S. Hrg. 118–811

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

HEARING

BEFORE THE

SUBCOMMITTEE ON SOCIAL SECURITY, PENSIONS, AND FAMILY POLICY

OF THE

COMMITTEE ON FINANCE
UNITED STATES SENATE

ONE HUNDRED EIGHTEENTH CONGRESS

SECOND SESSION

JUNE 7, 2024

Printed for the use of the Committee on Finance

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KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

FRIDAY, JUNE 7, 2024

U.S. SENATE,
SUBCOMMITTEE ON SOCIAL SECURITY,
PENSIONS, AND FAMILY POLICY,
COMMITTEE ON FINANCE,
Columbus, OH.

The hearing was convened, pursuant to notice, at 10 a.m., at the Columbus Firefighters IAFF Local 67 Union Hall, 379 West Broad Street, Columbus, OH, Hon. Sherrod Brown (chairman of the subcommittee) presiding.

Present: Senator Brown.

Also present: Jeremy Hekhuis, Legislative Director; Chad Bolt, Subcommittee Staff Director; Jewel Harper, Senior Deputy Clerk; and Athena Schritz, Hearing Clerk.

OPENING STATEMENT OF HON. SHERROD BROWN, A U.S. SENATOR FROM OHIO, CHAIRMAN, SUBCOMMITTEE ON SOCIAL SECURITY, PENSIONS, AND FAMILY POLICY, COMMITTEE ON FINANCE

Senator BROWN. Thank you all. The Senate Subcommittee on Social Security, Pensions, and Family Policy will come to order. I thank all of you for joining us in this hall. Thank you especially to the witnesses.

We have two panels. This is an official Senate Finance Committee hearing. This is the subcommittee I chair on Social Security. I purposely chose this subcommittee chairmanship because of this issue and because of the importance of Social Security.

We are joined by three staff people from Washington: Bruce, Jewel, and Athena. Thank you for joining us. And as I said, this is an official hearing, so there will be an official record. This will be part of the record that we keep for all hearings, so I appreciate that.

My last time of many times in this hall, my last time here officially, was something we did, a graduation for Building Ohio Futures. And it was a group of young people who went through a certification program. They were going to be part of the building trades. And that day they wore T-shirts that said, "Path to the Middle Class."

They were young people who probably did not have a lot of opportunity. They will carry a union card on the day they graduate

and walk out. They are future electricians, carpenters, millwrights, laborers, plumbers, painters, and roofers. And within 5 years of their apprenticeships they will be making $30 or $35 an hour with no student debt. So that, to me, is all about the dignity of work. And what we ought to be doing as a country is encouraging more people, more diverse people, into the trades and giving them the opportunity to carry a union card.

So that is my little commercial at the beginning. Now we will begin the hearing.

This is a unique day for the subcommittee, getting out of Washington. I have always subscribed to the theory that ideas do not really come from Washington; they come from Columbus and Cleveland and Medina and Union County, Logan County—all over the State. That is why I do smaller groups than this—8, 10, 12, 15 people sitting around a table at a veterans hall, at a union hall, a group of farmers, a group of small business people, a group of teachers.

That is why I look forward to this hearing today: seven Ohio witnesses who will share the stories of their lives and their careers. They will talk about their retirement security. They will talk about their colleagues' retirement security, how it is threatened by two old provisions—old provisions—that have been around for a little over 40 years now, that unfairly—and I underline "unfairly"—cut the Social Security benefits they have earned, that you have earned, that they have earned, over years of hard work.

I want to thank the Columbus Firefighters Local 67 always welcoming us to this hall. Thank you for doing that a number of times a year, frankly, for us, especially for an official hearing like this. And thank you to the officers from the Columbus Police Department who are here and what you have done to welcome us and to keep us safe, for all of us in this country.

The rest of you have come from near and far. You work in fire halls, you work in police stations, you work in schools, you work in parks, you work in libraries. You collect garbage, you drive buses, and you keep our streets safe. We rely on public employees to do so many things to keep this country as great a country as it is.

Thank you all for your commitment to public service.

If you look around this room, you can see those combined years of service. The combined years of all of you total thousands of years of service to Ohio and to our great Nation.

The witnesses we are about to hear from—two panels, police and fire on this one, other public employees on the second one—they are all dedicated to the communities you serve. You are teachers, you are firefighters, you are police officers, you are sheriffs and deputies, you are nurses, you are dispatchers, you are bus drivers, you are cafeteria workers, you are other school support staff, you are municipal employees, you are employees of State government—I just saw one I knew 40 years ago. You make your community a better place for everyone.

