Nancy Gardner Sewell, the mother of our dear colleague, Terri Sewell of Alabama.

[A moment of silence is observed.]

\*Chairman Larson. In this hybrid hearing format, we will proceed in the same fashion as the subcommittee always has. We will begin with opening statements by the chair and ranking member, followed by testimony from our witnesses, and an opportunity for each member to inquire for five minutes.

We will dispense with our practice of observing the Gibbons Rule, and go in order of seniority for questioning, alternating between minority and majority.

Know that we may have a few Ways and Means members who are not members of the subcommittee who are joining today. They will be permitted to inquire after all subcommittee members have had an opportunity to question.

As a reminder, members who are joining remotely will be responsible for muting and unmuting themselves throughout the proceeding. All members and witnesses, please make sure to keep your microphone muted when you are speaking -- when you are not speaking, excuse me. This will help -- in some cases that might help, but this will help minimize the feedback.

For those of you joining us here in person, it is good to see you. And for those joining remotely, I am glad you were able to participate, as well.

All of you should have also received in your packet or in your office a card that you will be able to carry in your wallet. The card includes the number of beneficiaries in your district, and state, and the amount of money your constituents receive from Social Security each month. This money, as you know, goes right back into your communities. If you ever doubt why this is the nation's most popular governmental program, just refer to this card.

With that, welcome, everyone, to this committee's hearing on, "Equity in Social Security: In Their Own Words." I want to thank our witnesses for taking time out of your day to participate in this discussion.

Before we get to today's hearing, though, we have a couple of other housekeeping items.

I want to emphasize the importance of Social Security statements. The Social Security Administration is required to mail out statements to all workers every year, so that Americans know about their future Social Security benefits, and can plan for retirement. Statements also allow workers to make sure that the Social Security Administration has a complete and accurate record of their earnings, so they will receive the full benefit in retirement.

Unfortunately, today statements are not being mailed to all workers. This committee has a record of bipartisan support for the Social Security statement, and I am proud to have introduced the Know Your Social Security Act with Vern Buchanan last year, to ensure that every worker receives their statement by mail every year, as required by the law.

As a former teacher, I would also add that I think this provides a great opportunity for both civic education and financial literacy, and increasingly becomes important to all of our citizens.



Now to the main event. We are here today because of COVID and its consequences, consequences that have exacerbated the inadequacies that have existed for a long time in our Social Security system.

Today we are going to be hearing from people in their own words about Congress's neglect to help the very citizens we are sworn to serve. Now, I say neglect. It has been 38 years since Congress has done anything to strengthen Social Security, and 50 years since we have improved its benefits, 50 years.

Social Security is, by far and away, the nation's most successful and popular insurance program. You only have to look at the data behind me to understand that, as all polling would indicate.

However, current benefits, as we will learn today, are inadequate, unfair, and, in many cases, discriminatory because of systemic economic inequities. Benefits haven't kept pace with the cost of living, nor all the changes that have occurred over the last 50 years. During this time the global economy, trade, technology, lack of strong labor unions has created downward pressure on wages, making it harder to save for retirement.

Sixty-five million Americans currently rely on Social Security benefits, yet many still struggle, just to make ends meet. To the shame of this nation, millions have worked all their lives, paid into a system, and receive a below-poverty-line check from Social Security. Millions of our fellow citizens. You know what the poverty line is? It is \$12,880. Who could live on that? Yet millions of our fellow Americans received below-poverty-level checks, adding to the wealth disparity, and further eroding the middle class.

Look, nobody gets wealthy off of Social Security. It is a subsistence-level program. Here are the facts: 4 in 10 beneficiaries rely on Social Security for the majority of their income. The average retired worker receives just 18,500 a year in Social Security benefits. For women, that number is even lower. It is 16,000 a year.

I want to acknowledge Representatives Terri Sewell, Steven Horsford, and Jimmy Gomez for leading the Racial Equity Initiative in this committee, and underscoring that millions of our fellow citizens are receiving below-poverty-level checks. They are disproportionately women, and predominantly woman of color and Black males. As our esteemed colleague, John Lewis, said, without Social Security, almost half of the Black and Latino seniors in this country would be living in poverty. That is not right, that is not fair, and that is not just. John recognized this problem in Social Security for what it is: a civil rights issue.

This is not an executive branch responsibility, or anything the judicial branch will act on. This is up to Congress. This is up to this committee.

We are grateful that we have a president who regards Social Security as a sacred trust between the Federal Government and the people. We are working with him to deliver on that promise, and keep that sacred trust. Just this week the Congressional Progressive Caucus Center underscored this in its recent report on retirement security. In it they state, "Congress should address Social Security in this congress. It should hold hearings, mark up, report out, and vote as a body on a package that at least represents the reforms proposed by President Biden, as well as other expansions."

I commend President Biden, who embraces WEP reform, as do bills sponsored by Chairman Neal, Ranking Member Brady. This is an issue we will hear about today from a former teacher in Mr. Brady's state of Texas.

And let's be clear about this, this is a responsibility of the Ways and Means Committee and, specifically, this subcommittee. We can no longer kick the can down the road. For everyone listening and viewing out there, understand what that means. What kicking the can literally means is postponing the fierce urgency of acting now. And it will result in, literally, kicking seniors to the curb, kicking veterans with disabilities to the curb,

kicking spouses and dependent children to the curb, who have been waiting for more than 50 years for this body to act. That is unacceptable.

Today we will hear from real people and their stories. We will hear from people who are struggling to survive on inadequate benefits, who have been discriminated against through the windfall elimination provision and from racial inequities.

Everyone on this committee knows the urgency. Ten thousand Baby Boomers a day become eligible for Social Security, and Millennials will need and rely on this program more than their parents do. Every congressional district is affected. We don't have to go back to 1935 to demonstrate what happened in the aftermath of the Great Depression. We only have to go back to the great recession of 2008 and 2009, when people witnessed their 401(k) become a 101(k). During that same time, the sacred trust they have in Social Security prevailed. Social Security never missed a payment, not a pension payment, a spousal or dependent payment, or a disability benefit. That is why it is America's most popular program, and why they are counting on us to act now.

\*Chairman Larson. And with that, I will recognize my good friend and distinguished Republican leader, Mr. Reed, for his opening statement.

\*Mr. Reed. Well, thank you, Mr. Chairman. And, Mr. Chairman, before I begin I just want to join you in recognizing the passing of our colleague Ms. Sewell's mother, and wish her and her family our thoughts and prayers as we stand with her.

Thank you, Chairman Larson, for holding today's hearing, and to our witnesses for being here and sharing your personal stories about why Social Security is so important.

As many of you know, Social Security is very important to me, and was a lifeline for my own family. My mother, Betty Barr-Reed, raised me and my 11 siblings on her own after my father passed when I was only 2 years old. Thankfully, we were able to count on Social Security checks and my father's military death benefits in order to survive. And I can attest personally to her story. And without those benefits, I do not know what my mother would have done with the 12 of us, and raising us without that type of support. My story is familiar to so many Americans who depend on Social Security, and we join in your support of this program, Mr. Chairman.

And at this time I would like to yield to my good friend, the ranking member on the Republican side, Kevin Brady, to say a few words to introduce the Texan on today's panel.

\*Mr. Brady. Thank you, Ranking Member Reed and Chairman Larson.

First, we all join with you in giving our prayers to Terri on behalf of her mom. I know these are tough times, and we are with you.

Secondly, I want to join with you in thanking Amy Shuart for her remarkable legacy, as minority staff director for Social Security. You know, she is brilliant, she is hardworking, she is professional, and she cares about our seniors. She just cares about our seniors. And that is reflected in everything she has done for this committee throughout her years. And, of course, she is moving on to do even more to preserve Social Security for

the future.

So, Amy, just know we are so grateful.

So I do want to thank Chairman Larson, and our ranking member, Tom Reed, for inviting Dr. Mary Widmier to join us today to share her story. She is a constituent of Representative Dan Crenshaw. But like many Texas teachers and police and firefighters, her Social Security benefits are reduced by the Windfall Elimination Provision.

WEP, as it is called, is an arbitrary one-size-fits-all policy that cuts benefits for those who spent part of their career in a job where they didn't pay into Social Security, but a Social Security substitute, and part of their career in a job where they paid into Social Security. For years I worked with Chairman Neal to fix the WEP, make it fair for our teachers, firefighters, police officers, and other public servants who serve our communities. All we are asking for is equal treatment based on actual wages, and tailored to each person's work history, rather than a one-size-fits-all formula.

I am hopeful that this Congress will be the one where we will finally solve this issue. We know, on both sides of the aisle, each month that we wait it costs seniors, teachers, police, and firefighters, the folks who have raised our kids, ride to the rescue to protect us, it costs them hundreds of dollars in lost benefits each and every month. And I think we can all agree they deserve better.

So I look forward to working with Chairman Neal, Ranking Member Reed, all my colleagues, to finally make sure our public servants are treated fairly.

And with that, thank you so much for allowing me to join the subcommittee, and I yield back.

\*Mr. Reed. Well, I appreciate that. Thank you, Ranking Member Kevin Brady.

