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HEARING ON THE WINDFALL ELIMINATION PROVISION AND GOVERNMENT PENSION OFFSET

United States House of Representatives
Committee on Ways and Means
Social Security Subcommittee

April 16, 2024

Chairman Ferguson, Ranking Member Larson, and Other Members of the Subcommittee:

Thank you for holding this important hearing. All of us who have addressed the public about Social Security have been approached by teachers, police officers, firefighters, and other public servants, frustrated because the Social Security benefits they had earned were reduced as the result of either the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO). Repealing those two provisions is one of the many ways that Social Security should be expanded.

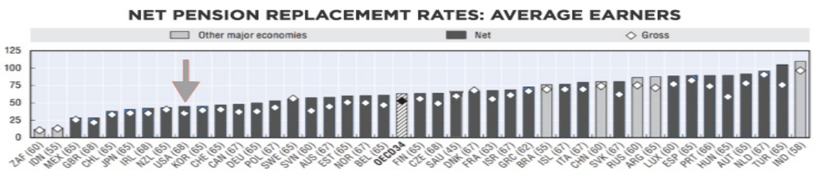
Social Security's Vital Benefits are Inadequately Low Even for Those Working Families Not Subject to WEP/GPO

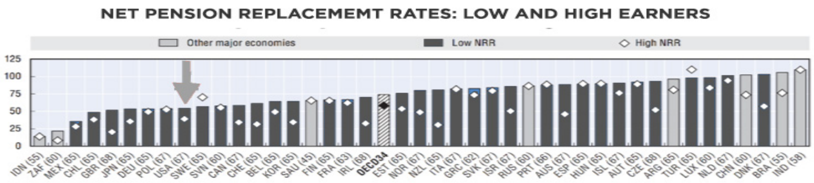
Social Security is the nation's most universal, efficient, secure, and fair source of retirement income. In addition, it is most working families' largest source of life insurance. Moreover, it is often the only long-term disability insurance that working families have. Its one shortcoming is that its benefits are too low.

Even for beneficiaries not affected by WEP/GPO, Social Security's benefits are extremely modest by virtually any measure. In absolute terms, the average monthly Social Security benefit in February averaged just $1,772.51. It is substantially below the amount needed to satisfy the Elder Economic Security Standard Index, a sophisticated measure of the income necessary to meet bare necessities. For example, a senior in good health, renting a home in Chairman Ferguson's Coweta County needed $2,494 in 2023 just to meet basic needs, such as food and shelter. In Ranking Member Larson's Hartford County, the bare minimum needed was $2,588. That bare minimum is substantially higher if the individual is in poor health or owns a house with a mortgage. And the comparison is to Social Security's average benefits. Of course, millions of Americans receive less, often far less, than the average.

Social Security's benefits are also extremely low in relative terms, when compared to the retirement benefits of other industrialized nations, as the chart on the next page reveals. (The bars designating U.S. benefits are identified with arrows.)

Social Security Replacement Rates in OECD Countries by Earnings Level





Social Security's absolute benefit levels and its levels compared to other nations' benefits are informative, but the most important measure of the inadequacy of Social Security's benefits is what proportion of pay is replaced. After all, replacing wages is the goal of retirement income.

Experts estimate that workers and their families need to replace about 70 to 80 percent of pre-retirement pay to maintain their standards of living. Those with lower incomes need higher percentages; those more affluent, with more discretionary income and other assets, need somewhat less.

While Social Security appropriately replaces a larger proportion of preretirement pay of workers who have lower wages, it does not come close to providing sufficient income to meet the goal of maintaining standards of living in retirement. Workers earning $63,152, who retired at age 62 in 2023, received only 30.1 percent of their pay or $18,989 a year. Lower-income workers, earning $28,418, received around 40.6 percent of their pay, but that is well below the percentage needed and computes to only $11,539 a year.

It has been more than a half century since Congress enacted a major Social Security increase. Prior to the 1970s, Congress expanded Social Security regularly. However, President Richard Nixon was the last president to propose and sign into law bills that expanded Social Security. Since then, Congress has cut Social Security benefits substantially. Social Security retirement benefits will be 24 percent lower in 2050 than they would be, if those cuts had not been enacted.

The nation is now facing a retirement income crisis. Too many workers fear that they will never be able to retire without drastic reductions in their standards of living. Numerous polls and surveys over recent years reveal that not having enough money in retirement leads the list of Americans' top financial concerns.