You did not go into this to get rich. You did it because you all heard the call of public service. And I want to reiterate that—you heard the call of public service and what that means to you and your families and your neighbors. It is absurd that for decades

now, two laws have punished you, and punished your work by cutting the Social Security benefits that you have earned—again, I keep using the words "you have earned"—throughout your lives.

Social Security is a bedrock of our middle class. It is retirement security that Americans pay into and earn over a lifetime of work. Workers count on it. The public does not always understand what collective bargaining is and what your public service is about. I am committed to strengthening Social Security, and that starts with addressing these two old, unfair rules, which prevent more than 3 million Americans, and in our State alone more than 270,000 Ohioans, many of you here today, from receiving the full Social Security benefits you have earned—that word again.

The laws also punish people—and this is what I am going to ask a number of you—and Mr. Steel and I have already talked about this, and the sheriff and I have. It really does punish people who want to start a career in public service. We have a serious problem recruiting for public service now, not just police and fire, which is certainly a problem, and not just teachers, but people in public service throughout. We have a serious problem recruiting. These laws discourage people from entering service as a second career.

Imagine a young woman who leaves military service and wants to become a police officer, only to find out, as she starts that path, to be told in addition to the daily challenges of the job, that her Social Security benefits, which she earned, will be slashed.

I have spoken to firefighters who waited years to join the fire department. It is a dream come true for them. You get to be a firefighter. But fulfilling that dream should not mean losing the Social Security contributions they have made.

Punishing public servants by cutting the Social Security they earned in other jobs is not a good way to recruit and retain workers. It makes no sense. It is why I introduced the Social Security Fairness Act. It is a simple bill with a simple premise. The bill makes sure that cops and firefighters and teachers and other public workers get the full Social Security they have earned over their careers. I see the sign in the front with the word "Earned." Thank you.

It is an issue that has a huge impact on our lives, but it does not get nearly the attention in Washington it should. The people it affects are not powerful special interests. They are local cops. They are local sheriff's deputies. They are firefighters. They are teachers. They are bus drivers. They pick up our trash. They plow our roads.

And now you hear the term—which is particularly annoying or offensive—you hear the term "windfall elimination" and have to wonder, what is this so-called "windfall" that politicians in America and in Washington have been talking about? Again, it is getting what you have earned. When I think of windfall, I think of banks and corporate CEOs. I do not think of firefighters and police officers and teachers and bus drivers.

This issue reminds me of the pension crisis, which threatened the pensions of 100,000 Ohio union workers, private-sector workers. Hardly anyone in Washington was paying attention. We worked on it for maybe 7 years. We finally fixed it 3 years ago. This is the same kind of issue to me. We have worked on this a

long time. I am not quitting until it is fixed. I know you are not quitting until it is fixed.

[Applause.]

Senator BROWN. Ohioans put it on the agenda. You talked to me, you pushed, you got the bill introduced. It was bipartisan from the beginning. We want to keep it bipartisan. We are growing sponsors, and I will get to that in a second.

For years, most people in Washington ignored all of this. And over and over, these Ohioans watched corporations get tax cuts and Wall Street get special treatment, and dare I say bailouts? These pensioners were not asking for bailouts, not asking for handouts, and neither are you. All you are asking for is what you have earned.

We all remember the pensions fight took a lot longer than it should have—but we got it done. And we will do the same thing, as I said. We have built more support than ever, but we still need one more Senator.

Followers of Washington inside baseball will tell you that 60 votes to break a filibuster is the number you need to break that filibuster. I am announcing this morning that we have added the chair of the Senate Finance Committee—this is the subcommittee—the chair of the full committee, Senator Ron Wyden, as a cosponsor. He gets us to the total of 59.

[Applause.]

Senator BROWN. We picked up three this week. A number of my colleagues—I said, "You know, I am doing this hearing on Friday, and I really would like to announce 59 or 60." So we are at 59.

As Chairman Wyden put it in his written statement for this hearing: "These Americans chose a life of service; we should not be unfairly penalizing them."

This effort, as I said, has strong bipartisan support. Senator Cassidy—a Republican friend of mine from Louisiana I have partnered with on a number of issues—said in his statement for this hearing: "There is no public policy reason to treat our public servants this way."

We have built real momentum. We will spend this morning hearing from our witnesses, helping them, and you showing up today in a full house, with people even lined around the room, that is a strong statement that will help us reach that 60th vote.

We will spend the morning hearing from witnesses to reemphasize that. It is simple: you love your country, you fight for the people who make it work. That is what motivates me every day. That is what motivates you to be active in your unions, active in public affairs, active serving your community.

[The prepared statement of Senator Brown appears in the appendix.]

Senator BROWN. I will introduce the first panel of witnesses, and we will get started.

