

**Testimony of Barbara Perrin
Social Security Beneficiary
United States Senate Finance Committee
Hearing on**

**“Social Security: Is a Key Foundation of Economic Security Working for Women?”
December 9, 2014**

Chairman Wyden, Ranking Member Hatch and members of the Committee, thank you for inviting me to testify today. My name is Barbara Perrin. I am a mother, a grandmother, a resident of Eugene, Oregon, and an AARP volunteer. I was born in 1946, the same year as Bill Clinton, George W. Bush, Steven Spielberg, and Susan Sarandon—the leading edge of the baby boom generation. Our generation has witnessed great transformations. We came of age in an era of amazing technological transition: from black and white television to downloaded movies, from rural telephone party lines to social media that span the globe, and from typewriters to personal computers. Equally great have been the societal changes my generation has experienced: the civil rights movement, the women’s movement, changes in laws regarding the institution of marriage—and now, even legal possession of marijuana. As a child of the sixties, this still astonishes me.

One thing that has not changed through the years is the importance of Social Security, especially for women. Social Security—which was put in place after a different period of great societal transformation, the Great Depression—has reliably provided retirement, disability and survivor income to generations of American workers, even as the American work place and family have changed.

My father, born at the turn of the last century, was a self-educated blue-collar worker who had no retirement income beyond social security. He gratefully collected his

modest benefit because he had survived the depression and understood the value of having any retirement income, no matter how small. My mother worked her whole life too, but never earned as much as my father to benefit from her Social Security contributions. Instead, she lived for years on the widow's benefit she received after my father died.

Like many of the women of my generation, I imagined my life would resemble that of the generations of women who came before: marriage and children, and perhaps some meaningful work, too. However, many of us were swept along with the changing times and found ourselves leading different lives than the ones we had planned.

As a divorced single parent with no child support, a liberal arts degree and very few resources, I cobbled together a series of low-paying, flexible jobs on which to survive while caring for my family. All along, while I worked, I paid into Social Security. But, as a single mother raising a family on my own, saving money for my retirement was not possible. Too many other needs took priority.

Eventually, I worked my way into a professional career in educational publishing with a middle-class income. But by the time I was earning a better income, I was in my fifties and had very few years left in which to build up savings for my retirement. Thankfully, a lifetime of frugal habits enabled me to start a small nest egg and to buy a modest home, which I had always been taught was a safe and reliable investment.

In early 2010, I moved from Colorado back to Oregon, to be with my daughter and grandson. I left with some savings, hopes to sell the home that I owned, and a plan to

start a publishing consulting business. Unfortunately, the housing market dropped, and I was forced to rent out my house, a decision that ended with tenants who failed to pay their rent and would not leave. I also began to look for employment in addition to clients, but the print publishing world was also in transition, and combined with the slow job market, and perhaps my age, I was not successful in finding either clients or a job.

Eventually, I had to use up my savings to pay the mortgage on my home. The house recently went into foreclosure while I waited for a lender to approve a buyer. Thankfully, my home finally sold two weeks ago. While I am relieved that I no longer have that burden, my savings have been depleted.

I always planned to continue working, and to supplement my income with my Social Security, my savings and my home equity. Instead, I am living on Social Security alone. It is the only thing I can count on. I have given up my car to save money. My Social Security benefit, while reliable, is also low, and I need food stamps and energy assistance to make ends meet. It was really hard for me to sign up for these and I want to move off them as quickly as I can, but my Social Security is not enough by itself to live on.

Four years ago this was not what I envisioned for myself. I know that many were affected by the recession—some far worse than I, losing their health, not just their savings. But like my own parents, I am at least grateful that I have my Social Security, and I appreciate the value of having any retirement income, no matter how small.