Expert analyses make clear that Americans' concerns about retirement are well founded. The Center for Retirement Research at Boston College reports that two out of five working-age households will be unable to maintain their standards of living in retirement even if they work until age 65, take out reverse mortgages on their homes, and annuitize all of their other assets. Moreover, the number of working-age households unable to retire and maintain their standards of living increases to over 60 percent when health care costs are taken into account.

It is well past time for Congress to expand Social Security. That is the most effective way to address the nation's retirement income crisis. It is the best way to increase working families' economic security.

<u>Congress Should Expand Social Security, Including by Repealing WEP/GPO</u>

Social Security benefits should be increased for all current and future beneficiaries. In addition, Social Security should be increased in targeted ways, including the repeal of WEP/GPO, as explained below.

- **Across-the-Board Benefit Increases**

Across-the-board increases are vitally important. Some argue that, if benefits are increased, the increases should go only to those at or near poverty. But this view reveals a fundamental misunderstanding of what Social Security is.

Social Security is deferred compensation. It is a benefit that workers earn. It is perhaps the nation's most effective anti-poverty program, but that is a byproduct. Its goal is to insure wages so that if and when they are lost, workers and their families can maintain their standards of living.

Our Social Security system is there to protect all working families, not just the poorest. Though the wealthiest among us may not recognize Social Security's importance to them, they might gain insight from the cautionary tale of Neil Friedman, a millionaire who invested his entire fortune with Bernie Madoff. When Madoff's Ponzi scheme was revealed, Friedman and his wife found themselves forced to survive on only their Social Security and money they could earn selling note cards emblazoned with photos of their former lavish vacations. Moreover, the Friedmans were not the only Madoff victims left destitute.

Though those who are high-income and from privileged backgrounds may feel financially invincible, any of us can be hit with a disabling illness or accident, making further work impossible. We may die prematurely, leaving young children. Moreover, none of us are immune from scam artists and other nefarious actors who seek to steal the resources we have. Social Security is there to provide basic economic security for all of us — rich, poor, and those in between.

It is noteworthy that Social Security has a single benefit formula generating retirement, survivor, and disability benefits. Consequently, across-the-board Social Security expansions increase the benefits not just of those receiving retirement benefits, but those receiving disability and survivor benefits, as well. Beneficiaries include Gold Star families, who have lost loved ones fighting for our country. They also include those who are struck by national or personal tragedy, such as the thousands of children who lost parents in the terrorist attacks of 9/11 as well as the first responders, severely disabled as a result of those attacks, and their families.

Across-the-board increases appropriately protect those tragically injured or killed in the prime of life, as well as those fortunate to live to very old age. Recognizing the importance of an across-the-board increase, the Social Security 2100 Act, the Strengthening Social Security Act, and the Social Security Expansion Act, all pending in this Congress, include that increase.

Another across-the-board improvement, which is not technically an increase but simply an update, is with respect to the measure of the cost of living of Social Security beneficiaries, so it more accurately reflects their costs and prevents their benefits from eroding over time. One of Social Security's most important features — one not generally found in its private sector counterparts — is that all benefits are automatically adjusted every January to offset inflation.

The current index, the CPI-W, only measures the cost of living of urban workers, not Social Security beneficiaries, who are generally not working. The CPI-W was the only measure that was available in 1972, when the automatic adjustments were enacted, but the shortcomings of the measure for Social Security (and other programs for seniors and people with disabilities for which it is used, including military retirement benefits, veterans' compensation, civil service retirement benefits, and SSI) are obvious. People who are working (and indeed, the general population) have substantially different spending patterns from seniors and people with disabilities. Seniors and people with disabilities spend more on health care and long-term care — where prices tend to rise faster. They spend less, than younger, healthier Americans, on clothing, the latest technology, and similar items whose prices tend to rise more slowly.

In 1987, Congress instructed the Bureau of Labor Statistics to produce the CPI-E, an index measuring the cost of living of the elderly, because of the obvious shortcomings of the CPI-W. A number of bills introduced this Congress, including the Fair COLA for Seniors Act, the Boosting Benefits and COLAs for Seniors Act, the Social Security Expansion Act, the Strengthening Social Security Act, and the Social Security 2100 Act, all take the commonsense step of applying this more accurate measure to Social Security, as President Biden has called for, as well. It is essential to ensuring that benefits will not erode, but will maintain their purchasing power over time.