Brian Steel is the president of the Fraternal Order of Police Capital City Lodge #9. He lives in central Ohio.

George Sakellakis is director of organization for the Ohio Patrolmen's Benevolent Association. I just met with them 2 weeks ago. He lives in Medina, up near Cleveland.

Jamie Patton is a Union County Sheriff. He is a member of the Buckeye Sheriffs' Association. He was its president in 2023. He lives outside of Richwood. I talked to the Sheriff on the phone this week, last week, whenever it was, and he is also a farmer. He will talk more about that. So he pays into Social Security sort of double because he is self-employed.

Carl Jordan is a pension and disability representative for the Firefighters. Mr. Jordan, thank you. He lives in Massillon, OH, up near Canton, where they used to play football.

[Laughter.]

Senator BROWN. Sorry. That was a cheap shot. He drove all the way from Stark County, and I made fun.

Thanks for being here today. We are going to ask each of you to give opening remarks of 5 minutes or whatever you need. I will ask each one questions, and we will break for a moment between panels. But if you would begin, Lieutenant Steel.

Thank you.

STATEMENT OF BRIAN STEEL, PRESIDENT, FRATERNAL ORDER OF POLICE, CAPITAL CITY LODGE #9, COLUMBUS, OH

Mr. STEEL. Thank you, Mr. Chairman. My name is Brian Steel, and I represent the Fraternal Order of Police, the oldest and largest law enforcement labor organization in the United States. Today I speak on behalf of approximately 356,000 members who are deeply affected by the injustices of the Windfall Elimination Provision and the Government Pension Offset.

Since 1997, the FOP has led the charge to repeal these provisions. The current Congress shows unprecedented support for the Social Security Fairness Act, with 320 cosponsors in the House and 59 in the Senate, along with the endorsement from the Problem Solvers Caucus. Despite this overwhelming support, our members continue to face the inequities imposed by the WEP and the GPO.

The WEP impacts approximately 1.9 million beneficiaries, including 146,000 retired workers in Ohio alone. Law enforcement officers, in particular, bear a disproportionate burden, with studies indicating that 75 percent of those affected are in public safety roles. These officers often retire early due to the physical and mental demands of their careers. They find their earned Social Security benefits unfairly reduced. This reduction persists even when they pursue second careers and continue to contribute to the Social Security system.

I received a few emails from retired police officers sharing their stories that I would like to share with you today. Retired CPD Officer Andrea Barret wrote, "I was one of the first 10 female officers to begin my career as a Columbus police officer assigned to patrol in 1975. Retiring in 2001 after a 26-year fulfilling career, I went to the Social Security division when I was approaching my 62nd year of life. I supplied them with my work experience before, during, and after my time with the division, only to be advised that my pension was too high and I would be penalized. Instead of getting almost $800 monthly in prepaid contributions, I receive $190 monthly from the Social Security Administration. This is practically a slap in the face for having worked since I was 15 years of age, told it was all for naught because I chose public service to

the community over private service. I pray that something can be resolved to rectify this situation for myself and others similarly situated."

I am going to share another story, from retired CPD Sergeant Tony Luzio. "Having served 37 years as a proud member of the Columbus, OH police department, I feel slighted that because I chose to serve my community, I was penalized from receiving my Social Security benefits. After graduating from college, I decided to enter the police academy rather than take a higher-paying job in the private sector. My wife worked for the first 4 years of our marriage, quitting in 1979 to become a stay-at-home mother. At this time, I began working countless hours of special duty to supplement our family income for nearly 37 years before I retired. Upon my retirement," again, he says, "it was a slap in the face to see how little of my hard-earned Social Security I would receive. I am nearly 73 years old and still working three part-time jobs to supplement my income. The repeal of the WEP would finally allow me to retire fully and enjoy time with my family."

Mr. Chairman, this is outrageously unfair. Public employees did not create the current challenges facing the Social Security trust fund. Yet Congress forces us to give up our earned benefits, punishing those who serve the public. We are not asking for any special treatment, only for what we have rightfully earned. That is equal treatment under the law.

The existence of WEP and GPO discourages individuals from pursuing careers in law enforcement, exacerbating the current recruiting crisis we have today. For 40 years, Congress has avoided addressing the long-term viability of Social Security and has instead embraced these unfair provisions. If this scheme were managed by a private entity, it would be deemed criminal.

[Applause.]

Mr. STEEL. We urge the committee to act immediately to repeal the WEP and GPO by passing S. 597, the Social Security Fairness Act. Our members deserve fairness, justice, and the benefits they have earned through their dedicated service.

