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**Testimony before the Committee on Ways and Means,  
Subcommittee on Social Security  
Hearing on “Protecting and Improving Social Security Benefit Enhancements”**

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Thank you, Chairman Larson and Ranking Member Reed, for inviting me to speak today. It truly is an honor to be here.

My name is Abigail Zapote and I am the Executive Director of the Latinos for a Secure Retirement coalition. Our organizations represent the more than 58 million Latinos in the United States, nearly one out of every five Americans, and the fastest growing and youngest ethnic group in the U.S. By 2060, our community is poised to become 30% of the American workforce making it imperative to have a Social Security insurance program for future generations. Our strong cultural value of La Familia of caring for your parents, spouses, and children are exemplified by Social Security.

I sit before you today, on behalf of all Latinos to take a stand in protecting Social Security. First and foremost, by saying **NO** to proposals that would cut benefits, **NO** to proposals calling for privatization, and **NO** to proposals that would raise the full benefit age, as we know this results in lower benefits no matter at what age benefits are claimed. Secondly, to speak to the importance of four benefit enhancements that would improve Social Security and exponentially increase quality-of-life for beneficiaries.

In 2018, the average annual benefit for seniors was roughly \$17 thousand. These benefits are far from generous. Yet, for Latinos, these benefits are lower and even more critical for their livelihood. The average benefit for Latino men was roughly \$15 thousand and only \$12 thousand for Latina women. Without Social Security, the elderly Latino poverty rate would increase from roughly 1 out of 6 to 1 out of 2.

To put this into better context I want to share a story from a Latina senior in California who faces issues that benefit enhancements could remedy.

“[Mrs.] Gonzalez knows it could be worse. She has diabetes but uses Medicare to help cover her health costs. She struggles to make ends meet but takes care of her nutrition needs through the use of Supplemental Security Income.

But for some of her friends and other Latino seniors, daily life is even more difficult.

“I have friends gone homeless—their living expenses just got too high and haven’t found family members they can move in with,” she told me. “I am trying to find help for them but it’s not easy.”

This is the reality that many Latino seniors face every day. Relying on Social Security and community programs as lifelines to seeing a doctor, in finding housing and affording food.

We can begin to resolve these issues by increasing funding to SSA’s operating budget to better serve America’s growing Social Security beneficiary population.

Due to the increase in healthcare, housing, and living-expenses for seniors, adopting a consumer price index for the elderly is a top priority. This would ensure that the CPI-E reflects the expenditures of the elderly and produce a higher COLA that truly keeps pace with inflation.

In 2017, —nearly one of five—Latino workers were paid poverty wages that left them below the federal poverty line, even when they worked full-time, year-round. Additionally, Latinos tend to work for employers who do not offer retirement accounts which leaves them disproportionately unprepared for retirement.

To protect long-service low-wage workers and ensure benefit adequacy for all Americans, a special minimum benefit should be enacted to pay 25 percent above the poverty line for those who have worked 30 years and retire at the normal retirement age.

Chairman Larson, thank you for including both of these benefit enhancements the Social Security 2100 bill.

We also urge a proposal that would provide benefits for students of deceased or disabled parents up to the age of 22. Latinos are more likely than the rest of the population to have a deceased or disabled parent due to employment in physically demanding jobs. College costs have skyrocketed, and higher education has become even more essential to long-term labor market success. This change would help address college affordability for a disproportionately low-income group.

Strong family values in the Latino community means workers also become primary caretakers for elderly relatives and children. We urge a proposal that would provide caregivers a Social Security earnings credit when they take unpaid time off from work to provide care. The credit would be added to earnings to calculate future Social Security benefits for the caregiver's retirement.

Lastly, the vast majority of working Americans will contribute to Social Security with every paycheck they earn. This includes even the lowest-paid workers—those who earn the federal minimum wage of just \$7.25 per hour. We propose a gradual increase to the tax cap to again cover a larger percent of earnings and provide peace of mind to workers of all ages that they too, can count on the program.

Social Security is clearly the bedrock of our nation's retirement security and an indispensable lifeline for our nation's seniors, disabled, widows and orphans. Any attempts at reforming Social Security must recognize the importance of these benefit enhancements to secure social security for the future.

Thank you for having me here and I'll be happy to answer any questions you may have.