- **Repeal of WEP/GPO and Other Targeted Benefit Increases/Updates**

In addition to an across-the-board benefit increase, Congress should enact targeted benefit increases. As this hearing recognizes, one important targeted expansion is the repeal of WEP/GPO, which falls heavily on the nation's public school teachers, firefighters, police officers, federal civil service retirees, and other public servants. Those subject to WEP/GPO are often shocked to learn that they are not receiving the benefits they were expecting. It undermines confidence in our Social Security system and, indeed, our government. The provisions should be repealed, as the Social Security Fairness Act and the Social Security 2100 Act do, and as President Biden has championed, as well. An important step in that direction is the Public Servants Protection and Fairness Act, which modifies and eases the impact of WEP.

Congress should also update and improve the so-called special minimum benefit, as the Social Security Enhancement and Protection Act, the Social Security Expansion Act, and the Social Security 2100 Act legislation do, and as President Biden has advocated, as well. Congress first enacted a minimum benefit as part of the Social Security Amendments of 1939. In 1972, when Congress enacted automatic adjustments, it added the special minimum. The goal was to ensure that workers who contributed to Social Security over a lifetime of work should not retire into poverty. Because of the way that the special minimum is indexed, however, it has eroded in value and virtually no one receives it today. It should be updated and improved so, in the future, no American retires into poverty after a lifetime of hard work and contributions.

Another important expansion is the improvement of benefits received by widow(er)s when the couple earned similar wage amounts over their working years, as the Protecting Our Widows and Widowers in Retirement (POWR) Act, the Surviving Widow(er) Income Fair Treatment (SWIFT) Act, and the Social Security 2100 Act bills do, and as President Biden has championed, as well. This improvement protects primarily women, against a steep drop in income when widowed.

Another improvement disproportionately benefiting women is credit for caregiving. When workers take time out of the paid workforce to care for family members, they not only lose wages, but also fail to earn credit toward their future Social Security benefits. In order to increase the economic security of those who engage in the invaluable work of caring for children, aging parents, and other relatives in need of care, those caregivers should receive credit toward their Social Security benefits, as the Social Security 2100 Act proposes to do.

Another extremely important targeted increase would directly benefit the oldest among us and those with disabilities who have been receiving Social Security for many years. Those two groups have disproportionately large rates of poverty both because they have, after so many years, exhausted other resources, and because Social Security benefits have eroded due to an inadequate cost-of-living adjustment. Both the Social Security Enhancement and Protection Act and the Social Security 2100 Act provide an increase in benefits after beneficiaries have been receiving benefits for 15 years, an improvement also championed by President Biden. The 2100 Act also expands the ability of children living with grandparents or other relatives who are not the children's parents, to receive dependent benefits. This recognizes the extremely important role of so-called kinship care: family members caring for children whose parents are unable to do so.

A benefit that Social Security once provided, the so-called student benefit, should be restored, as the Social Security Enhancement and Protection Act, the Social Security Expansion Act, and the Social Security 2100 Act propose to do. Generally, parents contribute to the costs of their children's post-secondary education, if they are financially able to do so. All of us, through Social Security, should provide that support when workers have lost wages as the result of death, disability, or old age. In addition to restoring the benefit, it should be extended to full- and part-time students up to age 26.

Another important improvement concerns those who have qualified for Social Security disability benefits. By definition, those who qualify for Social Security disability insurance are unable to support themselves through work. Yet the law requires them to go without income for a five-month waiting period. This makes no sense. The Stop the Wait Act and the Social Security 2100 Act bills wisely repeal the five-month waiting period, as President Biden has advocated, as well. In addition, the law should reduce the disincentives on those who may be able to return to work and want to try. Congress should change the law to gradually phase out benefits for those earning above the statutorily defined substantial gainful activity level, rather than terminating them abruptly, as the Social Security 2100 Act also does.

These are some of the many improvements that are excellent policy and have been championed by many of you. They are all completely affordable. The question of whether to expand benefits or cut them is one of values, not affordability.

The Right Way to Cover the Cost of the Repeal of WEP/GPO and Other Benefit Improvements: Require Millionaires and Billionaires to Pay Their Fair Share

One of Social Security's strengths is that it is totally self-funded. It can only pay benefits if it has enough dedicated revenue to cover all costs. It has no borrowing authority, and therefore, by law, cannot add even a penny to the deficit.[1] This is true of not only the cost of its benefits but all related administrative costs. Unless Congress plans to radically depart from this fundamental feature, it must, at some point, cover the cost of repealing the WEP/GPO and other proposed benefit expansions, if it is not to make all working families, public and private sector, worse off.[2] Importantly, there is a right way and a wrong way to cover that cost.

