

Testimony to the Minnesota House Tax Committee
in support of Social Security Tax Exemption (HF300)
Submitted by Lorrie Ufkin
March 9, 2023

My name is Lorrie Ufkin. I am concerned about being able to remain living in Minnesota given the continuing increases in MN taxes on a fixed income as a retiree. I am asking that taxing Social Security be stopped by Minnesota given the surplus. My property taxes in Byron, MN are going up to over \$7,000 this year and the city is putting in sidewalks, and resurfacing roads on two sides of our property with an expectation we will pay 20% with interest if we don't pay the full amount (cost unknown). We have an adjusted gross income of \$61,846 by taking money from a 401K to supplement our SS and pension (also taxed). Premiums for medical care are \$10,799 annually. My husband's dental care was \$7,091 for one implant, and he needs new hearing aids (all out-of-pocket) which were \$4000. I had surgery last year not covered by Medicare for \$10,000. With inflation our expenses have risen for food, heating, electricity, etc. We own our home, but the annual taxes and insurance are more than we paid when buying it. We do not qualify for any program assistance with utilities or food. We worry about long-term care expenses.

I'm sharing our expenses with you to help you understand the financial stress of aging. Our income is fixed and we don't get raises to keep up with inflation. We want to age in place near family and friends but are feeling pushed out of MN by the never-ending increasing taxes that are taking our limited income. While the extra income we would gain by eliminating the Social Security tax will not cover all the expenses listed above, it will go a long way in helping us afford to continue living in our home and community. We live a modest lifestyle and want dignity in our retirement of being self-sufficient.

I urge you to eliminate Minnesota's Social Security income tax.