



TESTIMONY OF ELIZABETH MARAFINO
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WAYS & MEANS COMMITTEE
SUBCOMMITTEE ON SOCIAL SECURITY

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“PROTECTING AND IMPROVING SOCIAL SECURITY: BENEFIT ENHANCEMENTS”

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Thank you, Congressman Larson, Ranking Member Reed and members of the Social Security subcommittee. I am Elizabeth Marafino, from West Hartford, Connecticut. I am President of the Connecticut Alliance for Retired Americans, a grassroots advocacy organization of more than 57,000 people. We are an affiliate of the Alliance for Retired Americans, which has 4.4 million members and is fighting to protect the health and economic security of all older Americans.

As part of our outreach, members of the Alliance speak with and interview retirees all across the country. Health concerns and income security are common to most seniors, and many tell us their only income is their monthly Social Security check. Retirees fear what would happen to them if Social Security were cut and worry about the skyrocketing cost of prescription drugs.

I'd like to share a few stories we've gathered that illustrate the challenges facing older Americans.

David of New Haven, Connecticut. "My wife and I retired and we both have several health problems. We live on \$900.00 a month from Social Security. We are worried that if we lose Social Security through a benefit cut or have Medicare coverage reduced, we would be unable to pay for our healthcare."

Mary of Essex, Connecticut. "I have crippling rheumatoid arthritis and get an infusion every six weeks. The cost for this procedure is approximately \$4,200.00. Without this treatment, I would be confined to a wheelchair. I worry that if Medicare is reduced, I would not be able to afford this treatment. I do not have a pension and receive \$700.00 a month from Social Security. Every month I take money out of my small bank account to supplement my Social Security check. I am 78-years old and hope I don't live a long life because I do not want to rely on relatives to help me."

A fellow Alliance member, Margaret of Garner, North Carolina is struggling. After long years of being a caregiver for her mother who had Alzheimer's disease, Margaret relies solely on Social Security and a small pension to keep a roof over her head. After her mother died, Margaret lost her job in the recession. She depends on food pantries to ensure she has enough to eat without breaking the bank each month. While the food pantry helps, it cannot provide items such as fresh produce or eggs.

On a personal note, my maternal grandmother, mother of six and a widow at the age of fifty, often said how glad she was to receive my grandfather's Social Security check because that check kept her from having to move to a poor house.

At the time, Connecticut had poor houses for those with very little money. There was one not very far from Grandma's. She baked bread and brought it to the poor house every week, and I often went with her to deliver the bread. I have vivid memories of that poor house. Fortunately, Grandma was able to live in her own modest home until her passing at the age of 102.

For decades, economists described the U.S. retirement system as a "three legged stool," with a pension, Social Security and personal savings all supporting a person in retirement.

The pension leg of the stool has been gradually disappearing from the American workplaces, eroding retirement security for most Americans and making Social Security even more important.

In addition, Americans pay the highest prices in the world for prescription drugs, putting extreme pressure on seniors' finances and making the need to increase Social Security benefits urgent. A recent KFF poll found that 23 percent of seniors find it difficult to afford their prescriptions, and 29% of all adults did not take their drugs as prescribed at some point in the last year because of costs.

To ensure all Americans have the dignified retirement they have earned after a lifetime of work, the Alliance for Retired Americans urges Congress to expand Social Security and increase earned benefits for current and future beneficiaries. Social Security expansion should include calculating COLAs based on the Consumer Price Index for the Elderly (CPI-E), a measure that more accurately reflects the true costs of inflation for seniors.

We must also help widows and widowers. We urge Congress to ensure that surviving spouses receive 75% of the total household Social Security benefits they received prior to their spouse's death. This change is particularly important to women. The poverty rate for women over 65 is almost twice that of men over 65, and more than half of elderly women in poverty are widows.

To fund benefit increases and extend the solvency of the Social Security Trust Fund, the Alliance supports lifting the payroll cap and requiring millionaires and billionaires to pay their fair share into the Trust Fund. We are opposed to any kind of benefit cut, including the chained CPI, which would reduce Social Security COLAs, and raising the retirement age.

I'd like to close by reminding everyone that Social Security also protects people with disabilities and the surviving children of deceased parents. The president of the Arizona Alliance for Retired Americans' father died when he was a child, and credits Social Security with keeping him, his mother and his siblings out of poverty.

On behalf of the Alliance for Retired Americans, thank you for your commitment to addressing the issue of retirement security and for listening to my testimony today.