I will close with a quote from my dear friend and fellow labor leader President Steve Stein of Columbus Firefighters Local 67: "When you call us, we are coming." You can count on the men and women of the police and fire service to have your back during times of need. Now we are counting on you.

Thank you.

[Applause.]

[The prepared statement of Mr. Steel appears in the appendix.]

Senator BROWN. Thank you, and I neglected to say he was just promoted to lieutenant, so congratulations.

Mr. STEEL. Thank you.

[Applause.]

Senator BROWN. I would add—this is something that Lieutenant Steel said. Ohio FOP president Gary Wolski, who lives almost next door to me in Cleveland, Garfield Heights, has provided my office with dozens of emails like the one that Lieutenant Steel read. They will be placed in the record, so thank you.

[The emails appear in the Communications section.]

Senator BROWN. Director Sakellakis, we would love to hear from you.

Thank you.

STATEMENT OF GEORGE SAKELLAKIS, DIRECTOR OF ORGANIZATION, OHIO PATROLMEN'S BENEVOLENT ASSOCIATION, MEDINA, OH

Mr. SAKELLAKIS. Chairman Brown, thanks for having Ohio's police officers at this committee field hearing on Senate Bill 597, the Social Security Fairness Act. And what a place to have this discussion, here in the trenches, at the headquarters of such a great organization that works so hard to represent our awesome Columbus firefighters, the IAFF Local 67, people who, like their brothers and sisters in law enforcement across this State, are so negatively affected by the Windfall Elimination Provision, or WEP, and the Government Pension Offset, or GPO.

My name is George Sakellakis. I am the director of organization of the Ohio Patrolmen's Benevolent Association, a union that represents 8,000 of our State's law enforcement, corrections officers, and emergency dispatchers. I am a police officer in my 22nd year of full-time service, and I, like many other members who participate in one of Ohio's public pension systems, do not pay a portion of my wages into Social Security. These are what are called "noncovered positions," jobs which are not covered by the system. In return, if we never work in other, covered positions, we will not receive any Social Security benefits at all. Our pensions, potential disability benefits, and other retirement benefits are paid out from our pensions at no cost to Social Security.

Like a vast amount of similarly situated employees, I have worked in covered jobs before, during, and after my public service—hopefully after—where we paid the normal contribution into Social Security. Many of us have paid into the system through 1099 and self-employment, where we paid the employer's share as well—so, 12.4 percent of whatever we made went to Social Security.

Over the course of a career of earning income in such covered employment like that, many of us qualify for a modest Social Security pension. However, under current law, provisions of the WEP would significantly reduce the portion of what we should expect to receive, and the GPO would greatly reduce or eliminate the Social Security survivor's benefit, something that many of our spouses would earn from a lifetime of work in a covered position. This is patently unfair to people who have chosen a career in public service and who have also worked hard in other covered jobs and paid a lot of money into Social Security.

The WEP and GPO are some of the biggest misnomers in our business. Earning a small Social Security benefit to supplement the pension we earned is not in any way a windfall. These employees worked very hard to earn these Social Security credits over the course of many years, just as hard as their friends and neighbors who never worked in any other noncovered positions like we have. They were excluded from the system through no choice of their own. They had nothing to do with Congress, in the 1930s, having constitutional concerns over whether the Federal Government could tax State and local governments.

If they had not chosen careers protecting our society with their lives, teaching its children, plowing its streets, driving its school buses, working holidays, facing on-the-job injuries, experiencing trauma almost daily, and then coming back the next day, and the next day, and the day after that, until they earned their modest public pensions, they would be entitled to a full Social Security benefit. For the most part, they work additional, covered employment, not because they want to; it is because they have to. We have to make ends meet.

The WEP and GPO are unfair to those who give society the most and make up the very fabric of our communities. The Ohio PBA cannot accept the fact that, because they chose this noble calling, and because they had to bloody their knuckles, go to work after they just got off work, slept less, worked their evenings off, their days off, and kept doing this for many years, enough years to earn a small Social Security benefit, they are punished. We are simply asking to be treated the same as anyone else who has earned the same benefit.

We hear horror stories from our members about the effects of the WEP and GPO on their benefits. Between us and our brothers and sisters at the National Association of Police Organizations, there are tens of thousands of anecdotes about the type of reductions that are occurring. Reductions by 50 percent or more are common. A member who earned a benefit of $856 a month had it reduced to $157. A member who had been working in covered employment since their teens and started a business that later employed 10 employees for almost 25 years had their proposed benefit cut from $1,200 per month down to $330. It is not at all uncommon for a retiree who loses their spouse to find that the GPO will leave them with a survivor's benefit cut to nothing, or to add insult to injury, a dollar or two per month.

