National Organization for Women

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Terry O'Neill President Bonnie Grabenhofer Executive Vice President

Sept. 27, 2010

Honorable Member U.S. Senate Washington, D.C. 20510

Dear Senator:

On behalf of our 500,000 members and contributing supporters, the National Organization for Women urges that you sign on to an important resolution concerning Social Security benefits. Sens. Bernie Sanders, Sherrod Brown, Debbie Stabenow, Sheldon Whitehouse and Tom Harkin are circulating this resolution and we hope that you will join the effort. Deadline for signing is *soon*; please contact Warren Gunnels in Senator Sanders' office at 228-6358.

Preserving and strengthening -- not cutting -- benefits under Social Security is one of the most important tasks that Congress must undertake. As you may know, older women are more dependent on their Social Security income than are men; for a substantial number of retired women it is their *only* income. Social Security -- more so than any other program -- has served to keep millions in the middle class and to assure that retired workers live out their lives in dignity and with some measure of economic security.

Social Security's retirement benefits are modest (average benefit is just \$14,000 annually) compared to other similar programs in industrialized nations. For many years, the National Organization for Women has advocated for critical benefit improvements, especially for widows, disabled older women, single and divorced women. We have also urged that a credit be adopted to compensate for years out of the paid workforce caring for children or ill relatives. Now, as a result of the recession and erosion of home values and retirement savings, millions of workers are facing an uncertain retirement future. The benefit cuts that the National Commission on Fiscal Responsibility and Reform are rumored to be proposing are wrong-headed. One of the most regressive ideas that the Commission is rumored to be considering is raising the retirement age to 70. That would clearly be a hardship for those workers in physically demanding jobs and for the large number of older workers who have health problems. And it is a substantial benefit cut.

Social Security did not cause the fiscal deficit; it currently has a \$2.6 trillion surplus and can pay all benefits through 2037. It is NOT in crisis and cutting benefits -- whether it is raising the retirement age or chopping benefits for everyone except for lifetime low-income earners is unwarranted. The very long term financial stability of Social Security can be secured by raising the cap on taxable income and/or a modest adjustment in the payroll tax rate. Please sign on to the Sanders-Brown-Stabenow-Harkin-Whitehouse resolution.

Sincerely,

Terry O'Neill

Terry O'Neill, President

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