The right way is by requiring millionaires and billionaires to pay their fair share. President Biden has promised to limit all revenue increases to those with annual incomes in excess of $400,000. Requiring millionaires and billionaires to contribute on their earned and unearned income only in excess of $400,000, at the same rate that

[1] Nor does it add a penny to the federal debt. To try to make the contrary case, some use the erroneous concept of a "unified" budget and focus only on the debt held by the public. However, the law makes clear that Social Security "shall not be counted…for purposes of…the budget…" Social Security is a creditor. The debt limit which Congress must raise from time to time to prevent default includes the bonds held by Social Security.

[2] Whether WEP/GPO is repealed in its own legislative vehicle, such as H.R. 82, or as part of a comprehensive package of Social Security improvements, such as H.R. 4583, the cost of repeal will have to be covered, if Social Security is not to be fundamentally changed. Social Security cannot pay benefits unless it has sufficient dedicated revenue to cover the costs. It cannot simply borrow money to make up any shortfall, because it has no borrowing authority. That borrowing authority would require a change in the law. If Social Security ever didn't have sufficient dedicated revenue, benefits would be automatically cut. Consequently, repealing WEP/GPO without covering the cost will increase Social Security's projected shortfall, leading to automatic cuts in benefits that will injure all beneficiaries including the very public servants the bills are designed to benefit.

minimum wage workers and their employers contribute from every paycheck, raises enough revenue to (1) restore Social Security to actuarial balance for the full 75-year valuation period and beyond, (2) repeal WEP/GPO immediately, and (3) increase benefits in other ways, as well.[3]

It is important to recognize that imposing FICA withholdings on incomes above $400,000 simply requires the wealthiest Americans to contribute at the same rate on that income as current law imposes on all the wages and salaries of 94 percent of America's workers. There are strong arguments that, in addition to requiring that they pay the same rate, Congress dedicate revenue to Social Security from one or more progressive sources.[4]

Recent decades have seen a dramatic increase in the share of all income going to the top one percent of America's households, rivaling the period of extraordinary inequality in the 1920s, before the enactment of Social Security. The nation's large and growing income and wealth inequality is deeply destabilizing. Former President Barack Obama called it "the defining challenge of our time." Repealing WEP/GPO and enacting other benefit expansions, paid for by requiring the wealthiest to contribute more, will help to slow or even reverse this dangerous inequality.

Not only is income and wealth inequality highly destabilizing, it is the primary unanticipated reason that Social Security is projected to face a shortfall in about a decade, rather than being fully funded through at least 2057, as was projected after Congress enacted the Social Security Amendments of 1983. In fact, over the last decade, income inequality has cost Social Security an estimated $1.4 trillion and continues to cost it hundreds of billions of dollars every year. Those are trillions of dollars that should have gone to Social Security but instead stayed in the pockets of the wealthiest among us.

Adding to the cost to Social Security of today's income inequality, the vast majority of workers contribute to Social Security with every paycheck, but when their wages are stagnant, so are their Social Security contributions. The percentage of wages paid as current cash compensation has also declined sharply as health insurance has accounted for a bigger and bigger portion of employee compensation.

For all these reasons, financing the repeal of WEP/GPO and the other benefit expansions with additional revenue only from millionaires and billionaires is extremely wise policy, and again is the right way to go.

The Wrong Way to Cover the Cost: Decimate Social Security's Vital, but Modest, Benefits

The absolute wrong way to cover the cost of expanding Social Security is with cuts.

Repealing WEP/GPO should not be paid for by cutting the very Social Security benefits that teachers, firefighters, police officers, and other public servants are fighting to receive in full. Nor should WEP/GPO be modified to cause even one teacher, firefighter, police officer, or other public sector worker to receive even lower benefits than under current law, as the Equal Treatment of Public Servants Act does. In fact, millions of public servants whose benefits are not reduced by WEP at all under current law. would have their benefits reduced, once the bill's provisions were fully phased in. Moreover, the bill, fully phased in, would cut the benefits of one-third of public employees whose benefits are subject to WEP under current law.

