



Congressman

RAUL M. GRIJALVA

Serving the people of Arizona's 7th District

Protection of Social Security Benefits Restoration Act

-with Chairman John B. Larson (CT-01), Social Security Subcommittee
& Congresswoman Marcia L. Fudge (OH-11)



BACKGROUND INFORMATION

After a lifetime of work and contributions, Social Security provides Americans with peace of mind that they can retire with a secure, guaranteed source of income. Because most retirees have modest incomes, and Social Security is the most important source of income for the majority of beneficiaries, the law has traditionally protected Social Security benefits from garnishment for private debt and most types of federal debt. However, in 1996, Congress enacted the Debt Collection Improvement Act, allowing garnishment of Social Security benefits for the repayment of federal non-tax debt, including student loans and veterans' home loans.

Today, the garnishment of Social Security benefits is happening at an alarming rate. According to a September 2016 GAO report, the number of retirees and people with disabilities whose Social Security benefits were seized by the government to pay off student loans increased more than fivefold between 2002 and 2016.

The Protection of Social Security Benefits Restoration Act restores the protected status of Social Security payments by overturning the 1996 law and ensuring Social Security benefits may no longer be garnished to pay off most federal non-tax debt.



FIVE REASONS TO SUPPORT THE BILL

5. Protects vulnerable populations who depend on their Social Security benefits.
4. Will reduce the dramatically increasing number of Americans who have had their benefits garnished by the federal government.
3. Endorsed by the National Committee to Preserve Social Security and Medicare.
2. Reaffirms the purpose of Social Security as a fundamental income for Americans who have paid into the system.
1. Ensures that you keep your hard-earned Social Security benefits and reduces the financial hardship currently experienced by thousands of Americans.

“Garnishing benefits to pay off old debts is not only a slap in the face to seniors, but can push many into dangerous poverty situations. As student loan debt reaches crisis levels, this problem will only worsen. We must restore the previous protections to ensure that the hard-earned benefits are there, and that seniors and those with disabilities are never reprimanded for getting an education.”

-Congressman Raul M. Grijalva