

March 21, 2013

Dear Congresswoman Moore:

The National Women's Law Center expresses its strong support for the Social Security Enhancement and Protection Act of 2013. The package of reforms in this bill would improve the adequacy of Social Security benefits for women and other vulnerable beneficiaries and extend the solvency of the Social Security system for decades. Social Security is the foundation of women's retirement security, but benefits are modest and more than twice as many women as men 65 and older live in poverty. This bill is an important step toward increased economic security for women.

The improved minimum benefit included in the bill would be especially valuable to women, who are a majority of low-wage workers and are more likely than men to take time out of the paid labor force to raise children. In addition to modestly increasing the value of the minimum benefit, the bill would recognize the value of childrearing work by allowing credits of up to five years toward the minimum benefit when a parent was raising a child under age six.

The proposed boost in benefits for long-term beneficiaries also would be particularly important to women because they tend to live longer than men, face higher rates of poverty as they age, and become more reliant on Social Security as other resources are exhausted. The increase would also be available to individuals receiving disability benefits for many years: another group at increased risk of poverty.

Restoring Social Security benefits up to age 22 for the children of workers who died or became disabled, as long as they are enrolled in college or vocational school, would help children who have lost the economic support of a parent get the post-secondary education they need to succeed in today's economy. In addition, it would ease the financial burden on the remaining breadwinner.

The Social Security Enhancement and Protection Act would not only fully finance these reforms – it would strengthen the financing of the Social Security program for decades to come without cutting benefits. The bill would broaden the tax base for Social Security, so that eventually very high earners would contribute to Social Security at the same rate as lower earners. The bill also would slightly increase the payroll tax rate, by one-twentieth of one percent a year (about 50 cents a week for a worker making \$50,000 a year), for six years. According to preliminary estimates, these fair and prudent changes would ensure that Social Security will be able to pay 100 percent of promised benefits—including the enhanced benefits provided in this bill—to 2068, an additional 35 years.

The National Women's Law Center applauds your leadership on these issues and looks forward to working with you to advance these much-needed reforms.

Very truly yours,



Nancy Duff Campbell
Co-President



Joan Entmacher
Vice President, Family Economic Security