



March 25th, 2026

Ranking Member Kirsten Gillibrand's Opening Statement *“Experience Matters: Seniors and the Workforce”*

Thank you, Mr. Chairman. I appreciate you calling this hearing today, and I would like to extend a special thank you to our witnesses for sharing your stories, expertise, and knowledge with us today. We can't make these decisions without input from our constituents and smart experts like you, so we are very grateful for the collaboration.

As mentioned by the Chairman, when we look at U.S. census demographic data, approximately 65 million Americans, or nearly 20 percent of the nation's population, are currently over the age of 65, and that population is continuing to grow. By 2040, we expect 1 in 5 Americans will be 65 or older.

The U.S. workforce is rapidly changing. According to GAO, older workers now represent nearly a quarter of our total workforce, a growing share that reflects broader demographic shifts.

But for that reason, we must evaluate our programs. We have to evaluate our rules and our laws and make sure that both employees and workers can navigate today's environment.

Since the 1930s, Social Security has provided financial security to retirees and protected individuals against risks like disability and death. Today, 74

million Americans rely on Social Security benefits, and 184 million workers pay into the system.

One of the biggest retirement decisions Americans make is when to claim their Social Security. That decision gets even more complex for seniors considering collecting Social Security while also working, particularly because of the program's Retirement Earnings Test.

Certainly, there are lessons to be learned from the successful bipartisan reform in 2000, while the Congressional record also points to budgetary and poverty issues that we also have to evaluate.

Rising costs are forcing many older adults across the country to remain employed or to consider returning to work. For many, this is not a lifestyle choice. It is an economic necessity driven by the skyrocketing cost of healthcare, housing, groceries, and utilities. When these individuals decide to reenter the workforce, they can face real barriers like age discrimination, the need to develop new skills, and other challenges that make it harder for older adults to live financially secure and independent lives. These individuals, like all Americans, deserve seamless access to the Social Security Administration.

But, my constituents are telling me otherwise. They report long wait times, both on the phone and for in-person appointments, difficulty finding out whether field offices are even open, and significant delays in obtaining answers. This is happening at an agency that has cut nearly 7,000 staff since the start of 2025, marking the largest workforce reduction in the Social Security Administration's history.

So, I will continue to fight on behalf of my constituents for an agency that functions well, treats its workers fairly, and provides employees the training they need to properly serve the American people.

There are many solutions that Congress can undertake to support our seniors' economic resilience. I am committed to strengthening and protecting Social Security while also supporting older adults in the workforce by banning forced arbitration in cases of age discrimination, which can be achieved through my bill, the Protecting Older Americans Act.

I look forward to hearing from our witnesses about our nation's work and retirement landscape.