As the Republican leader for Social Security, I care deeply about making sure that Social Security is protected for today's beneficiaries, and can be counted on for generations

to come. I can assure you my Republican colleagues on this subcommittee are also committed to protecting Social Security, and we want to work with the majority to address the challenges the program faces. And as you will hear today, many of them have ideas on ways to improve Social Security and make sure it is helping people as intended.

As we will be reminded today, Social Security is too important to not work together. Americans expect and deserve bipartisan efforts to fix Social Security where we can find agreement, and make sure it works for today's workers, our seniors, and their families. I am confident the members on this committee can work together to do just that.

In these times of hyper-partisanship, when no one in Washington can seem to work together, I believe this committee can lead the way by working on small changes where we agree to make meaningful differences for Social Security beneficiaries. And after working together to tackle the small changes, I am hopeful that we can learn to work together on a bipartisan basis to make sure Social Security is fixed on the larger scale.

Mr. Chairman, I look forward to working with you and members of this subcommittee on the other side of the aisle, as well as the full committee, in hearing from our witnesses today.

\*Mr. Reed. And before I yield back I just would like to join in recognizing our great staff director on the minority side, Amy Shuart, for all of her hard work on behalf of Social Security, on behalf of all of us on this committee. And I know my Democratic colleagues join us in wishing you well, and in offering our sincere thanks for the 12 years' worth of service to this committee.

[Applause.]

\*Mr. Reed. With that I yield, Mr. Chairman.

\*Chairman Larson. Thank you, Ranking Member Reed, and let me also add, Amy, how much we appreciate your dedication and work. I think that Ranking Member Brady outlined your caring, and consideration, and belief of the need to help out the senior citizens of this great country and, frankly, the disabled veterans and children, as well, all of which are covered by Social Security. So I join with Leader Reed in recognizing your great efforts on behalf of this committee. I know, from the Democratic staff and from Chairman Neal, you will be missed.

This committee distinguishes itself by the camaraderie that we share, both among staff, and also against the -- with the members. We may have our differences from time to time, but there is a shared feeling of respect and understanding of the responsibility that we have on this committee. And we thank you for your service.

We now will turn to our panel of witnesses, which -- each one of whom is a Social Security beneficiary.

Thank you all for joining us today, and sharing your firsthand experience with Social Security. We particularly wanted to have -- put a face on Social Security that I think America needs to see and, as importantly, Congress needs to see. I think most Americans get it, with respect to what needs to be done with regard to Social Security. It is just a matter of having a body that hasn't acted in over 50 years to improve a program to

finally step forward and do what is right on behalf of the American people.

Our first witness is Mr. Julian Blair, a Social Security beneficiary and veteran from right here, in Washington, D.C.

Mr. Blair, you are recognized. You might have to unmute.



STATEMENT OF JULIAN BLAIR, SOCIAL SECURITY BENEFICIARY FROM  
WASHINGTON, D.C.

\*Mr. Blair. Chairman Larson, Ranking Member Reed, and members of the committee, thank you for the opportunity to share my Social Security story with you. My name is Julian Blair, and I am a retiree living in Washington, D.C.

I was born in Caroline County, Virginia --

\*Chairman Larson. Mr. Blair, I might have to interrupt you, just for a second. You might have to move back a little, because I think you are -- yes, okay. Now, if you could speak so -- just because your voice was a little -- so --

\*Mr. Blair. Okay.

\*Chairman Larson. Go ahead, sir.

\*Mr. Blair. Chairman Larson, Ranking Member Reed, and members of the committee, thank you for the opportunity to share my Social Security story with you. My name is Julian Blair, and I am a retiree living in Washington, D.C.

I was born in Caroline County, Virginia, and began contributing to Social Security when I was 15 years old, while working at the local tomato factory during the summer months. I continued to earn my Social Security benefits while defending this great nation as a member of the United States military. After 23 years of service, including combat time in Thailand during the Vietnam War, I retired from the military and continued my career in a number of positions at Corning Glass Works.

Today Social Security is a critical part of my income. Yet I must tell you, though I work and contributed my entire life, my Social Security benefits is far too low to cover my monthly expenses. In fact, my Social Security doesn't even cover my entire rent. Thankfully, because of my military service, I also receive a military pension. So I do

okay. But not everyone is so fortunate.

I am concerned about my family, friends, and neighbors, and millions like them who are trying to live on Social Security alone. In my own family, my stepdad worked for 42 years. He worked extremely hard. He always had two jobs, a full-time and part-time job. He was a prideful man who believed I can take care of my family, I can do the things I need to do to make sure that I am a good citizen.

When he retired, his Social Security, his savings, and other income wasn't enough, and he had to go back to work. He could not make it. I watched this man cry because his dignity was gone. It was hard to watch what he went through. On top of that, his widow, my mother, could not make ends meet with her Social Security widows benefit.

Fortunately, my four brothers and I supported her as best we could. But not everyone has five sons to depend on. We were happy to make sure our mother was -- take care of our mother, but my mother felt like she was a burden to us, and no one ever wants to feel like a burden.

Social Security not -- has not only been important to retirees in my family, but it was also a lifeline for my brother, who worked as a social worker. In the late 1940s he had to leave the workforce due to chronic pain. For decades, his only income was Social Security disability benefits, until eventually he got a small pension from his time working for the State of Maryland.

Over the years I have met countless retirees and others who would have been destitute without Social Security. Yet even with Social Security, some people cannot afford to pay that light bill or, worse, pay rent. I recall one lady, a grandmother, who happily bought her grandkids brand new pencils at the start of the school year. It was a special treat, one for her -- one her grandkids looked forward to every year. She did this every year, until her Social Security stopped keeping up with all of her expenses, and that

was the one luxury she could give up.

Another woman I knew from Maryland had been retired for 50 years, until at the age of 87 she had to go back to work because her income could not cover her basic needs. We are not talking about vacations or fancy cars, but necessities: food, medicine, rent.

Too many Social Security benefits living on the brink of disaster -- too -- I am sorry, too many Social Security benefits live on the brink of disaster. Once a month I volunteer to distribute food in Montgomery County, Maryland, one of the richest counties in the United States. There I met a lady who told me that her Social Security runs out the last week of each month. Just a \$20 increase in Social Security would mean she could buy food for that last week.

With all due respect, I believe it is beyond time for all of Congress to get behind expanding, not cutting, Social Security's invaluable benefits. These stories I shared today are not just isolated to my family and my neighbors, our stories represents the stories of over 64 million Social Security benefits across this nation, benefits -- beneficiaries in your district and your state who have worked hard. No one will get rich if you increase Social Security, but it will allow us to live in dignity, a right all of us have earned. Thank you.

\*Chairman Larson. Thank you, Mr. Blair.

And now it is my honor to recognize the distinguished gentleman from Pennsylvania for purposes of an introduction.

\*Mr. Boyle. Well, thank you, Chairman Larson. And per your request, I maintain my 100 feet of distance from you at all times, and therefore I am all the way down at the end.

But it is great to be back here in my old subcommittee, and hopefully future subcommittee, to be with Chairman Larson, Ranking Member Reed, and all the members of the committee.

And I also want to thank both the chairman and the ranking member for the special opportunity to introduce one of my constituents, Elba Lopez, who is courageously testifying at this important hearing today.

Elba Lopez is a retiree and widow in our hometown of Philadelphia. She worked for 25 years as a skilled seamstress. Elba also volunteers with a seniors group through Congreso de Latinos in Philadelphia.

Elba, like so many Americans, relies on Social Security as her major source of income. In my district alone there are more than 115,000 beneficiaries like her. It is past time we strengthen benefits for every American, and ensure that Social Security remain solvent for decades to come.

Thank you again, Elba, for sharing your story today, and for all you do in our shared community back home.

Mr. Chairman, I yield back my time.

\*Chairman Larson. I thank the gentleman from Pennsylvania.

And with that, Elba, you are recognized.

STATEMENT OF ELBA LOPEZ, SOCIAL SECURITY BENEFICIARY FROM  
PHILADELPHIA, PENNSYLVANIA

\*Ms. Lopez. Good afternoon. My name is Elba Lopez. I am glad to be here. Thank you for the -- this opportunity to share my story on my experience with Social Security.

I was born in 1952 in Barranquitas, Puerto Rico. I got married at the age of 17, and had 3 wonderful children, 1 boy, 2 girls. In 1977 I moved with my family to San Diego, California. That is where I started my job as seamstress. Twelve years later, we decide to return to Puerto Rico. On there I continued working as a seamstress. I worked for a total of 24 years, and I always know that -- important to pay into my Social Security. During that time my husband of 48 years became very sick. And I also became sick, and I was forced to apply for my Social Security benefits and retire at the age of 50. I was not planning to retire so early.

In 2014 I moved to Philadelphia to be close to my daughters, and be able to support my husband and his medical condition.

