

Prepared Testimony of Shareen Miller

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Good morning. I would like to thank Chairman Harkin, Senator Sanders, Ranking Member Enzi and the rest of this committee for inviting me to speak on this important issue.

My name is Shareen Miller. I'm a personal care assistant in Falls Church, Virginia and member of SEIU Local 5.

I started working when I was 17 years old. You name it, I've done it—pumped gas, managed a convenience store, cooked pizza, worked in a nursing home. I'm used to living hand to mouth, doing what I have to to pay the bills.

Like most Americans, I am worried about my retirement. I've worked hard all my life. But I have no pension, have not been able to save nearly enough, and Social Security alone will not be enough to sustain me.

As a personal care assistant, I make \$12 an hour and receive no healthcare benefits, retirement benefits, sick time or vacation. I care for a client, Marissa, in her mid twenties with Spastic Cerebral Palsy.

Personal care is not babysitting. My job includes bathing Marissa, cooking, feeding her, helping her use the bathroom, assisting her with school work and anything else she cannot do by herself. I like to say that I am her hands since she cannot use her own.

I love Marissa. This is the most rewarding job I've ever had. Without the services I provide, she would not be able to live a full and productive life.

I cannot do personal care forever. Marissa can move herself in a power wheelchair, but I have to lift her into beds, baths, and cars. It becomes harder each year. I think about the day when I permanently damage my back or knees trying to lift her. After all, how many of you could imagine your grandmothers carrying other people? Other career options will not be very attractive as there are not a lot of open doors to 65 year olds with a high school education.

So I have no planned retirement date—I will keep on working until my body gives out. So if continuing working isn't an option, what do I have to fall back on for retirement?

\$12 an hour does not leave much room for savings. My entire paycheck goes to paying the mortgage, keeping the electricity on, putting gas in the car, and buying groceries. I have \$28,000 left in a 401(k) from a previous job. Half of what it was before that market crashed in 2008.

I am no expert in investing. But I do know that our retirements should not be left to the ups and downs of Wall Street.

Thankfully, I know Social Security will be there for me. If I retire at the full retirement age, I will receive at least \$17,000 a year. And it will not be subject to the swings of the market.

But it's not enough. I make about \$35,000 a year and am barely making ends meet—and if there is an emergency like necessary dental work or car repairs, I have to borrow from my 401(k). I have no idea how I can live off \$17,000 a year. And that is if my back holds up for another 20 years.

And if the retirement age is raised to 70, as some are proposing, I would lose another 5 percent of my pay if I choose to retire at the current retirement age.

We need to act to strengthen Social Security. Cutting Social Security or raising the retirement age is not an option.

But we need to do more. Members of this Committee and every lawmaker in Washington needs to commit to finding solutions that allow Americans who spend a lifetime of hard work, driving their bodies to the limit, to retire with dignity. To be able to pay their bills and spend time with their grandchildren. I hope we can meet the challenge.