



Click [here](#) to see the bill.

September 27, 2023

The Honorable Greg Murphy
North Carolina's 3rd Congressional District
407 Cannon House Office Building
Washington, DC 20515

Dear Congressman Murphy,

On behalf of the over 2.1 million members of AMAC, the Association of Mature American Citizens, I am writing to express our strong support for the Senior Citizens' Freedom to Work Act of 2023, H.R. 5193, which would eliminate the Social Security Earnings Test. This test, which reduces Social Security benefits for individuals who continue to work beyond the early retirement age, but before the full retirement age, is an outdated policy that discourages older Americans from remaining in the workforce and does not align with our modern economic landscape.

As our society continues to experience significant demographic shifts, including an aging population and a trend towards working later in life, it is essential that we reassess policies that impact the financial well-being of our seniors. The Social Security Earnings Test was originally introduced at a time when retirement patterns were different, and the majority of individuals retired at the retirement age. However, times have changed, and more people are choosing to work past their early retirement age for various reasons, including economic necessity, personal fulfillment, and increased life expectancy.

It is crucial to recognize that older workers bring valuable skills, experience, and expertise to the labor market, and their continued participation benefits both employers and our society as a whole. Eliminating the Social Security Earnings Test would not only remove a barrier for older Americans who want to remain in the workforce but also promote economic stability and growth. Older workers can help address labor shortages in various industries, stimulate consumer spending, and reduce the strain on social safety net programs. Moreover, eliminating the Earnings Test would simplify the Social Security system, making it easier for retirees to plan for their financial future without the complexity of navigating confusing rules and regulations.

Thank you, Congressman Murphy, for addressing this important matter. Eliminating the Social Security Earnings Test works towards a better policy that better serves the interests of our aging population and our nation's economy.

Sincerely,

A handwritten signature in black ink that reads "Bob Carlstrom". The signature is written in a cursive, flowing style.

Bob Carlstrom
President
AMAC Action