Social Security has been very important part -- time of my life. I -- as the difficult time -- I had to learn how to live with a small budget. Right now I received \$827 a month for Social Security. My rent payment is \$425, and also I pay electricity, gas, and food that became \$250. That has me with \$150 for additional things. I survive each month with my Social Security check, but I have to be very mindful of each expense. I have to be -- pay gas for car insurance, clothes, food, and shoes, and basic needs. I am very lucky that my daughter can help me when I need financial support. I don't want to be burden to them.

I am also grateful, for the program has allowed me to work part-time in Congreso

de Latinos Unidos, a nonprofit agency in Philadelphia. An increase in my Social Security income will allow me to be more independent. I would also be able to pay on life insurance plan, I don't worry about the future for what could happen. It would also give me a peace of mind, and know that I could meet my basic need and face my emergencies.

After all my years of working as a seamstress, the Social Security program has provided me established income, and has allowed me to live happy, attending to my family as wife, mother, and grandmother. Thank you. Thank you for the opportunity to share my story.

\*Chairman Larson. Thank you, Ms. Lopez.

Ms. McDonnell, you may please begin.

STATEMENT OF CORA MCDONNELL, SOCIAL SECURITY BENEFICIARY FROM  
SEATTLE, WASHINGTON

\*Ms. McDonnell. Hello, and thank you for inviting me to share with the committee my experiences of how Social Security has affected my life. My name is Prepedigma McDonnell, and I am 79 years old. I am a devout Catholic, and proud daughter of a World War II veteran.

My father, Jose Dumpit Pacis, was awarded the Purple Heart as a member of the Filipino U.S. Army forces in the Far East. He was a prisoner of war, and survivor of the Bataan Death March during the war. He was eventually able to receive his U.S. citizenship when he became to the -- he came to this country with my mother in 1983. I joined them shortly thereafter, in 1985, to settle down in Seattle, Washington, where, ever since, I have lived.

I was 43 years old when I first arrived, and was fortunate to start a family with the birth of my son in 1986. It was a blessing from God to be raising my child here, and given the opportunity to pursue our American dream. I began working in retail to help support

my family, and eventually landed a job as the billing clerk for Airborne Express. But then my life came crashing down, when my husband was diagnosed with Pseudo-myoxoma-peritonei, a rare form of cancer, in 1984 -- 1994.

After several surgeries and years of chemotherapy, he eventually became bedridden, and had to be taken -- cared for at home by my aging parents. My husband lost his battle with cancer, and passed away in 1998. Two years later, my mother passed away, and two years following her passing, my father joined them in heaven.

Then I was laid off from Airborne Express in 2003, after 14 years of employment, when it was acquired by DHL. In a five-year span, I lost my husband, mother, father, and job. It was the most difficult period in my life, for I felt so helpless and alone. My faith in God, the belief that he always provides, helped me pull through, and kept me going.

Fortunately, I began receiving my husband's survival benefit after his passing, up until 2006, when I became eligible for my own Social Security benefits. Without Social Security, I could not have survived. I would be homeless, and unable to provide for my young son and his medical condition.

My son has been dealing with autoimmune issues throughout his childhood, and missed many days of school due to his treatment for ulcerative colitis and severe eczema.

Social Security was essential as a single working mother, and more so when I became unemployed.

I was able to work again through the National Asian Pacific Center on Aging Senior Community Service Employment Program. I have been employed since 2004. Even though I am employed, Social Security pays the bills, puts food on the table for me and my son, and a roof over our head. Without the income from my job, I would be struggling to survive.

I wonder why benefits have remained nearly unchanged over the past 20 years,

despite the cost of living getting higher and higher. My church has reopened, and God speaks to me and tells me I must continue to do His work. I pray I am allowed to do that for as long as I physically can. Thank you for listening.

\*Chairman Larson. Thank you, Ms. McDonnell, for your testimony.

And now, Ms. Ruderman, you are recognized. Please begin.

STATEMENT OF KITTY RUDERMAN, SOCIAL SECURITY BENEFICIARY FROM  
QUEENS, NEW YORK

\*Ms. Ruderman. Hello, my name is Kitty Ruderman, and I reside in Queens, New York, born and raised in New York.

Thank you, Chairman Larson, Ranking Member Reed, and the members of the subcommittee for allowing me the opportunity to testify today.

I am testifying as an individual who urgently wants to ensure the strength of the Social Security program. I felt it important to speak out at this hearing today because, as a Social Security recipient for a number of years now, this program is absolutely my lifeline.

I have worked for fully my entire life, paying into the Social Security program, and earning the benefits that I receive today. I was a single mom, and my only source of income through my working life came from earnings. Today it primarily comes from Social Security.

\*Chairman Larson. Ms. Ruderman, could you check to see if your camera is on?

\*Ms. Ruderman. Camera is on, yes. Okay, maybe -- stuck.

\*Chairman Larson. Well, why don't you proceed. We can hear you --

\*Ms. Ruderman. Remove from stage? Is that better? Is that better? I just changed the position.

\*Chairman Larson. We can hear you fine, we just can't see you.



\*Ms. Ruderman. You can't --

\*Chairman Larson. But please proceed.

\*Ms. Ruderman. Okay, I am sorry, because I can see myself. Okay, I have got the video, it shows that I am on.

Okay, well, I will continue speaking.

Once I was able to start collecting Social Security benefits, it meant everything to me. It affords me the opportunity to live independently without relying on anyone. While I have a very modest pension, my Social Security benefit is, far and away, the bulk of my income today. I need every penny of my benefits to help make ends meet. And even that isn't enough.

My rent alone exceeds my monthly Social Security payments. I find myself skimping so much, watching where the pennies go. I have to be so very careful, or I will soon eat up my meager savings, which I desperately need to supplement Social Security. I don't know what I would do if the program couldn't pay out the benefits that I have earned through a lifetime of hard work, predominantly as a legal secretary and administrative assistant in various fields.

I have just turned 75 last week, and find myself more reliant on this program than ever. This past year alone, we have seen prices skyrocket, from prescription drug costs to groceries, and yet Social Security does not keep pace.

In previous years I had been able to supplement my income by taking on extra work, but that has become increasingly difficult, due to my crippling arthritis. This has left me even more reliant on the program, and even more concerned about the future of Social Security, and ensuring that it stays strong for years to come.

I have paid into Social Security my entire working life, and I am so grateful for its existence. I am also grateful for the attention -- attention of the members of this

subcommittee to this important issue. I urge you and your fellow Members of Congress to keep the promise made to the American people who pay into this program our entire working lives, and ensure Social Security stays strong for us and for generations to come.

Thank you again for the opportunity to testify today. I am happy to answer any questions the committee might have. Thank you.

\*Chairman Larson. I could hear you clearly and emphatically, and --

\*Ms. Ruderman. Good, okay.

\*Chairman Larson. -- and deeply appreciate your remarks.

Our fifth and final witness today, who Mr. Brady introduced earlier, is Dr. Mary Widmier -- Widmier, excuse me -- a Social Security beneficiary from Houston, Texas.

STATEMENT OF MARY WIDMIER, EDD, SOCIAL SECURITY BENEFICIARY  
FROM HOUSTON, TEXAS

\*Ms. Widmier. Chairman Larson, Ranking Member Reed, and all committee members, my name is Mary Widmier, and I am a resident of the greater Houston area in the great state of Texas. I speak as a retired educator, having worked in public education for more than 36 years. I retired 13 years ago, and I am now a member of the Texas Retired Teachers Association. Thank you for the opportunity to share my remarks with the committee today in support of changes to the Windfall Elimination Provision of Social Security.

My story is similar to many others. I grew up in rural central Texas, the oldest of three in my family of modest means, and the first to go to college. I always loved school, and had some amazing teachers who convinced me that I could pursue life outside of my small town, with no limits. With no savings or funding for my education, I started working at the age of 16, saving all that I could, applying for scholarships, and working as

a college intern for NASA at the Johnson Space Center during Apollo 11 and 12, until I graduated with a degree in mathematics and physics at the University of Houston.

My love of school attracted me to apply for a teaching position, and I became a high school math teacher. When I decided to pursue graduate studies, I recall a conversation with my brother, who was a mechanical engineer. He suggested I use my background and college credits in math to pursue an engineering degree. However, I told him I loved teaching, and I would stay with public education.

Eventually, with both a master's and doctorate in education, I moved on to being a high school assistant principal, a director of staff development, and superintendent of human resources. All along the way, I continued with other employment, either with summer jobs in the private sector, or teaching evening classes at local universities.

So now I find myself retired, receiving a pension through the Teacher Retirement System in Texas, to which I contributed for 36 years. However, I also have 21 years of private-sector employment at various times, either before, during, or after my employment as a public servant. My contributions into Social Security during this employment are impacted by the WEP. I receive less than \$120 a month, which is automatically applied to my billing for Medicare Part B.

I would also like to share the story of my oldest son. After high school and a couple of years of college, he served our country as a Marine for five years. He later finished his degree, all while working part-time, and found full-time employment in the insurance industry as an insurance adjuster. He hated it, so he changed careers at the age of 37, and is now a middle school history teacher. He now loves his job, his school, and his students. However, to maximize his teacher pension, he will likely be working until the age of 67. And unless WEP is changed, he will not receive his fair share for years of significant full-time employment prior to becoming a teacher.