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[3] The Medicare and Social Security Fair Share Act, which has been closely analyzed by the Social Security Administration's Office of the Chief Actuary, raises enough revenue from those with incomes over $400,000 to achieve those three ends. The Social Security 2100 Act employs essentially the same, though not identical, revenue source.

[4] Any number of sources are available, including dedicating revenue to Social Security from a surtax on those with incomes over $1 million; the estate tax; a financial transactions tax; and the repeal of tax breaks provided to profitable, multinational corporations. Indeed, President Biden's budget includes numerous possible sources.

The Republican Study Committee (RSC), which includes about eighty percent of all House Republicans (including all the Republican members of this Subcommittee), recently released its FY 2025 budget. It does not include any changes to WEP/GPO. What it does include is draconian Social Security benefit cuts. It cuts Social Security's already inadequate benefits by $1.5 trillion in just the first ten years. Indeed, it cuts Social Security by $73 billion in the first year alone.

Some of the Social Security cuts in the RSC's annual budgets are clear on their face. Some are opaque, requiring expertise and close analysis. All are devastating.

Whether combined with repeal of WEP/GPO or pursued independently, the RSC cuts would leave working families, including those with public servants, worse off.[5]

Two of the opaque cuts in recent RSC budgets are the so-called mini-PIA and the reform of bend points and percentage factors in the benefit formula. Just the mini-PIA change by itself would leave public employees no better off, even if accompanied by the repeal of WEP/GPO.

To illustrate, take the example of a public sector worker who worked for 25 years as a public employee for a locality that did not participate in Social Security and then worked in the private sector for 10 years, all at a salary level of $110,000.[6] If that person retired in 2023 at age 62, they would be subject to WEP and would receive a monthly benefit of only $649. If WEP were repealed, that monthly benefit would be $1,038. However, if, the RSC's mini-PIA were current law, the benefit would fall to $632 a month.[7]

The results are even worse for the public employee (and all other Social Security beneficiaries) when the RSC's changes to the bend points and percentage factors are taken into account. Then the monthly benefit would drop to just $471.[8]

When the increase in the statutory Retirement Age is taken into account, beneficiaries fare even worse. In contrast to the opaque impact of the mini-PIA, the new percentage factors, and new bend points, the increase in the statutory Retirement Age to age 69 seems straightforward. What nonexperts generally don't realize is that because of the way Social Security benefits are calculated, every one-year increase in the retirement age for retirees is mathematically indistinguishable from an across-the-board benefit cut of around 6-7 percent. No matter how long workers put off retiring, they get less than they would have gotten under current law at that age, even if they work to age 70. With that additional cut, our public employee's benefit is cut to just $410. That is nearly $3,000 a year less than they receive under current law, even though subject to WEP!

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[5] The Social Security cuts in the annual RSC budgets are largely the same every year. The cuts were spelled out in the Social Security Reform Act of 2016 by the late Representative Sam Johnson (R-TX), and were analyzed at the time by the Office of the Chief Actuary at the Social Security Administration. The RSC's FY 2023 budget explicitly stated, "Rep. Johnson's bill…serves as the foundation of RSC's approach to saving Social Security."

[6] The illustration assumes that in the 10 years of covered earnings, the worker earned $110,000 a year in wage-indexed dollars up to 2021 and in nominal dollars thereafter.

[7] The worker would have average Indexed monthly earnings (AIME) of $2,619 (i.e., $110,000 multiplied by ten years divided by 420 months (highest 35 years x 12 months), rounded down to the next lower dollar amount). The 2023 benefit formula is 90% (40 % if subject to WEP) of the first $1115 + 32% of the AIME between $1,115 and $6,721 + 15% of AIME above $6,721. That generates a primary insurance amount (PIA) for a worker subject to WEP of $927. Because the worker is claiming at age 62, the benefit received is $649. If the WEP reduction were repealed, the PIA would have been $1,484, reduced for claiming early to $1,038. The mini-PIA legislative proposal calculates PIAs for each year of earnings, adds the top 35 and divides by 35 years. This worker has 10 AIMEs of $9,166 (i.e., $110,000 divided by 12 months), resulting in 10 mini-PIAs of $3,163 and 25 years of zero AIMEs and mini-PIAs. Averaged over 35 years, that results in a PIA of $903, and a monthly benefit of $632, after calculating the early retirement reduction.