What we fear the most is what the future holds if the WEP and GPO continue. The structural unfairness of these issues rears its head in the form of a decreased desire of a public employee to work in any covered positions, thereby reducing both the general productivity of our society and its government services, and everyone's general level of safety. Younger officers are increasingly analytical about the financial effects of entering our profession.

In the midst of the recruiting and retention crisis that we in law enforcement are in the midst of, with no end in sight, the system simply does not have the capacity to have anything else weighing against entering or remaining in this profession. The Ohio PBA is a strong advocate for a repeal of the WEP and the GPO and a leveling of the playing field. We promote that which we always have, which we have been fighting for since our inception, and that is fairness, Mr. Chairman.

Thank you.

[Applause.]

[The prepared statement of Mr. Sakellakis appears in the appendix.]

Senator BROWN. Thank you very much, Mr. Sakellakis.

Sheriff Patton?

STATEMENT OF MALCUM J. "JAMIE" PATTON, SHERIFF, UNION COUNTY; AND BUCKEYE STATE SHERIFFS' ASSOCIATION, COLUMBUS, OH

Mr. PATTON. Good morning, Senator Brown. Thank you for allowing me to present testimony in support of the Social Security Fairness Act, sponsored by yourself and Senator Collins.

I have been in law enforcement for over 34 years, the last 13 years as Sheriff of Union County. In addition to my law enforcement career, I am also a grain farmer, and my farm is in the northern part of Union County. I have been in the Ohio Public Employees Retirement System—LE for the same number of years, and I have worked serving the citizens of Union County.

Since 1984, 40 years, I have paid into Social Security, and I am one directly impacted by the Windfall Elimination Provision. I am one of millions of public-sector employees impacted by the WEP.

Most recently, I was speaking with one of our County Commissioners about giving testimony here today on this important issue. He is another example of owning his own business, a local pharmacy, and for 2 decades in public service as a city council member, in the State House of Representatives, State Senator, and now County Commissioner. He will be penalized for working multiple jobs providing for his family.

If you have paid into Social Security, then why not receive the benefits upon retirement age? No matter what additional retirement systems you have participated in, it surely does not make sense for a public employee to be penalized for being a public servant to their community.

The Social Security Fairness Act would change the Windfall Elimination Provision in the Social Security program. The current formula used by Social Security for workers with mixed careers has a reduced factor in Social Security benefits. The one-size-fits-all formula does not allow for any exceptions. Most individuals who have worked in the private sector and then transitioned into a life of public service are penalized because they have contributed to two different pension systems.

I, as an appointing authority, struggle to find able, capable, and willing persons to fill vacancies at my agency. This WEP is an obstacle that should not stand in the way of qualified individuals as employees or elected officials.

Again, I would like to thank you for the opportunity to participate in this discussion that affects many American workers now and in the future.

Thank you.

[Applause.]

[The prepared statement of Mr. Patton appears in the appendix.]

Senator BROWN. Thank you, Sheriff.

Mr. Jordan, welcome.

STATEMENT OF CARL JORDAN, PENSION AND DISABILITY REPRESENTATIVE, OHIO ASSOCIATION OF PROFESSIONAL FIREFIGHTERS, MASSILLON, OH

Mr. JORDAN. Thank you, Senator Brown, and I welcome the opportunity to be able to participate in this hearing.

My name is Carl Jordan, and I served 33 years as a Canton city firefighter, medic, and captain. During that time, I worked a shift of 24 hours on duty and 48 hours off. I worked several jobs during those off-duty hours. I served as a paramedic for a private ambulance company for a period of approximately 5 years. But the second job I had, and cherished most and enjoyed, was being a phlebotomist at Mercy Medical Center, later training as an apheresis technician, and eventually becoming a supervisor for Mercy Medical Center blood donor room, which was eventually taken over by Life Share Blood Donor Services. Both organizations collected blood and blood products that were drawn and utilized in the Stark County area.

After becoming certified as an apheresis technician, I collected platelets, plasma, red and white blood cells to be used by local residents for cancer and a variety of other diseases. I worked for these organizations for approximately 20 years, and I enjoyed the opportunity to provide for both my family and for the Stark County community. I also had hoped that the additional income would help support my retirement when the time came.

I have always been a public-service-minded individual with concern for family and community. I was disappointed to learn that the moneys I had paid into Social Security would be reduced because of a law that limited the amount of benefits I was entitled to receive. I was always taught by my parents that if I worked hard and kept my nose clean, good things would happen for me. I can see now that that is not always the case, as the benefits I should receive from Social Security have been reduced by approximately 25 percent.