There are thousands of stories out there of a similar nature. I have a close friend who was a teacher in other states before ending her career in Texas. She retired, assuming that she would be able to draw retirement from her Texas pension, and Social Security from her earnings elsewhere. She was wrong, and has been greatly impacted. Another friend volunteers at a local food pantry, and is appalled to see retired teachers coming in for assistance just to make ends meet.

Most public servants chose their profession either as teachers, police officers, firefighters, or in local government because they want to give back to their communities and their country. They understand that their income could be higher in a different profession, but they are devoted to public service. Should their conscious choice to follow their calling for limited earnings also impact their retirement?

In closing, I also want to speak for my personal interest in the future of the teaching profession. Now, more than ever, we need teachers who genuinely want to be there, and who make it their lifelong career. They should not be penalized for making a conscious choice to serve our nation's children.

We are not asking for more than we paid into the system. We are simply asking for a more equitable formula. We believe that the Public Servant Protection and Fairness Act of 2021, sponsored by Chairman Neal, and the Equal Treatment of Public Servants Act of 2019, sponsored by Ranking Member Brady, will accomplish this, and we hope that they can work together to pass legislation to finally fix the WEP.

I can assure you that not one of us who is affected believe that our receiving a portion of Social Security is in any way a windfall.

Thank you, Congressman Neal, Congressman Brady, and others who have been working tirelessly in hopes of bringing about fairness to the WEP.

I would also like to thank my own congressman, Dan Crenshaw, for showing

support of this legislation.

Thank you all for your time.

\*Chairman Larson. Thank you, Ms. Widmier, and let me also add that President Biden shares your concern, as well, has introduced reform as it relates to the Windfall Elimination Provision.

And I want to thank all of the people who have testified today for your statements, and we will now proceed to our five-minute questioning that we have, and I will begin the questioning.

And I heard something consistent in all your statements, but -- this notion, especially, Mr. Blair, that you mentioned, of being a burden. I remember my mother saying clearly at 87 years old -- and I am sure that, for people on this committee, and listeners out there, you have heard this from your family members, as well: "I just don't want to be a burden." You are not a burden. You are an inspiration. You are what has made this nation what we are.

Ms. McDonnell, listening to you and what you had to say, and Ms. Ruderman, you know, looking for work at 75 years of age because you are trying to make ends meet, and you don't want to be a burden, you are not a burden. But you are the responsibility of this committee. And it is this committee's responsibility to act.

So my question to all of you: should the Ways and Means Committee, and specifically the Subcommittee on Social Security, vote on reforming Social Security and bringing it up to date?

It has been more than 50 years since we have expanded the program. A lot has transpired in 50 years. And certainly, listening to all of you, it hasn't kept pace with inflation. It has provisions in it that are clearly unfair, as was outlined by Ms. Widmier, and clearly, unintentionally or not, or because they were systemically economically embedded in the law initially, are unfair and inadequate.

Should we vote now, or should we kick the can down the road?

What do you say, Mr. Blair?

\*Mr. Blair. I say we should have voted yesterday.

[Laughter.]

\*Mr. Blair. I think it is a black mark on our nation, that we have 65 million people who are dependent on the law that was passed in 1935, and have not been updated for 50 years. How are we supposed to live?

I mean, we are not asking for riches. We are just asking for an update in this policy so it keeps pace with the standard of living that we have expected and deserve today. That is all we ask.

\*Chairman Larson. And as I said before, this isn't the president's responsibility, though he has got a proposal out there. There is nothing that the judicial system is going to act on. This is the responsibility of this body and this committee.

Ms. Lopez, should this committee act?

[No response.]

\*Chairman Larson. Ms. Lopez, are you there?

\*Ms. Lopez. Yes, I am here, I am here. I am sorry. I am sorry. Can you repeat that question, please?

\*Chairman Larson. Do you think this committee should vote and act on enhancing benefits that haven't been improved in more than 50 years?

\*Ms. Lopez. Yes.

\*Chairman Larson. Ms. McDonnell, what benefits would you like to see acted upon and improved, so that you, out in Seattle, Washington --

\*Ms. McDonnell. Well, it is --

\*Chairman Larson. -- can make ends meet?

\*Ms. McDonnell. I am sorry. It is the cost of living, our living allowance that is

given every year. And I think that is not enough. You can hardly -- I mean, you can hardly notice it when it comes. So I think that is the number one that should be voted on, and acted upon by this committee, Mr. Larson and all the rest of the committee.

\*Chairman Larson. Ms. Ruderman, what would you --

\*Ms. Ruderman. Hi.

\*Chairman Larson. What would you --

\*Ms. Ruderman. Yes, we --

\*Chairman Larson. -- like to see enhanced?

\*Ms. Ruderman. We cannot afford to wait any longer. We just can't. This year we received a 1.3 percent increase. In the meantime, my rent has gone up three percent. Groceries are up 50 percent. The increase in Social Security is just eaten up by the Medicare increase. And then, of course, my supplemental insurance goes up.

We can't keep pace at this rate, and we have to act on it for everybody, and for future generations.

\*Chairman Larson. What would you say to people that say, well, that is too big, we have to go slow, we can't act now, it is -- you know, we need to -- this is too big a thing for America to do?

\*Ms. Ruderman. No, this is America. It is not too big. And how much slower can we go? We are already going backwards. It is time. It has been waiting and waiting. Each election we look to see what our candidates will say. And the subject is just ignored. It can't afford to be ignored --

\*Chairman Larson. But don't you hear all the candidates always telling you how much they support you, and how they want to help, and how they care about Social Security?

Why -- and yet they don't vote.



\*Ms. Ruderman. I know, and now I would like to see some action. And this is the time.

I mean, if you have taken the time out now to listen to people, and we are the ones who get the Social Security, we are the ones who depend on it, and we are the ones who -- really, I don't know what our lives would look like without it.

And again, future generations, we have to look out for our children and our children's children.

\*Chairman Larson. That is a great point. It is one that Ms. Widmier made, as well, talking about herself and her son.

Ms. Widmier, should we be voting on this?

Ms. Widmier. Well, I agree with Mr. Blair. It -- the vote could have been yesterday. We have been working on this for a long, long time. And, you know, I agree with all of the other people who appeared here as witnesses today, and their experiences.

For my part, I am here speaking particularly on behalf of the Windfall Elimination Provision, hoping that we get some reform in that area, because it affects so many of the teachers across the country.

\*Chairman Larson. Let me turn to the Republican leader for his comments.

Mr. Reed?

\*Mr. Reed. Well, thank you, Mr. Chairman, and I join in thanking our witnesses today.

And I wanted, to start, to follow up on the questioning by the chairman in regards to taking action now. And I think there is agreement that -- on both sides of the aisle -- that we need to take action now.

And so the question that I would have for a few of you as witnesses today is, if taking action now means that we pull those items that have been proposed, that have been

debated, that have been discussed ad nauseam to a large degree at times, and just put those bills together that we can agree upon, and wait for the perfect, which often ends up being the enemy of the good, as my mom taught me, you know, with 12 kids being raised by her - - you know, by herself, you did with whatever was presented to you, and you took that as a success, and you got up the next day, and you kept working for the next item.

And so my real question to each one of you is, if we can put together a package where widows benefits -- because it was surprising to me, when I came on the subcommittee years ago, that widows that worked get penalized under Social Security for working --

\*Ms. Ruderman. Yes.

\*Mr. Reed. -- that -- widows that don't. And to me, that just doesn't make any sense.

And so, if we could zero on some reforms, like the widows benefit, which impacted my mother, impacted, I think, both you, Ms. Lopez, and I believe other witnesses -- Ms. McDonnell, on the dais today -- if we could focus on that as a solution, as we could focus on, as Mr. Larson said in his opening comments, statements being issued to folks, where there is broad agreement, the Windfall Elimination that has been brought together on both sides of the aisle with a solution -- even the President has recognized -- President Biden -- that he wants to address that issue. Would that be an approach that, at least, would give some relief to each and every one of you on the dais today to be considered, rather than waiting for the perfect bill?

Go with what we can agree upon today to build success, build relationships, build some level of trust between each other on this committee, so that we can use that as a success, a foundation upon which then maybe to move to these other issues. But is that something that is foolish, as a member of this committee, for me to consider, to put on the

table from the Republican side, or is that something anyone on this dais would object to in saying, "I don't want those reforms unless I can get all the reforms that are being proposed"?

Would anyone object to that way of thinking?

[No response.]

\*Mr. Reed. I will note for the record there was silence from all of the witnesses --

\*Ms. Ruderman. Okay.

\*Mr. Reed. -- on the dais today, so that -- I take that as a sign of agreement on --

\*Ms. Ruderman. Oh --

\*Mr. Blair. This is --

\*Ms. Ruderman. If I may --

\*Mr. Reed. Yes, please. Yes, please.

\*Ms. Ruderman. Okay, if I may, I would definitely like to see some movement.

It is -- we need it all. We need it all, because it has got to be there for future generations. However, at this time, if it is going to be so difficult, I just want to see some progress when we haven't seen any. So some is better than none. My mother was also a widow, and had to struggle to raise me.

