

Testimony of Rachel Schwartz
U.S. Senate Special Committee on Aging Field Hearing
November 13, 2025

Dear Chairman Scott,

My name is Rachel Schwartz, and I am 94 years old. I don't usually testify at government hearings, but I felt I had to. I have been through a lot in my life. As a little girl, I survived three concentration camps and a three-week march before being freed by the Russians. Somehow, by God's grace, I made it through. I came to this country, started over, and made a life I was proud of. For the past twenty-five years, I lived peacefully in my home in the Pacific Palisades. It was my safe place filled with memories, family photos, and the comfort I had waited my whole life to feel.

Then the fire came. I watched everything I owned disappear in the flames. At my age, it's not easy to begin again. I've been with my insurance company for over 25 years, always paid my premiums, never missed a payment, and now they tell me they will only cover about half of what I need to rebuild. It's not right. There are many seniors here in the Palisades who are in the same situation. We've all done our part, lived honest lives, and now we're left with almost nothing. It doesn't seem fair after all these years.

Senator, I am not asking for pity. I am asking for help not just for me, but for everyone who has lost their home and feels forgotten. Please, do what you can to make sure insurance companies are held to their promises, especially for older people who have been loyal customers for decades. We just want to live out our remaining years with dignity and peace, in the homes and communities we love.

Thank you for allowing me to testify.