

**Congress of the United States**  
**Washington, DC 20515**

October 21, 2015

The Honorable Carolyn W. Colvin  
Acting Commissioner  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235-0001

The Honorable Jacob J. Lew  
Secretary of the Treasury  
U.S. Department of Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

The Honorable Arne Duncan  
Secretary  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202

Dear Commissioner Colvin, Secretary Duncan and Secretary Lew:

As you know the student debt crisis in this country has reached a tipping point and requires urgent action on behalf of recent graduates, as well as seniors. We ask that you use your authority to help older Americans and those with disabilities by providing an exemption for the garnishment of Social Security benefits due to unpaid student debt. Seniors who took out student loans to pay for their education, or the education of their children, should not be penalized in retirement. For many seniors, their monthly Social Security benefit is their sole source of income.

Even when borrowers took out a small loan, compounding interest rates have made repaying many of these loans nearly impossible. The U.S. Government Accountability Office (GAO) found that 706,000 households headed by those aged 65 or older have outstanding student debt, and this debt has increased from \$2.8 billion in 2005 to about \$18.2 billion in 2013. They also found that from 2002 to 2013, the number of borrowers whose Social Security benefits were garnished increased by 400 percent.

Although there are statutory limits under the Debt Collection Improvement Act of 1996 on the amount that Treasury can offset from monthly federal limits, these amounts are outdated, leaving many below the federal poverty level. The statutory limit at which monthly benefits can be offset has not been updated since it was enacted in 1998. Because of this, certain defaulted borrowers with offsets are left with Social Security benefits below the poverty threshold. According to GAO, in 2013, if the limitation had kept pace with poverty thresholds, 68 percent of Social Security benefits would have not been garnished.

Given the number of Americans who do not have retirement savings and high cost of living, any cut to a retirees' monthly Social Security check could cause economic hardship. Moreover, the negative economic effects of garnishing Social Security benefits will hit low-income seniors, women and people of color the hardest.

We urge you to stop garnishing Social Security benefits for retired Americans with outstanding student debt. Halting this troubling policy will ensure greater economic security for the most vulnerable Americans, and promote the value of investing in higher education. We look forward to working with you to ensure all Americans can receive a high-quality education, without fear of economic insecurity in retirement.

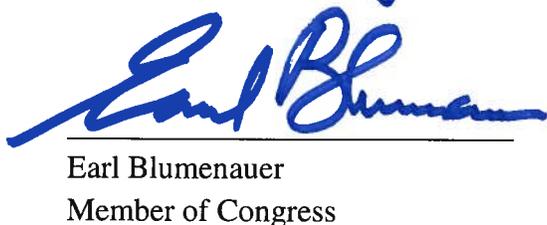
Sincerely,



Raúl M. Grijalva  
Member of Congress



Keith Ellison  
Member of Congress



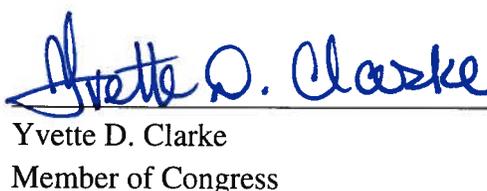
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Matt Cartwright  
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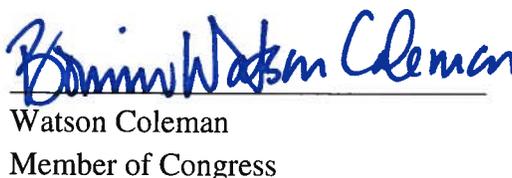
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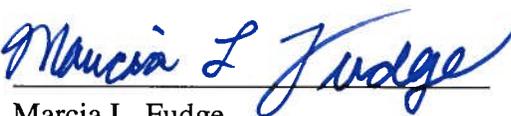
  
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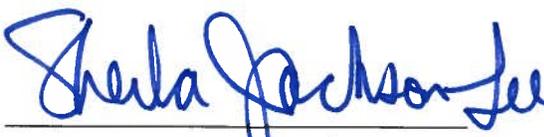
  
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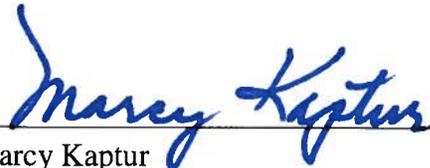
  
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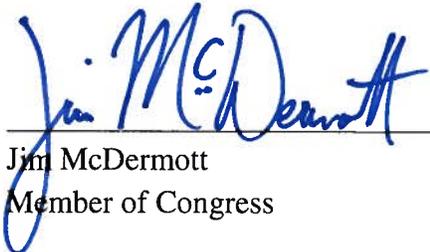
  
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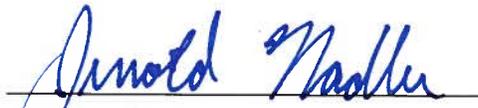
  
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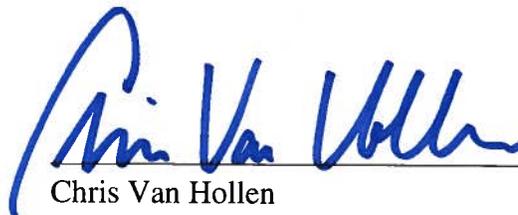
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