

**TESTIMONY OF**  
**Roger Boudreau, President**  
**Rhode Island AFT Retirees Chapter**  
**Before the U.S. Senate Committee on the Budget**  
**“Social Security Forever: Delivering Benefits and Protecting Retirement Security”**  
**Sept. 11, 2024**

Chairman Whitehouse, Ranking Member Grassley and members of the committee; it is an honor to participate in this important hearing.

Mr. Chairman, I would especially like to thank you for the opportunity to speak on behalf of my fellow Rhode Islanders who rely on Social Security to make ends meet in retirement. In my capacity as president of the Rhode Island AFT Retirees chapter and vice-president of our state’s chapter of the Alliance for Retired Americans, I’ve worked and advocated with Rhode Island seniors from across our great state since retiring from the teaching profession. My activism is driven by the belief that older Americans deserve to retire with dignity after years spent in the workforce and caring for their families. Before retiring, I worked for 28 years, first as a middle school and then high school English teacher in the Town of Lincoln Public Schools in Rhode Island.

Social Security plays a significant role in the lives of so many older citizens in Rhode Island and around the country. Since its enactment in 1935 by President Franklin Roosevelt, Social Security has been transformative. When it became law, an estimated 50 percent of American seniors lived in poverty; nearly nine decades later, elder poverty hovers around 10 percent. The Social Security Administration estimates that 97 percent of older adults ages 60-89 either receive or will receive benefits. That universality provides some level of retirement security at all income levels, but it is especially important for lower-income earners for whom, in many cases, it is the sole source of income. Without Social Security benefits, 4 in 10 seniors would have incomes that fall below the poverty level. In Rhode Island, over 230,000 people, more than 20 percent of the state’s population, receive Social Security benefits. Nearly half of Americans age 55 and older have no retirement accounts. When I speak with retired and older Rhode Islanders and other seniors around the country, the future of Social Security and Medicare is always paramount. It does not matter if they have worked in factories, offices, hospitals or classrooms, the health of these programs is a top priority.

When we talk about Social Security, it is often cast as an issue only impacting older Americans, but we should not forget that it is also the largest anti-poverty program for children in the United States. As someone who spent my career teaching young people, I would be remiss not to remind the committee that the benefits Social Security provides for children when they have a parent die or become severely disabled can make all the difference in the world.

Ask any teacher, and they will tell you that problem-solving, no matter what subject you teach, is one of the key skills you work to instill in your students. The challenge of protecting and strengthening Social Security is a problem with a clear solution: finally ensure that the wealthy pay their fair share in taxes.

To this end, it is time for Congress to enact the Medicare and Social Security Fair Share Act, which would ensure solvency for the Social Security Trust Fund for the next 75 years by taxing all income over \$400,000.

This would provide enough revenue to preserve the program with room to strengthen and expand Social Security in the following ways:

- We could raise benefits for the poorest Social Security recipients and the oldest recipients.
- We could finally do away with the Windfall Elimination Provision and the Government Pension Offset, which hurt so many retired public servants across Rhode Island, by passing S. 597, the Social Security Fairness Act, legislation co-sponsored by more than 60 senators that recognizes the unfairness and importance of repeal.
- We could restore the student benefits up to age 22 for children of disabled or deceased workers.
- And we could strengthen benefits for people with disabilities.

The wealthy finally paying their fair share is long past due, and now is the time to act!

If federal lawmakers do nothing, millions of Americans will see a cut in their earned Social Security benefits. The impending threat of Social Security benefit cuts, especially to those most financially vulnerable, should be totally unacceptable when multiple options to address Social Security funding are available. While Congress often waits until the 11th hour to address critical issues, like preserving the stability of the Social Security trust funds, Mr. Chairman, you understand that many of the people I represent are facing real challenges in making ends meet in retirement. Many of us have been public servants, dedicated to doing our part in building and improving our communities. Rhode Island retirees and seniors deserve dignity and respect, not uncertainty about whether they will be financially secure in their retirement years.

Thank you again for the opportunity to be heard on this most critical issue for senior Americans.