[8] The new benefit formula, as set forth in Representative Johnson's legislation, adds a new bracket and changes the percentage factors and bend points. The new percentage factors are 95%, 27.5%, 5%, and 2%, and the new bend points are 25%, 100%, and 125% of the AWI from two years prior divided by 12 to convert it to a monthly amount.

And those are just a few of the proposed RSC cuts. This analysis does not take into account the cuts to spousal and children's benefits, the stingier annual cost-of-living adjustments (which are eliminated entirely for those earning above $85,000), and the cuts to Social Security disability insurance benefits, in addition to numerous other cuts.

Moreover, the RSC budgets would radically transform Social Security from a wage-related benefit designed to maintain one's standard of living to a flat subsistence level benefit, designed to barely keep beneficiaries above abject poverty.

The RSC budget moves towards privatizing Social Security (and Medicare). Most alarming, it includes Social Security in the call for an amendment to the Constitution requiring a balanced budget. That amendment fails to recognize that Social Security does not and, by law, cannot, add even a penny to the deficit. It, in essence, steals Social Security's accumulated surplus of $2.8 trillion, contributed by America's working families. Indeed, it is no hyperbole to warn that it jeopardizes the very existence of Social Security.

The RSC budget proposal to subject the Social Security Administration (SSA) to stringent new budget caps ignores the fact that Congress does not appropriate out of the general fund a penny for the administration of Social Security benefits. Rather, it places a limit (i.e., limitation on administrative expenditures or LAE) on how much of Social Security's $2.8 trillion accumulated surplus SSA can spend each year on administering Social Security benefits. This death by a thousand cuts will make it much harder for Americans to access their earned benefits, increase the backlog for receiving disability determinations, and increase the wait time at field offices and on the phone, among the many avoidable hardships it will cause.

Over the last 14 years, largely Republican-controlled Congresses have cut SSA's budget by 19 percent, after adjusting for inflation, even as the number of Social Security beneficiaries grew by 25 percent. The large cuts have resulted in SSA's lowest staffing level in a quarter of a century. The RSC refusal to let SSA provide the public with the first-class service that Americans have paid for and deserve reveals a deep lack of respect for the American people and their time, as well as for the dedicated but overworked and understaffed public servants. The proposed budget caps may result in a reduction in the support of the American people for Social Security and, indeed, for government itself — which one could reluctantly conclude is the intent of the proposal.

All of this will hurt teachers, police officers, firefighters, and other public servants, along with everyone else. If the cost of repealing WEP/GPO is covered by enacting the RSC cuts, those lobbying for the repeal will be furious when they discover that they are worse off, despite their successful advocacy.

If the RSC is going to continue to push for their devastating cuts, they should at least have the courage of their convictions. They should introduce these cuts as legislation and hold hearings on it, so it can be analyzed and debated in the sunshine. Instead, they seem determined to do just the opposite.

A Fast-Track Commission is a Thinly Veiled Attempt to Enact the RSC Social Security Cuts Without Political Accountability

Perhaps because the RSC's budget proposals are terrible policy and deeply against the clear will of the people, Speaker Johnson, Budget Committee Chairman Arrington, and other RSC members are pushing for the creation of a commission with the power, as explained in detail below, to essentially enact those unpopular cuts behind closed doors, in an apparent effort to avoid political accountability. The legislation to create the commission has already been reported out of committee. An amendment to remove its jurisdiction over Social Security was offered in recognition that Social Security doesn't add a penny to the deficit and, therefore, should not be included in a deficit commission. That amendment was rejected on a largely Party-line vote.

President Biden accurately labeled the commission a "death panel" for Social Security. The effort to create this death panel for Social Security is not a new idea. When Senators Kent Conrad (D-ND) and Judd Gregg (R-NH), then chairman and ranking member respectively of the Senate Budget Committee, proposed a similar fast-track commission in 2009, Senator Max Baucus (D-MT), then chairman of the Senate Finance Committee, called the effort out for what it was: "The Chairman and Ranking Republican Member of the Budget Committee have painted a big red bull's eye on Social Security. Their commission is a Social Security-cutting machine."

Similar efforts to create a fast-track commission and similar processes came up periodically during the Obama administration, when either the debt limit had to be raised or the government needed to be funded. The public discussion about addressing Social Security and the federal debt through such a process disappeared during the Trump administration, but began again with the 2020 election of President Biden and the concomitant need to raise the debt limit and fund the government.

