

**Hearing Testimony Presented by Elba Lopez
before the Ways & Means Social Security Subcommittee**

Equity in Social Security: In Their Own Words

Tuesday, June 15, 2021 – 2:00pm

Good afternoon. My name is Elba Lopez and I'm glad to be here. Thank you for this opportunity to share my story and my experience with social security with you all today.

Let me start by sharing about my background and where I grew up. I was born in 1952 in Barranquitas, Puerto Rico, a beautiful town in the mountains of the island. I went to Pablo Colón Berdecia school where I was able to complete my 9th grade education.

I got married at the age of 17 and had 3 wonderful children, 1 boy and 2 girls. In 1977, I migrated with my family to San Diego, California looking for better health services for one of my daughters.

While I was there, I took classes to learn how to sew and how to find employment. I was able to work as a seamstress for 5 different companies while living in San Diego. One of my favorite jobs was working for a very well-known upholstery company that oversaw the sewing of the interiors of grand prix race cars.

Throughout my years of hard work, I really found my passion with sewing, knitting, and arts and crafts. I love turning recycled and unused items into beautiful and desirable items. My community knows they can rely on me for creative and beautiful decorations for any kind of special event.

In 1989, 12 years later, we decided to return to Puerto Rico to build a home in my hometown of Barranquitas. While in Puerto Rico, I continued working as a seamstress for another 12 years. During my years as a seamstress, I always knew the importance of paying into my social security and even after moving back to Puerto Rico, I continued paying into my social security.

I worked for a total of 24 years. During that time my husband of 48 years became very sick. I also became sick and was forced to apply for my social security benefits and retire at an early age of 50. It was a hard time and I wasn't expecting to retire so early.

Due to my husband's illness, I moved to Philadelphia in 2014 to be closer to my daughters and to be able to support my husband and his medical condition. I have lived in Philadelphia ever since.

Social security has been a very important part of my life since I fell on these difficult times. The amount of social security that I received while I was living in Puerto Rico was enough to pay my household and living expenses, but I had to learn how to live within a budget. Since moving to Pennsylvania, it has been a little bit harder to make ends meet.

To give you a sense, right now I receive \$827 dollars a month from social security. My rent payment is \$425 and I also pay electric, gas, and water that adds up to \$250.00. That leaves me with around \$150 for additional expenses. As you can see, I live on a very tight budget.

I am lucky and very grateful that both my daughters can help me when I am tight on budget. I do not want to be a burden to my daughters but not having a pension is only going to make it harder for me to continue to make ends meet. When my husband passed in 2017, I was not able to receive his social security since I was receiving \$20 dollars more than him.

I survive each month with my social security check but I have to be very mindful of each expense. I have to pay for gas, for car insurance, clothes, food, shoes, and basic needs. I bought the car initially to be able to take my husband to his medical appointments and I've thought about selling it, but I need it to be able to get the items and services I need.

I am also thankful for the program that allows Congreso de Latinos Unidos, a nonprofit social service agency in North Philadelphia, to give me the opportunity to work 4 hours a day and get paid \$195 every two weeks. At Congreso, I use my bilingual skills to support the reception team in greeting clients and community

members and helping them connect with Congreso programs and services. This work contributes toward my household and living expenses as well.

An increase in my social security income would allow me to be more independent and reduce the burden on my daughters. I would also be able to pay on a life insurance plan and not worry about the future or what could happen. An increase in my social security income would also give me peace of mind and a sense of security knowing that I could meet my basic needs and handle any unexpected emergencies if needed.

After all my years working as a seamstress, the social security program has provided me a stable income and has allowed me to live happily and attend to my family's needs as a wife, mother, and grandmother.

Thank you again for the opportunity to share my story.