\*Mr. Reed. I appreciate that feedback, I really do appreciate that commentary.

And so I would --

\*Mr. Blair. Oh --

\*Mr. Reed. Oh, I am sorry, someone else wanted to chime in? I am sorry --

\*Mr. Blair. Yes, this is Julian Blair, and I agree that, you know, a compromise is needed in a lot of instances, but it scares me, because when we start to compromise and, you know, we cherry pick the few things that is not benefit to most people, that is what I would be afraid of. Not that I am against compromise. I am just afraid of -- that we will

say, okay, there is so many things that need to be fixed, we are going to fix these two, and the majority of the people are not benefitting from it. That is what scares me.

\*Mr. Reed. Yes, and I really do -- I appreciate that fear. But at the same time, I think we would -- hopefully, can agree with my colleagues on the other side of the aisle that, maybe, if we can get those successes, we can get those through the system, then those other issues that may be a little bit more contentious are easier to deal with, because we developed a friendship, a relationship, a basis of trust that we can all get behind these reforms, bring them to the floor, get them through the -- through our respective sides of the aisle, and get to the President's desk for signature.

And so it is a philosophy that I offer to my colleagues to consider. And I would hope that we can show some immediate relief on those areas that we can agree, so that we can lead to bigger reforms down the road being done.

So with that, I yield back, and I thank the witnesses for their input.

\*Chairman Larson. I thank the gentleman from New York. I would point out that, in 1983 -- before I recognize my colleague from New Jersey -- that they did something. And the witnesses might find this of interest, because, even while there was broad agreement, there was disagreement. And with narrow margins, et cetera, it became more plausible for them to do something that we are -- basically, all take an oath of office and swear to do, and that is to vote our conscience.

And they had something that was called King of the Hill. And so what they did is they put each reform and piece of legislation that they thought would pass, and whatever ultimately got the majority of votes passed. Wow, what a unique thing to do for a democracy, actually put things before people, and have them vote on them. Now that, I think, it is a good way to bring about compromise and accountability at the same time, in terms of being able to stand up and vote for what you believe in, and what you know the

citizens of the country deserve and need.

And with that, I will yield to Mr. Pascrell from New Jersey for five minutes.

\*Mr. Pascrell. Thank you, Mr. Chairman. Your tireless efforts will be productive to protect and expand Social Security.

For our ranking member, Mr. Reed, I have used your example of your own family myself, if you don't mind. I will use it in the future. But how do you make a distinction between the -- in terms of the majority of Americans who oppose the proposal to raise the retirement age to 69?

I know what you are talking about, Mr. Blair. There is the example. Raise the retirement age, and then I will go along with the other stuff. That is a false choice, in my estimation.

But when you read the background of Mr. Reed's family, examples he has presented about his mom, I don't know how the hell she did it. Think about it. Think about it.

So, otherwise, we are talking platitudes. And we are skipping over, unless we think there are some points that are not as important. I don't want to be the one to make that determination, not on Social Security. I will do that on other issues, but not on Social Security.

We have a special responsibility. Americans rely on their Social Security benefits once they reach retirement age, the benefits that they have earned. Right now, Social Security keeps 15 million seniors out of poverty each year. Without these benefits, more than one-third of the American seniors would have incomes below the Federal poverty line. I don't think anybody accepts that on this panel. Both sides. Both sides.

Fifteen million seniors are kept out of poverty. One in six beneficiaries rely on Social Security for ninety percent or more of their income. Their lives, literally, depend on it. So, this program is, literally, the difference between seniors living or starving. In my

district, more than 120,000 of our constituents rely on this earned benefit every month. Across the country, that number grows every single day.

While Social Security benefits are lifesaving for seniors, our witnesses today have pointed out that, even with Social Security benefits, many seniors still struggle to cover basic needs. That is why it is urgent that we not only preserve, but expand and strengthen Social Security. That is what we really need, and I would be willing to vote for that. I hope the rest of my buddies and young ladies on this committee would do the same.

Mr. Chairman, I want to again thank you for what you have done.

But I want to ask all the witnesses. This question is for all witnesses. When your current Social Security benefits -- with them, are you able to pay for all basic needs each month? If not, what falls between the cracks?

Anybody want to answer that question?

\*Ms. Ruderman. Well, if I may, no, I can't --

\*Mr. Pascrell. Sure.

\*Ms. Ruderman. I can't. I mean, I check -- the beginning of each month I am so grateful that the Social Security is there, so that I can take care of basics. But, of course, there is nothing left for anything else. I would dearly like once in a while to bring a gift to my grandson, as grandparents should do.

No, as I mentioned, I mean, thank goodness I have -- I still have a meager savings left from my 401(k) from work, and I need that to supplement my Social Security checks in order to get my rent covered, because the rent is higher than Social Security. So, no, I do struggle.

I do my grocery shopping on Wednesdays, when I get a senior citizen discount, and I am just very careful. I put prescriptions aside, because I can't afford to get them filled. Thank you.

\*Mr. Pascrell. So this -- no, thank you. This Social Security business is interesting, when you see how close to the edge many seniors come, even with the Social Security. And without the Social Security, forget about it. Forget about it.

We need benefit increase, Mr. Chairman. You better get it for us.

\*Chairman Larson. I thank the gentleman. I thank the gentleman from New Jersey. And with that I recognize the distinguished gentleman from South Carolina, Mr. Rice.

\*Mr. Rice. Thank you, Mr. Chairman, a very good hearing, interesting topic. We all want to see Social Security not just balanced, but enhanced.

My father died when I was 16 years old. My brother and I went to college on his \$300-a-month Social Security benefit that we got. Had we not had that, if we would have gone to college, it would have been much more difficult.

And like Ms. Widmier, my 87-year-old mother taught school for 30 years, but she also worked in the private sector, and her Social Security benefit that she paid for is all but eliminated by the Windfall Elimination Provision. And she reminds me of that pretty frequently.

[Laughter.]

\*Mr. Rice. Republicans and Democrats all want to provide additional benefits for all retirees. But the hard fact is Social Security is already paying out more than it takes in on an annual basis. And that is okay for a while, because we have got a reserve called the Social Security Trust Fund. But in 2034 that fund is projected to run out of money. After that, not only will we not be enhancing benefits, benefits will be cut by 21 percent.

Who on the panel thinks that is a good idea? I am just asking that rhetorically.

I firmly believe that, before we make more promises, before we enhance benefits, we first have got to make good on the promises we have already made. Folks back home

rely on those promises.

Interestingly, the shortfall in Social Security for the period from 2020 to 2029 is \$1.8 trillion, \$1.8 trillion over 10 years. That is just about the same amount of money that we in Washington just borrowed to fund President Biden's American Rescue Plan. If my friends really believe that we must honor our promises to Social Security beneficiaries, then, instead of borrowing \$1.9 trillion to bail out blue states and union pension plans, and paying people \$300 a week in enhanced unemployment not to work, perhaps we should have used that money to shore up Social Security for another 10 years, and then we would be in a much better position to enhance these benefits.

This borrowing that we just did amounted to \$5,500 for every man, woman, and child in the country, and its effects on inflation are already being felt. Last month, in fact, the inflation rate was the highest it has been in 13 years, 5 percent. And we all know what inflation will do to current beneficiaries of Social Security.

My district back home has a very large number of Social Security recipients. It is a very large area for people to retire. There are 154,065-plus beneficiaries in my district, and it is rural, and it is poor. And a lot of them get the minimum distribution that you can get under Social Security.

Now, if we are going to enhance benefits, even though we haven't made good on our promise to everybody, then we should be focusing on those most needy. And in that vein, I am introducing the Strengthening Social Security for Long Career Workers Act. This is a part of a bigger bill that was introduced by Chairman Sam Johnson three years ago, that would balance Social Security and make good our promises for seniors without raising taxes.

Social Security's minimum benefit was enacted in 1972, but it hasn't kept pace, just like the rest of Social Security. In fact, if you have worked 11 years, and you are getting



the minimum benefit, it amounts to only \$43 per month. Who can live on \$43 per month? And if you work for 30 years, your benefit would be \$897.

So this bill that I have dropped would enhance that benefit. In fact, it would take it from -- to a minimum of \$1,577 per month for people who have worked for 30 years. I hope each of you will join me in supporting this long-overdue enhancement for the most needy retirees.

And with that, Mr. Chairman, I yield back.

\*Chairman Larson. Well, I thank the gentleman, and I especially thank him because, outside of Representative Johnson, who I greatly admired, and who had put forward a real plan, we haven't seen a real plan. So we are happy that we are going to get a plan, because, as I said earlier, I think that there is an opportunity here to vote, and to have people stand up and be counted in broad daylight about what they are committed to and what they stand for.

I would just add, parenthetically, as well, that I -- you know, I noticed you used that 1.8 trillion amount, but was there amnesia with respect to that \$2 trillion tax cut in 2017 that wasn't paid for, or was that just an oversight?

