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Celebrating the 90th Anniversary of the *Social Security Act*

On August 14, 1935, in the midst of the Great Depression, President Franklin D. Roosevelt signed the *Social Security Act* into law. Its purpose was straightforward: to provide a pension to the more than half of older Americans who were living in poverty so that they could retire with dignity and security after a lifetime of work. Over time, its mission has expanded, establishing a critical safety net for surviving spouses, and creating programs for people with disabilities and children who have lost a parent or whose parent has become disabled. Ninety years following its enactment, Social Security remains one of the most effective and vital programs in our nation's history.

Social Security is not a handout; it is an earned benefit. Workers contribute to the program with every paycheck, trusting that those contributions will benefit them when they need it most. That promise must be kept.

Earlier this year, we took a major step toward keeping that promise for millions of Americans. On January 5th, the *Social Security Fairness Act*, a bipartisan bill I authored, was signed into law. This legislation repealed two inequitable provisions—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)—that for decades had unfairly withheld earned Social Security benefits for teachers, firefighters, police officers, and other public employees, as well as for their spouses.

Dating to the late 1970s and early 1980s, the WEP and GPO penalized Americans who devoted their careers to public service, such as by working in Maine's schools, but who also had worked in the private sector or had spouses whose work was covered by Social Security. The WEP cut Social Security benefits for individuals who earned a pension from work not covered by Social Security, while the GPO reduced spousal and survivor benefits for those spouses who earned such a pension. For many, the loss was significant, stripping away benefits they or their spouse had earned and counted on for financial security in their later years.

These provisions were particularly unfair because Social Security operates on a clear rule: individuals must contribute for 40 quarters to earn their benefits. Despite following these guidelines, many public employees were shocked to discover later in life that these provisions reduced or eliminated benefits that they or their spouses had earned. And while it is crucial for Congress to ensure Social Security's long-term financial solvency, doing so in a way that is patently unfair to millions of Americans who followed the rules was wrong.

I began working on this issue more than 20 years ago. In 2003, as Chair of the Senate Governmental Affairs Committee, I convened the first Senate hearing on repealing these provisions. In 2005, I introduced the first version of the *Social Security Fairness Act* with the late Senator Dianne Feinstein. Over the years, bipartisan support steadily grew, and last year, we achieved a significant milestone: 62 Senators cosponsored the bill. This strong, ideologically diverse support sent a clear message that we had built a coalition broad enough to get this legislation across the finish line.

When the bill was finally brought to the floor for votes, it passed overwhelmingly in both the House (327-75) and the Senate (76-20). In January, when President Biden signed the bill into law, I was proud to participate in the White House signing ceremony alongside advocates and public servants who had joined me in fighting for this change for decades.

Since then, and at my urging, the Social Security Administration has quickly implemented the law, adjusting benefits for 2.8 million Americans. This includes more than 25,000 Mainers who have seen their benefits increase. Additionally, those Mainers have been issued more than $184.5 million in retroactive payments.

For me, this was a victory for fairness. Public servants never should have been treated as though their service diminished the value of their Social Security contributions. They or their spouses paid into the system through their private sector work, yet were denied the full Social Security benefits that they had earned. Repealing these provisions restored the program's original goal of ensuring that workers and their spouses receive the retirement security they have earned through years of contributions.

Over the years, numerous Mainers have shared with me their personal Social Security stories. Some tell me the benefits helped them keep their home after losing a spouse. Others say it has allowed them to live independently in retirement as they had always hoped. Many tell me how critical it was for their family when illness, disability, or tragedy struck. These stories remind me that Social Security is more than simply a large line in the federal budget. It is a safeguard against poverty and a lifeline for those experiencing times of urgent need.

Ninety years after its creation, Social Security remains the cornerstone of retirement security for millions of Americans and a crucial safeguard for those facing hardship. I am committed to making sure that the system treats each of its contributors fairly and that this vitally important program endures for the benefit of future generations.