

Testimony of Kitty Ruderman

House Ways and Means Social Security Subcommittee Hearing on “Equity in Social Security: In Their Own Words” June 15, 2021

Hello, my name is Kitty Ruderman and I reside in Queens, 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 virtually 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.

Once I was able to begin 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, and find myself more reliant on this program than ever. This past year alone we have seen prices sky-rocket, 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 it stays strong for years to come.

I have paid into Social Security my entire working life and am so grateful for its existence. I am also grateful for the 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.