So I will say this. I think that the interest is sincere on this committee, and sincere with -- every member cares about their mothers, their sisters, their aunts, their uncles. That is what makes us the -- Social Security so vitally important, and the nation that we are. But we are long overdue to vote on it. That is the real profile in courage.

And so I commend Mr. Rice for doing that, because I think that that is vitally important, that Americans get to see side by side. That is the only way you have a debate in a democracy, is if you put your ideas forward and have a debate. And so I thank him for that and, with that, recognize Ms. Sanchez from California.

\*Ms. Sanchez. Thank you, Chairman Larson, for this opportunity to hear directly

from those who benefit from and who rely on Social Security.

And I will just begin by adding my thanks to the chairman for pointing out that my colleagues on the other side of the aisle, who bemoan the assistance that we gave to working families to get us out of the worst pandemic we have had in this country, seem to have amnesia because they have forgotten the trillions of dollars of tax cuts that they gave to multinational corporations and the highest income earners with their 2017 tax bill. And, hey, we could have -- instead of doing that, we could have shored up our Social Security trust fund. But they tend to forget their spending; they always want to criticize everybody else's.

But I do want to thank each of our guests for their bravery in sharing their stories with us. And I want to reiterate that the central tenet of Social Security is that it is an earned benefit that every worker pays into over the entire -- their entire working career. It is not an entitlement. It is not a handout. But it is a matter of survival, as our witnesses have said.

Couples often make financial decisions together, and that is especially true for most working families, because most parents nowadays have to work in order to make ends meet. And that doesn't change when they retire, because couples depend on each other's combined Social Security benefits in order to survive. Prior to the pandemic it was hard to imagine how losing a lifetime partner could be more devastating. And yet, over the past 18 months, we saw people who lost loved ones also be cut off from their families during this very difficult moment, and then, on top of that, struggling financially, which is just cruel.

The financial distress of losing a significant income upon the death of a spouse is real. The average widow in this country sees a 33 to 50 percent reduction in their Social Security benefits. And for those who depend on Social Security, that loss of income too

often is not enough to allow them to survive, because the price of rent or mortgage and the cost of utilities doesn't change when someone dies. And these are exactly the costs that can lead widows and widowers to financial ruin during their darkest hours.

That is why I will soon be reintroducing the Protect Our Widows and Widowers in Retirement Act, otherwise known as the POWR Act. And that bill would ensure that widows and widowers maintain at least 75 percent of the combined benefits that they really -- that they received when both spouses were alive. By allowing widows and widowers to get some of their spouse's Social Security benefit, in addition to their own, we can help them make ends meet when they need it the most.

I want to ask Ms. Lopez -- first I want to offer my deepest condolences for the loss of your husband. In your written testimony you mentioned not being able to receive your husband's Social Security benefits after he passed, due to your receiving just \$20 more than him. Can you tell us whether any of your living expenses have gone down since your husband's passing, or have the cost of utilities, rent, and groceries gone up?

\*Ms. Lopez. Yes. When my husband passed -- we lived in comfort, because we received two checks, mine and his. But that is when -- they don't give me nothing for him, and they -- I had to pay the -- more rent, because they increase my rent. And then they increase my bills, and I have to live with a little budget.

\*Ms. Sanchez. During -- after your husband passed, have you had to make any financial tradeoffs since you are not receiving any of his Social Security? Like, are you having to give up certain things, or buy one thing, but not the other, because you can't afford both?

\*Ms. Lopez. Really, no, because my husband was very, very sick, and they -- you know, everything that I had, we had to use for the medicine, and treatment, and everything, because we live with the -- both -- with the two checks.

\*Ms. Sanchez. I understand. And I wanted to ask, for all of the panelists, and everybody can feel free, what would it mean to be able to collect the Social Security benefit of a spouse, in addition to your own, in terms of your quality of life?

This is for any of the panelists.

\*Ms. McDonnell. Hello.

\*Ms. Sanchez. Ms. McDonnell, perhaps, because you lost your husband.

\*Ms. McDonnell. Hello. That would be wonderful, because right now my Social Security only pays for my home mortgage, because I am still paying for my home mortgage. So I have that. Now I am 79 years old. And if my Social Security, plus my husband's Social Security be added to my Social Security now, that would -- my life a little bit, because I don't have to be working so hard. And maybe -- if that happens now --

\*Ms. Sanchez. Thank you so much.

\*Ms. McDonnell. I will -- I could stop working and enjoy life a little bit.

\*Ms. Sanchez. Yes, 79, I think you have earned your right to stop working, and enjoy your life a little bit.

\*Ms. McDonnell. Thank you.

\*Ms. Sanchez. Thank you so much, and I yield back to the chairman.

\*Chairman Larson. Mr. Arrington is recognized.

\*Mr. Arrington. Thank you, Mr. Chairman and Ranking Member Reed, and our panelists. And just, you know, I want to stay focused on Social Security, but for the panelists I want you to appreciate that what Republicans did to allow Americans to keep more of their hard-earned money, we don't fundamentally see the monies that you earn as the government's, and then we give you your share.

And when we allowed for you to keep more of your money, we had a whole lot more jobs created. We had a lot of jobs coming back overseas. We had the highest wage

increases in over a decade. We had the lowest unemployment rates ever in this great country of ours.

And so we also increased tax revenue -- that is, revenue to the Federal Government -- when we cut taxes, because we grew the economy. So the top 20 percent of the income earners, ladies and gentlemen, paid 80 percent of the taxes in this country before the Republican tax reform, after the top 20 percent of income earners paid 84 percent of the taxes. So I just want to make sure everybody is clear about that.

And look, I think that it is a great conversation to have, where we can shore up, strengthen, and ensure that the Federal Government makes good on the promise to those who paid into this system, and need that certainty in retirement of Social Security. And when we talk about inequity -- and I hearken back to Mr. Blair's comment about voting yesterday -- the biggest inequity is the failure of the Federal Government and us, as political leaders, to make a solvent Social Security system for our seniors in retirement and near retirement.

I think it is also an inequity that we have \$30 trillion of debt that will wreak havoc on the next generation in many ways. I think that there are, certainly, provisions to be addressed, inequities in the system -- to Mr Reed's point -- that we could all agree on today, like Ms. Widmier's concern with respect to the Windfall Elimination Provision, and the inequity of my teachers in Texas, and police officers, and firefighters who are not getting their fair share because of an antiquated formula.

I mean, we had the chairman -- Brady, at the time -- and ranking member agree on how to fix it. I think there is very little discrepancy between their two bills, now, as they have diverged. We ought to take the low-hanging fruit, and do something positive, and build on that momentum. And I agree with Mr. Reed's comments in that respect.

I want to also touch on what Mr. Rice said, because I think it is important, and I

would like to ask the panelists to respond to this. And we could start with Mr. Blair, and go down, or whoever feels like -- that they need to respond, please do. But we -- he mentioned the 1.8 trillion shortfall, and he mentioned the monies that were spent to give stimulus checks to people who were not economically harmed by COVID, schools that refused to open their doors to their children, Ms. Widmier. God bless Texas and our Texas teachers, who put their students first. And thank you for all you and your fellow teachers have done to help our communities and our country get back on their feet.

But we spent hundreds of billions of dollars on these things, monies that won't be spent for years to come. And then we have this, "infrastructure plan" that is really Green New Deal provisions like electric vehicle subsidies and 500,000 charging stations to decarbonize, lest we see the end of the world in 10 years. The Green New Deal is trillions of dollars.

So my question to you, Mr. Blair and everyone else, do you think that the climate crisis is of greater concern to you, therefore we need to support the Democrat proposals that are going to spend trillions of dollars, or put us further into debt by trillions of dollars, or should we be spending that money on shoring up the safety net for seniors? Which one is the bigger crisis for you? The climate and the apocalyptic end of the world, or is it your Social Security?

I would love to hear your response to that, just to inform us.

\*Mr. Blair. Well, my response -- this is Mr. Blair -- my response is that they are both important. And I think it is a -- to me, personally, it is a trick question because, you know --

\*Voice. You are right.

\*Mr. Blair. To me, everybody has an agenda when it comes to bills, and finances, and so forth. And I think that we need to take care of our seniors. And I don't think one

should be neglected in favor of the other one. That is how I feel. And I think we can do both.

\*Ms. Ruderman. I agree with Mr. Blair.

Ms. Widmier. Representative, if I may.

\*Mr. Arrington. Please.

\*Ms. Widmier. I think that the majority of citizens out there, they have realized how complex the -- if you look at Social Security as a whole, they realize how complex an issue it is. I mean, it is a huge government program.

But what I would hope that members of this committee could do is focus on the things that do have bipartisan support. Working together you can solve issues, even if it is one issue at a time. And over a period of time, the more issues you solve by working together, the more impact you are going to have in the long run.

So, I mean, I am just speaking on behalf of -- you know, not Republican or Democrat, I am just speaking as a U.S. citizen, you know. Find agreement on what you both agree on, and then move forward on that, and build on that.

\*Mr. Arrington. Thank you for your indulgence, Mr. Chairman.

\*Chairman Larson. Well, you have my indulgence, and I would just have this admonition, that -- and especially for our panelists, that everybody is entitled to their own opinions, but not necessarily their own set of facts. And I think some of the information that you just heard would be widely disputed by economists.

