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My wife and I are in our seventies and although we started getting SS benefits at 67 years old, we are stilling working, but at greatly reduced salaries. Putting three children through college left us with debt we are still paying off. We've both paid into Social Security all our working lives from teen years. Our obligations which include medical bills can't be met if our SS checks are taxed and as a result our pay checks have been garnished and our monthly bills include \$300 in federal back taxes. Eliminating the state tax on Social Security checks won't dig us out of our hole but it would help to keep the hole from getting deeper.