It is my hope that my testimony here today will help those hard-working men and women who come after me receive the shares that they are entitled to as a result of paying into Social Security, as the law requires.

I will continue to serve my community and fellow firefighters for as long as possible and hope that in the future that this improperly titled Windfall Elimination Provision is corrected so that everyone who pays their fair share is treated equally.

I can say as a result of the WEP, I personally will end up having to pay my mortgage on my home for an additional 2½ years as a result of the reduction.

Thank you for the time and the opportunity to present this information for the hearing.

[Applause.]

[The prepared statement of Mr. Jordan appears in the appendix.]

Senator BROWN. Thank you.

Let's start with you, Mr. Steel. You talked about recruitment. I know how proud you are of the people whom you represent, and many of you have described learning about these restrictions for the first time as a slap in the face. Pretty much all four of you said that, one way or the other.

And you mentioned the recruiting crisis. Tell us more about that, and tell us what effect you think this outdated law, or wrongly conceived law, what kind of impact does it have on recruiting law enforcement?

Mr. STEEL. Thank you for that question, Mr. Chairman. Two blocks away you have a memorial. We have a memorial for fallen police officers and a memorial for our fallen firefighters. I will submit to you, none of them joined for the money or the paycheck or the pension. Any applicant who joins, they are not joining for the money and the protection. They are joining to serve their community. And we know that if we fall in the line of duty serving our community, the communities we serve are worth it.

With that said, we have mortgages, we have children, we have grandchildren, we have school fees we still have to pay. We have rent on apartments, we are not immune from inflation. Some of our more senior retirees physically cannot work this job, or to be frank, they are old enough that nobody wants to hire them. They are handcuffed in their ability to pay their basic necessities and needs. This is a promise to those who are joining this department that, hey, after 25 years, if you make it 25 years, this is a promise that we are going to take care of you. When you retire and you go to the next chapter of life, we are going to wish you peace—your mind, your soul, your heart—if you can find it, because it is not easy to find after taking those fire alarms, after responding to those runs. But the least we can do to help recruit you is, we are going to take care of you financially and give you financial security and peace at the end of your journey.

Senator BROWN. And you are hearing from people you are recruiting that they are aware of this penalty and it makes it that much harder?

Mr. STEEL. They are, absolutely. It used to be known that when you joined, if you had a secure pension, if you had something at the end, whether it was real or perceived, you would be fine. These young kids, I give them credit, they are smarter now. They have Google, they research stuff that I did not know. I got my first paycheck, and when I opened it up I was like, "They're paying me for this?" And that is the majority of what we do.

They know. We are pushing it out to our members. We go out and we speak to every recruit in the FOP, and we actively talk about this. We want them to be aware this is something on the horizon for them, and that is why it is important to repeal this.

Senator BROWN. Tell me, when you started in the police department, how many sat for the test? Do you remember?

Mr. STEEL. When I joined Columbus Division of Police, I came on the police on the heels of 9/11. I also graduated college. Nothing in me wanted to be a police officer or firefighter. Growing up in northeast Jersey, when the towers went down, it was a calling. I went to my police test, I went to the fire test—firefighter joke: I passed the police test, not the fire test, so they took me.

[Laughter.]

Mr. STEEL. There were thousands. Applicants, they were lined up literally around the corner. Our sheriff's department gave a test a year ago, and it was about 45 applicants. That is insane. And they are hiring 50? At the Columbus Division of Police, we wanted 50 lateral transfers, we got 13. Young men and women are not becoming public servants like they used to. They are certainly not joining the police department like they used to.

Senator BROWN. Director, based on the lieutenant's comments, how does that difficulty of recruitment now, with fewer people sitting for the test, the awareness that pension isn't what it should be, how does that affect public safety?

Mr. SAKELLAKIS. Well, the lieutenant hit the nail on the head in how analytical the younger generation of officers are. When Brian and I came into this business we did not know what the hell the WEP was, and nobody told us about it, and it really was not a big issue because people really were focused on service, and they still are. But they are analyzing things. They are smart. They are probably more college-educated than they used to be. And they are looking at their future, and they are looking at 10, 20, 30 years down the line. And some of them may make a decision that they are going to lose too much money. Because just about all of us have 1099 employment or outside employment where we are paying that double payment, 12.4 percent into Social Security, and people know they are going to lose a large portion of that later.

I spoke about the capacity. Our system does not have the capacity to have any recruitment problems based on these issues. Anybody who had to purchase toilet paper in April 2020 probably understands capacity, and the supply side of the system and the demand side of the system, and how small changes in both make such a big deal. And I do not know how all of us did, but somehow we found some toilet paper when the stores were empty.