And with that, I will recognize Mr. Horsford. He is recognized for five minutes.

\*Mr. Horsford. Thank you very much, Mr. Chairman, and to our ranking member, and to the witnesses. I want to thank Julian, and everyone who just spoke in response to Mr. Arrington's question.

This is not a trick hearing. This is a hearing where we are talking about your

benefits and your quality of life. We all know the benefits that Social Security has, and that it does provide positive benefits to all of you and to all of the constituents that we serve.

Social Security also, as you have pointed out, provides the monthly cash benefits to retired and disabled workers and their families, creating an important lifeline for millions of Americans so that they can retire with dignity.

Since Social Security's inception in 1935, Congress has made important changes to Social Security, including expanding coverage, changing the minimum age for retirement benefits, and providing an automatic cost of living adjustment. In fact, it is this cost of living adjustment that is so critical to our seniors who rely on their monthly Social Security checks. And that is what today's hearing -- is why today's hearing is so important.

And, Mr. Chairman, I really want to thank you for your leadership on this, because it isn't bringing together policy experts to talk about Social Security. Instead, you have gathered retirees, direct recipients, who can put a face to the need for increased benefits under Social Security.

And I wanted to just get to my questions, because I am really concerned, here in my district, in the fourth congressional district, where I have 144,265 people who receive Social Security benefits that provide over \$202 million in monthly checks. After working for decades, it is only fair that seniors in my congressional district receive the benefits that they have earned and that they deserve, so that they can retire with dignity.

So, Ms. Ruderman, in your testimony you described how, despite receiving Social Security checks each month, it simply is not enough to cover all of your expenses, which required you to get a part-time job. Amongst your friends, how common of a problem is that, despite being in this golden -- in your golden years, seniors are forced to find another part-time job in order to make ends meet?



\*Ms. Ruderman. I would say it is fairly common. I mean, I have worked with the Board of Elections, and find many people my age -- I have worked with the Tribeca Film Festival, I have worked with a casting network. Wherever I go, I do find people my age who do take on part-time jobs to supplement their incomes. It is so necessary, because you want to live and maintain the proper lifestyle.

\*Mr. Horsford. Thank you.

And Mr. Blair, you mentioned that you have been collecting the stories and lived experiences of Social Security retirees. Have you noticed that seniors are facing an increased financial burden in recent years, in order to pay their bills?

\*Mr. Blair. Yes, I have. That is the straight answer. I have noticed that -- and I noticed also they do fewer and fewer activities. You know, once they pay the bills, you know, things like going to movies, or just maybe going out window shopping, they -- you know, they just don't do these things anymore, because it is a cost involved with those things. So much of their money is going for their basic needs, they just can't have any quality of life.

\*Mr. Horsford. And so what would the adjustment of the cost of living increase mean to you and to other people, Mr. Blair?

\*Mr. Blair. Well, I will be quite honest. I do very well in retirement. And like I said, I retired from the military, and so -- but the people that I see on a daily basis, even my family, friends, and neighbors, it would just mean a little more freedom. And I think it would mean better health conditions. I think it would mean a better quality of life. I think it would mean more family time.

All of these things which goes into creating a wonderful environment for our seniors, that is what I think a little cost of increase would do.

\*Mr. Horsford. Thank you for your service, Mr. Blair. Thank you to all of our

witnesses. Thank you, Mr. Chairman, for holding this important hearing.

It is clear that far too many seniors are suffering, and I look forward to working with my colleagues on both sides of the aisle on the Social Security Subcommittee to fight and work for increased benefits for retirees. Thank you, and I yield back my time.

\*Chairman Larson. Mr. Estes is recognized.

\*Mr. Estes. Well, thank you, Mr. Chairman, and thank you to each of our witnesses for joining us today.

And I think all of us know that we need to look at how we can preserve and protect Social Security, not just for current retirees, but also for people nearing retirement, and for generations to come. If we do nothing, the Social Security trust fund for retirement will be depleted in 2034, which is currently estimated to result in a 21 percent cut in benefits. This committee has a responsibility to make real reforms to ensure that doesn't happen.

But as our nation recovers from a pandemic, it is critical now, more than ever, that Congress and this committee focus on making sure that these reforms work right, without devastating tax hikes that would punish families. The pandemic has shown for many, especially for lower-income workers, there is not much in the paycheck after taxes have been taken out. Couple that with rising inflation, and this will only make a bad situation worse for so many families.

While some here in Washington would like to dismiss the news about inflation, the fact is that almost 90 percent of Americans say they are now paying more for everyday goods, ranging from groceries to gas. That matters to hardworking Kansans.

When the payroll tax collection was put on pause, some people were concerned that it would be the end of Social Security as we know it. A year later, the Social Security system is still providing that valuable benefit. This proves that we can secure benefits without raising taxes. Instead of proposing tax hikes, we should focus on targeted,

effective, bipartisan policies that will improve and strengthen Social Security. There are many efforts to improve Social Security by Republicans. I hope my colleagues across the aisle will work with us on these important efforts to help the most vulnerable.

One example where I believe we could find common ground is the issue of claiming benefits at the time of a loved one's death. Currently, widows are not eligible for survivor benefits until the date they apply, with a short, six-month grace period. I became aware of the situation when -- one of my family member's personal situation. When facing -- with a devastating loss of a loved one, the first thing on your list isn't to call Social Security Administration. I am introducing legislation to fix this.

I think widowed individuals should be able to claim their survivor benefits from the date their loved one passed away, regardless of when they are able to file the paperwork to claim it. I think this and many other needed bipartisan reforms should be taken up immediately. We need to work together to secure the future of this program, rather than stalling needed reform. Our goal should be to prioritize the many different reforms and modernization proposals that are out there on both sides of the aisle, without burdening Americans with more taxes.

I look forward to working with my colleagues to strengthen Social Security and create a lasting change for future generations of American.

Ms. McDonnell, thank you for sharing your story. I wanted to ask you how it was to work with Social Security after your husband passed away. I must know -- I must -- you know, it must have been a difficult time for you and your family. I will bet that contacting the government for benefits was not the forefront item on your mind. What do you think about the idea of allowing more time to apply for benefits, and would that have helped you?

\*Ms. McDonnell. Well, yes. Allowing the benefits to be given to, like, the

widow -- because I have a hard time, because when I went to the Social Security office, they asked me how old I was, and I had to prove it. I had to go to -- they needed my baptismal certificate or my birth certificate. That means I have to contact the Philippines for that, to be able to get that. So it took several months for me before I was able to get the first check for my survival benefit.

\*Mr. Estes. Ms. Lopez, I would like to ask you a similar question. What do you think about the idea of giving widows more time to apply for the benefits after the death of the spouse? Would that have helped?

\*Ms. Lopez. Yes. They make more money, they allow me to be more independent and relax. And on -- and able to pay my things like fix my car, my clothes, pay my rent, everything. I don't have to worry about it.

\*Mr. Estes. Well, thank you, and thank you to all of our witnesses for coming today, and talking about, you know, how real Americans get impacted with the policies that are out there, and talking about different ideas that we can help to improve that.

With that I yield back, Mr. Chairman.

\*Chairman Larson. I thank the gentleman. And with that we recognize Mr. Hern.

\*Mr. Hern. Thank you, Mr. Chairman and all of our witnesses, for being here today.

You know, Social Security is an important part of Americans' retirement security, but it doesn't always treat folks fairly. Due to policies like the Windfall Elimination Provision that we heard the ranking member talk about earlier, we see many individuals unable to reap the benefits of their hard-earned labor because of a one-size-fits-all calculation that fails to account for an individual's unique work history.

Although the Windfall Elimination Provision was well intended, it treats hardworking individuals in my district and across the country unfairly. I have heard from

many of my constituents about the hardships they have endured from the WEP formula. These are individuals who have dedicated a significant portion of their career to serving in roles that protect, serve, and teach our communities, but don't always get treated fairly when it comes to Social Security. I look forward to working with the chairman, with Chairman Neal and Ranking Member Brady, to finally address the WEP in Congress.

As we have heard today, Social Security benefits are really important to many seniors in their retirement. It is imperative for Congress to ensure fairness within the current system, and I am confident that the members of this committee can work together to pass bipartisan solutions to improve Social Security. Just in this hearing, we have heard about new potentially bipartisan policy proposals from members that make positive improvements to the current system.

We are on our way to improve Social Security benefits for individuals, and I am happy to contribute by introducing my own measure today, which ensures that certain individuals get immediate access to their Social Security benefits. Under current law, eligible divorced spouses are not able to access their Social Security benefits unless their former spouse has already claimed their benefits, or until the divorcee has been -- the divorce has been finalized for at least two years. And unfortunately, this leaves uncertainty in the lives of individuals in vulnerable situations, especially if they were counting on Social Security to make ends meet.

Earlier today I introduced the Social Security Parity Act, which allows divorced individuals to access their Social Security benefits sooner, waiving the current two-year waiting period if the former spouse chooses it -- to get married again. This measure helps ensure financial security to individuals already entitled to receive spousal benefits.