The current proposal, like the prior ones, is designed to avoid political accountability. The Commission would be required to report its recommendations by December 12, though it could report the day after the election, if it so chose. That means the recommendations would be voted on during the holiday season. Members who had just lost re-election or were retiring would vote; other members would be casting their votes as far away from the next election as possible. Tellingly, the Commission's recommendations are not required to be made public until a full 24 hours after the Commission has voted. The legislative language implementing the recommendations must be submitted to Congress within three days of its vote, and it must be introduced in the House within three days of that submission.

The legislation would have priority over other legislative business and would have to be considered without amendment. The timeline is designed to move to enactment at warp speed — providing virtually no time for either Congress or the public to analyze the recommendations. The Ways and Means Committee would have only five days to report the legislation to the Floor, and no amendments would be allowed. (In the Senate, the legislation goes directly on the calendar, avoiding the Finance Committee altogether.) Floor debate would be limited to two hours and all procedural objections would be automatically waived.

It is not hard to see the game. The recommendations will be framed as necessary to save the nation from crushing debt. Members voting for it can claim to their constituents that they opposed the Social Security cuts, but had no power to change them. The cuts will be made, with no fingerprints to hold those responsible accountable. The will of the people will have been successfully thwarted.

The Clear Bipartisan Will of the People is to Expand and Not Cut Social Security

It is apparent why the members of the RSC want to hide behind a commission. Support for Social Security benefit expansions and opposition to benefit reductions crosses ideological divides. Poll after poll finds that overwhelming majorities of Republicans, independents, and Democrats share these views. All ages, genders, income levels, races, and ethnicities hold these views. While polling reveals that Americans are willing to pay more for Social Security, even larger majorities believe the wealthy should pay more.

A poll conducted by the AARP on the occasion of Social Security's 85th birthday, found that 71 percent of Democrats, 55 percent of Republicans and 71 percent of independents believe that Social Security benefits are too low. Consistent with that finding, 74 percent of all respondents, including 78 percent of Democrats and 67 percent of Republicans, are concerned that their Social Security will not be enough for them to make ends meet.

Furthermore, a survey conducted by the nonpartisan National Academy of Social Insurance in 2014 by Greenwald & Associates found that 81 percent of respondents — including 87 percent of Democrats, 72 percent of Republicans, and 81 percent of independents — responded that they "don't/didn't mind paying Social Security taxes." Indeed, 77 percent of respondents, including 84 percent of Democrats, 69 percent of Republicans, and 76 percent of independents, supported "increasing the Social Security taxes paid by working Americans," if needed to "preserve Social Security benefits for future generations." Those percentages increased to 83 percent of all respondents — including 92 percent of Democrats, 71 percent of Republicans, and 84 percent of independents — when the question was whether "top earners" should pay more.

As this polling reveals, as polarized as the nation is, we are united over Social Security. The overwhelming preference is for expansion, with no cuts, while requiring the wealthiest to pay for the projected shortfall and those expansions. This is also the wisest policy.

If we define bipartisanship as those matters where the American people across the ideological spectrum agree — as opposed to the Washington definition of getting a handful of Republican politicians to vote with Democrats or vice versa — this is the overwhelming bipartisan position.

Conclusion

Social Security's benefits, which are vital but inadequately low, should be increased, both across-the-board and in targeted ways. One of the targeted increases should be the repeal of WEP/GPO. The cost of repeal should be covered by requiring millionaires and billionaires, along with large, profitable multinational corporations — those who have profited so greatly in the past few decades — to pay their fair share, which they are not currently doing. That is what poll after poll reveals is the overwhelming view of the American people, and it is the wisest policy.

The repeal of WEP/GPO should absolutely not be paid for with benefit cuts. Social Security benefits are already inadequately low. Congress should reject proposals, like those advanced by the Republican Study Committee, that cut the very Social Security benefits that teachers, police officers, firefighters, and other public servants are seeking to receive in full. If Congress modifies WEP/GPO without full repeal, it should not do so by making millions of public servants worse off, as the Equal Treatment of Public Servants Act would do.

When Congress does act, it should do so in the open. Social Security is too important for the American people to be shut out. Congress should not hide behind an unelected commission. Given how united the American people are about Social Security, there is no need to avoid political accountability, if Congress follows the will of the people. Congress already has a process to reduce the deficit: reconciliation. If Congress wants to address Social Security, as it should, this Subcommittee and the full Ways and Means Committee have the expertise to do so. It is the right forum, as this Committee has been all the way back to 1935, when it helped create our Social Security system.