But we are having the same issue in police department recruiting. A small problem like this, other problems like the general respect of the community, and other issues that we have been facing in law enforcement, they add up, and they lead to our crisis that we are in right now. I am sure the sheriff is in the same type of situation.

You asked the lieutenant about how many people came to that test. Lieutenant Steele, you are in a large department in Ohio. I am in an average department. About 90 percent of our employers are roughly the size of where I work, and we were looking at hundreds of people trying to get into just a couple positions that were open when I came in. And now we are lucky if we get 10, 12, 13. It is extremely difficult to find people, and the fact that they are smarter and looking these things up, I think the WEP and GPO are part of that.

Senator BROWN. I ask police officers and sheriffs all over the State—small towns, small and medium-sized cities like where I grew up in Mansfield, the suburbs, big cities—and the number of people who sit for the test, as you know, is unbelievably small. It is harder and harder to find qualified people.

So Director Sakellakis was in my office during Police Week in Washington not long ago, and you made a point in your testimony. You said, "The WEP is one of the biggest misnomers in our business. Earning a small Social Security benefit to supplement the pensions we have earned is not in any way a windfall."

Talk about what you feel like when people use the word "windfall."

Mr. SAKELLAKIS. You know, when I first heard this term, as a younger officer, I never paid much attention to it, and I certainly was not aware of any efforts to repeal it. But now that we are pay-

ing a lot of attention to it, and I hear that word "windfall," it really pisses me off, because there is no windfall here, Mr. Chairman. There is somebody who has earned a few bucks in Social Security, not as much as their neighbor who worked under Social Security their whole life, in a covered position, but a small amount. And to have that reduced by such a large portion is a real problem in our community, Mr. Chairman.

Senator BROWN. Thank you. When I think of the word "windfall," I think it is offensive to anybody who thinks about it, especially if you are a victim of that term in that sense. I mean, I think about you go to the grocery store, prices are up. In many ways you are paying for the windfall for corporate executives. Or I look at what happened in East Palestine, OH, at Norfolk Southern, and those executives laid off a third of their workforce, got bonuses as a result, and compromised public safety. I mean, that, to me, is what windfall is. It is not what generally underpaid police officers and firefighters and bus drivers and others go through, because none of you are paid as well as society should pay you for the work you do.

Sheriff, thank you. Talk to me about, in your county—a very fast-growing county and Jerome Township and all that—talk about some of your deputies and clerical people in the office, how it affects the retirement plans of those who are close to retirement or 2, 3, 5 years from retirement? How does it affect them? Because they know about it now. They can figure out what they are going to get in their retirement.

Mr. PATTON. Yes. Yes. And I think that is the scary part, is you learn of these situations and issues when you get close to retirement, and you cannot take precautions and measures ahead of time. So now that it is more public and there is more knowledge about the issue, they are deciding, do I retire now or do I stay longer? Can I afford to? The issue is, when do I take my Social Security? Do I wait until later in life, on the little bit that I am going to get?

So those are things that I think a lot of folks, as they are getting close to retirement, have to make a decision on. And the ones it impacts who are on a fixed income, who are already retired, are the ones that we feel for now, with inflation.

Senator BROWN. Talk about those recently retired. I mean, this issue has gotten more and more attention. Maybe that is why we now have 59 cosponsors, because so many public employees have talked to their Senators and Congressmen. I think a big reason is that you all have organized. Whether it is FOP, whether it is IAFF, whether it is your union, Director, whether it is the Buckeye Sheriffs, whether it is AFSCME, whether it is AFT or OEA, their members are more and more aware.

For some of your retirees—and you have been Sheriff a while—were they surprised by this? Did they see this coming? I mean, people now know, I think, but did some of your retirees from 5 or 10 years ago, did they know this was happening?

Mr. PATTON. Well, you know, the education piece and the information being shared by associations is getting more prevalent. Yes, they are getting the information and talking to people and sharing

with their legislators to look for changes, look for help, to make a change.

I mean, when you look at the 1977 law and 1983 law or 1984 law, it is antiquated, it needs to be changed. Instead of continuing to kick that can down the road, let's make the change. Let's help retirees now and into the future, and make those changes.

Senator BROWN. Thank you.

One thing I mentioned briefly at the beginning is that you are also a family farmer. I do not think many people know that people who are self-employed—and family farmers are self-employed, obviously—pay both sides. You pay the employer side and the employee side. So how does that work here in terms of explaining this to the public? How does it make the injustice of this, kind of crystalize it in your mind?

Mr. PATTON. Well, I mean, if you pay into a system, you should rightfully receive the benefit because you have paid into it. It is not like you are getting a handout. You have contributed. You should get that.

[Applause.]