I know some of my Democratic colleagues have looked at this issue in the past, and have their own ideas on how to fix it. I look forward to seeing more bipartisan solutions

such as this one come through Congress and this committee. Going forward, it is critical for Congress to work on a bipartisan basis to reform Social Security. Together, we can ensure that more Americans have fair access to their hard-earned benefits, giving them peace of mind as they enter their retirement years.

Dr. Widmier, in your testimony you discussed your experiences, both in the public and private sector roles. Can you tell us how this has impacted your benefit calculation?

Ms. Widmier. Yes, sir. You know, as you know, every citizen who pays into Social Security receives an annual statement, and that annual statement not only includes a listing of their earnings for their years of paying into the system, but it also includes a figure shown, which was an estimate of what you would receive upon retirement. Most people count on that as, you know, this is an assurance of this is what I will likely receive. And so they plan accordingly.

And what the WEP does is it reduces that amount for certain individuals who are retiring under another pension, as well. And it is greatly reduced. In my own situation I did not receive the figure that was shown on the statement. I received 40 percent of it. And I really feel for the education employees who are not professionals like I was, but who are hourly workers. As you know, education also includes a lot of support personnel: they are food service workers, they are custodians, they are bus drivers. You know, they are the lowest-paid workers in the education system. And when they are counting on something to come to them in retirement, and then they find out that that is not, in fact, true, it is a huge impact upon them.

\*Mr. Hern. Doctor, thank you.

And Mr. Chairman, I yield back.

\*Chairman Larson. Thank you, Mr. Hern. Gwen Moore is recognized.

\*Ms. Moore. Thank you so much, Mr. Chairman and Ranking Member, and I was

so moved by the testimony of each and every one of our witnesses, and I was also moved by the things that our own committee members have shared with us with regard to the vital benefit that Social Security provides to all of us. I think that we do have the makings, Mr. Chairman, of an agreement here, because there has been a lot of agreement here among our witnesses, and among our members. We do need to extend the solvency of the system. And, as you mentioned, Mr. Chairman, it has been 50 years since we have done it. I think it is, like, high time. I think yesterday was a really good timeline that Mr. Blair shared with us.

We need to improve it, not just to extend the solvency of it, but we need to consider things. As life expectancy increases, we need to have a benefit to bump up for the point in time when people can no longer mow their own lawns, and cook, and shovel their own snow, and have to pay for these extra things, a benefit that is more fitting of someone who -- as life expectancy grows.

We need to restore the benefit to college students. Mr. Rice just testified how his father died, his mother was widowed, and he and his brother would not have been able to go to college. And as we know, a post-secondary education is absolutely fundamental in a world where we are only five percent of the population. All the widgets are being made somewhere else. Our intellectual intelligentsia is what is going to keep us growing our middle class.

The minimum benefit. We have heard today that that is absolutely too low. And we have heard from our own Mr. Reed, whose mother had, you know, 12 children, and so I imagine that women could really benefit from having some credit for child-rearing as part of the element of a Social Security reform bill.

I just really do think that our witnesses have spoken. There is no reason for me to go on and on. They have really lifted up the things that we need to do. And I just think it

is unfortunate that we are sort of blaming hardworking seniors for decisions that have been made by us in the past. I mean, the debt issue, we had two wars that were unpaid for. We had the Bush tax cuts. We had the Tax Cuts and Jobs Act, which, you know, it is going to put us \$2 trillion more in debt. We -- and now we are, you know, guiltting out the seniors by pitting them against people who we rescued, and the -- including them, for -- fault. It was something where women, in particular, poor women of color, were stricken without jobs. And to pit them against climate change, I just think that that is unfortunate.

And with that, Mr. Chairman, I don't have any questions of the -- I guess I have one question, and that is for Ms. Ruderman, I think. I guess I am wondering, at age 79, if she feels and -- does she feel like she has any choice but to work?

\*Ms. Ruderman. Seventy-five.

\*Ms. Moore. Seventy-five. Well --

\*Ms. Ruderman. It goes fast enough.

\*Ms. Moore. Yes.

\*Ms. Ruderman. I don't feel that I have a choice. But the problem is now I really am not able to. I am no longer able to. I just continue to try to cut back. My arthritis is just too bad, and the treatments no longer -- you know, as one ages, nothing gets better. So yes, this is my problem. But I had always tried to supplement my income out of necessity.

\*Ms. Moore. Right. Well, we need we need COLAs, as Mr. Blair and all of you have pointed out. We need to redo it.

And, you know, we need to do -- if we -- since we are going to get off subject, Mr. Chairman, I mean, we ought to do comprehensive immigration reform, so that we can have people not working in the shadows, and really contributing to the Social Security system.

And so with that, Mr. Chairman, I would yield back.



\*Chairman Larson. I thank the gentlelady, and now will yield to the gentlelady from West Virginia, Mrs. Miller.

\*Mrs. Miller. Thank you, Mr. Chairman, and thank you all for being here today.

I am so glad to join the Social Security Subcommittee for this important hearing. We can all agree that we need to improve and strengthen and protect Social Security for the current and future beneficiaries. And I am proud to be able to promote positive changes to improve Social Security and guide us in the right direction towards common-sense reform.

Today I will be introducing the Social Security Benefit Payments Choice Act of 2021. My bill will allow beneficiaries to choose the day of the month in which they want to receive their benefit payments. Under the Social Security Administration's cyclical payment schedule, a majority of the seniors receive payments on the second, the third, or the fourth Wednesday of the month. And these people are left waiting 35 days between payments 4 times a year. This cyclical payment structure has led to an increase in financial instability among constituents in all of our congressional districts.

So the goal is to improve Social Security by making it easy and efficient for seniors across America to receive their hard-earned benefits. And I want to thank you all who are involved, and I am excited to be leading this important issue for Ways and Means Republicans.

To all of you on the panel, I have a question. Many of you have discussed the importance of modest improvements to Social Security. Would it indeed help you to select the day of the month in which you receive your benefit payments, and how would this give you more stability?

[No response.]

\*Mrs. Miller. Any of you.

\*Ms. Ruderman. Okay, my payments -- it is Kitty. My payments come the third

of each month, so it is steady. As long as I know it is steady, and it is coming, and I don't skip from month to month -- so I have no problem with the way I am receiving my money.

\*Mrs. Miller. That is good. Any of the rest of you?

[No response.]

\*Mrs. Miller. Because that is what I have heard from my constituents, and that is why I was bringing that forward, so that they would have a consistent date, it wouldn't go 35 days, they would know it was always coming on that certain day of the month, and they knew when their bills were coming in.

Dr. Widmier, thank you for being here today, and thank you for your passion for teaching and helping our children as they learn through the years. SSA is supposed to send Social Security statements each year that include an estimate of future Social Security benefits. And we talked about that a little bit in the previous question. Your son decided to change what his vocation was, and teach. How did some of these -- how did you explain to him about these payments, and how it might affect his retirement?

Ms. Widmier. Well, in fact, that is correct. You know, I was informed about the elimination, the Windfall Elimination Provision, and mentioned that.

But I will also tell you that, being an HR director, I came to realize that, you know, most employees, especially those who were in their twenties, thirties, and even forties, are not really planning ahead, penny by penny, in terms of expecting their retirement. You know, they are more concentrated on their quality of life, and making a difference in what they are doing in their vocation.

And so, you know, he was really convinced he wanted to be a teacher, and it turned out to be the best choice for him. So I don't bemoan that choice at all, and I know he does not, either. It is simply going to make his life a little harder down the line, you know, 20, 35 years from now. That is when he is really going to see it.

And I saw this so much, even when I was still working. You know, you can warn someone that the WEP is out there, or the GOP (sic) is out there. But until they are within five years of retirement perhaps, it doesn't really make a huge impact in their mind.

\*Mrs. Miller. I was trying to guess if it would be, like, 10 years out, or what. But you are right, we -- in the beginning, you tend to live from paycheck to paycheck, and you are not considering that money that has been held out, and what it is going to be used for at that time.

Thank you very much, Mr. Chairman. I yield back.

\*Chairman Larson. Thank you. And again, I want to thank all of our witnesses here today. Your testimony was exquisite, and I especially enjoyed your passion as you answered the various questions from Members of Congress.

Again, we appreciate you taking time from your busy day to be here with us. It was very helpful to hear your commentary.

And with that, the --

\*Mr. Reed. Before you yield, just one last --

\*Chairman Larson. Sure.

\*Mr. Reed. -- round of applause to Amy Shuart on our side, if we could, but thanks to the witnesses.

But Amy, as this is your hearing we say thank you.

\*Chairman Larson. Hear, hear.

[Applause.]

\*Chairman Larson. God bless you. God bless America. Thank you, one and all. The committee is adjourned.

[Whereupon, at 3:56 p.m., the subcommittee was adjourned.]

**Submissions for the Record follow:**

[AFSCME](#)

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[Fiscal Equity Center](#)

[Maria Pontones-Bonenfant](#)

[NBCC](#)

[OAPSE](#)

[Ohio Retirement Systems](#)