

**NATIONAL ORGANIZATION OF
SOCIAL SECURITY CLAIMANTS' REPRESENTATIVES
(NOSSCR)**

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Statement for the Record By The
National Organization of Social Security Claimants' Representatives (NOSSCR)

United States House Committee on Ways and Means Hearing Titled:
"Legislative Hearing on the Social Security 2100 Act"
Thursday, July 25, 2019

August 7, 2019

Dear Chairman Neal, Ranking Member Brady, and members of the House Ways and Means Committee:

Thank you for this opportunity to submit a statement for the record regarding the July 25, 2019 hearing titled "Legislative Hearing on the Social Security 2100 Act."

As representatives of those claiming and receiving Social Security disability benefits, and as employers and workers themselves, NOSSCR members know the importance of Social Security's range of benefits. NOSSCR supports ensuring long-range solvency of Social Security's trust funds and opposes benefit cuts for current or future beneficiaries. Therefore, NOSSCR supports the Social Security 2100 Act.

NOSSCR members are, and represent, people of all ages. Although some Representatives and one witness at the hearing expressed concern about the effect the Social Security 2100 Act would have on millennials, we note that ensuring Social Security solvency without cuts is critical for all generations. Millennials who have disabilities or become disabled, or who die with dependents, benefit from the Social Security system. Avoiding benefit cuts is also crucial to millennials who would otherwise need to support family members who reach retirement age or have disabilities. The fact that millennials are less likely to have pensions or other private retirement savings, and more likely to have student loan debt, are reasons to preserve Social Security, not arguments against the Social Security 2100 Act. The revenue measures are modest, phased in over enough time for wages to rise alongside or beyond FICA increases, and include higher wage earners through an increase in the taxable maximum.

Similarly, although some Representatives and one witness at the hearing expressed concern about the effect of the bill on small businesses and self-employed people, NOSSCR and its members (many of whom run small businesses or are self-employed, as are some of their clients) support achieving long-term solvency without benefit cuts. Having a stable Social Security system allows people protection and coverage when they start and grow their own businesses. It is not possible for an employer to offer, or a self-employed individual to purchase, the kind of insurance that Social Security provides: long-term, inflation-indexed disability, retirement, and survivors' coverage that includes auxiliary benefits for dependent spouses, ex-spouses, parents, and children (including disabled adult children). This coverage is not available in the private insurance market and if offered, would be less portable and much more expensive than Social Security.

NOSSCR appreciates that the bill would combine the two Social Security trust funds, which reflects the fact that workers pay in to Social Security before they know what benefits they will end up drawing and will end the need for Congress to periodically reallocate revenue between the two funds.

NOSSCR also appreciates that the bill includes a hold-harmless provision so that beneficiaries with low income and resources do not lose access to SSI or Medicaid, the latter often necessary to provide life-sustaining and independence-enhancing supports and services.

We look forward to the continued progress of the Social Security 2100 Act.

Sincerely,

Barbara Silverstone
Executive Director