March 1st, 2022

The Honorable Dave Cortese  
Chair, Senate Labor, Public Employment and Retirement Committee  
1021 O Street Room 6740  
Sacramento, CA 95814

CC: The Honorable Nancy Skinner

RE: SJR 11 (Skinner) The Social Security 2100 Act _ SPONSOR

Chair Cortese,

The California Alliance for Retired Americans (CARA), one of the state’s foremost grassroots senior and disability advocacy organizations, representing over 1 million Californians, is proud sponsor of SJR 11 (Skinner), which affirms the State Legislature’s support for expanding Social Security benefits by calling upon our state’s congressional delegation to call for a vote, and vote in favor of, HR 5723 (Larson) “The Social Security 2100 Act: A Sacred Trust.”

California is on the precipice of the largest demographic shift in our state’s history: Californians are aging, by the year 2030, the Master Plan for Aging projects older adults and seniors will comprise nearly 25% of the state’s population. As our state prepares to accommodate this growing population, we must acknowledge the lack of economic security many Californians face, especially the wealth inequality experienced by our BIPOC, women, and disabled communities which significantly impacts their retirement resources.

Social Security is unquestionably the most important source of retirement income, life insurance, and disability insurance for most older Californians. In 2020, over 6 million Californians received Social Security benefits; unfortunately, absent immediate action from Congress, the Social Security Trust Fund is projected to be depleted by 2034, reducing benefits to 78% in 2035, and triggering additional reductions thereafter. Moreover, the insolvency crisis is compounded by the projected aging population growth by 2030 as more Californians will become eligible and begin to receive Social Security benefits.

Fortunately, SJR 11 (Skinner) promotes a proactive strategy to combat Social Security’s impending insolvency by calling upon California’s congressional delegation to call for a vote, and vote in favor of, HR 5723 (Larson), “The Social Security 2100 Act.”
HR 5723 takes substantial steps to reduce the projected funding shortfall while implementing the single greatest equity expansion of social security benefits in program history, including: the **repeal of the Government Pension Offset and Windfall Elimination Provision** which reduced benefits for 325,000 Californians in 2020; a 2% across-the-board benefits increase, including setting the minimum benefit at 25% above the poverty line - not below it; improved benefits for widows and widowers; the elimination of the five month waiting period for enrollees to receive Disability Insurance; implementation of a caregiver credit to ensure workers’ social security accruals are not jeopardized when they leave the workforce to care for a loved one; protects beneficiaries against inflation by integrating a new cost-of-living-adjustment formula, the CPI-E, which better reflects consumer trends and expenditures for seniors; and finally, provides funding stability by requiring earners over $400,000 annually to pay their fair share.

Affording seniors viable resources to age with grace, dignity and independence - such as protecting our economic security - not only represent CARA’s foundational principles but we believe will ensure a safer, more accessible and inclusive California for our aging community; SJR 11 (Skinner) affords California lawmakers the opportunity to lead our nation on Social Security reform with the potential to deliver much needed benefit increases to our rapidly expanding senior population.

CARA respectfully urges your AYE vote on SJR 11 (Skinner).

Sincerely,

Hene Kelly  
Chair, Legislative Committee  
California Alliance for Retired Americans (CARA)

Keith Umemoto  
Co-Chair, Legislative Committee  
California Alliance for Retired Americans (CARA)