Mr. PATTON. Me, personally, I am not asking for a handout. I am not asking for something that I did not earn. I contributed, so why should I be penalized because of the profession I chose, public service, that penalizes me for it?

Senator BROWN. Thank you.

Mr. Jordan, thanks for your service in Canton and the work that you do in the community in Massillon too, and the work that you do as a phlebotomist. People are not really glad to see phlebotomists, though. You have a nice face. You are a friendly guy. No offense, but I do not want to show up in your office.

[Laughter.]

Senator BROWN. You said your parents taught you, in your words, "If you work hard and keep your nose clean, good things will happen to you." Yet it reminds me of a term I have used a lot over my time at the Senate, that if you love this country, you fight for the people to make it work. And if people who work hard—I might talk a lot about the dignity of work, which was a term that I read many years ago that Dr. King used. And Dr. King borrowed, if you will, from Pope Leo XIII, 120 years ago, that all work has dignity, and it is what your parents believed, whether they used the word "dignity" or not. You work hard, you keep your nose clean, and good things will happen.

You obviously did that. Tell me how the 25-percent cut that you figured out you were going to have to endure—did that force you into working longer? Tell me sort of your situation.

Mr. JORDAN. It did. In fact, after retiring from the fire service, I did go to school to become a fire service instructor and taught high school fire science for 5 years after retiring, in an effort to make up for the 25-percent loss in Social Security. It did not quite make it up, because I still feel the effects of that here today. And I think a large portion of firefighters who worked that 24-hour shift and had that 48 hours off—I think a large portion of firefighters work second jobs because the initial income may not be enough to support a family, and pay a mortgage as well.

So I would say that this particular provision affects far more firefighters currently than before, because they are better educated and they know exactly what it is going to take, and the substantial amount each year that needs to be paid in, in order to have it count toward Social Security.

Senator BROWN. As I said, I grew up in Mansfield, and in my 20s a firefighter friend of mine—we used to play poker together, and he owned a pizza shop, and you want to play poker with a guy who owns a pizza shop.

[Laughter.]

Senator BROWN. But he had that 24/48 shift. I mean, he had somebody running his shop, but he was able, because of that schedule, as hard as it is, 24 on and 48 off. So you are saying that sort of situation made firefighters even more likely to get a second job, or to run a business, or something?

Mr. JORDAN. Yes. In fact, it kind of presses you in that direction in an effort to be able to supplement what you are going to be losing as a result of the windfall provision. And they work additional hours probably in an effort to make the substantial amount that is necessary so that it is counted toward their Social Security.

Senator BROWN. What is the training to be a phlebotomist? How much training do you have?

Mr. JORDAN. I started out as a paramedic. I remained a paramedic for 33 years.

Senator BROWN. As a firefighter?

Mr. JORDAN. Yes. And the initial training came through the paramedic program. And you prove to be pretty proficient at it, being able to start IVs in moving vehicles. So you do get pretty proficient at it, and hospitals know that.

Senator BROWN. I would even be less glad to see you because of how proficient you are.

[Laughter.]

Senator BROWN. So I guess you would—okay; it makes sense.

Mr. JORDAN. So I would say that mostly my experience came from being with the fire department and riding the ambulance. In fact, I spent my first 10 years with the fire service riding the ambulance, and that is a 24-hour job. You needed that 48 hours off to recover.

Senator BROWN. Thank you. This more or less concludes the first panel, but I thank you again for your service.

I would like to ask you one other question, if you would like, if there is anything—because this is an official hearing, as I said, and it is going to be transcribed and in the record. And Jewel and Athena—who have joined us from the committee in Washington, will take this back. Are there any additional thoughts any of you would like to say, knowing it will be part of the additional record? Do you want to add anything, Mr. Steel, or Director Sakellakis? If you want to just add anything briefly, feel free.

Mr. STEEL. Mr. Chairman, I would just like to thank you and your colleagues for the support. At the end of the day, police officers, firefighters, we just want to know that what we do means something and we will be taken care of. Again, just the fact that so many support this bill, we are definitely appreciative.

Thank you.

Senator BROWN. Thank you. We have got to do more than declare a police week.

[Applause.]

Mr. SAKELLAKIS. Mr. Chairman, I would also like to thank you for being at the forefront of this issue for many years. This is not something that you just came up with this year, when it started to get popular. You have been in the trenches on this issue for a long time, and we appreciate that.

And if there is one thought that I could leave the committee with that you would have on the record, it is that we do not want to be treated differently than anybody else. We earn a certain benefit. We believe that we should not have that cut just because we worked very hard for our whole lives.

Thank you.

Senator BROWN. Sure. Thank you.

[Applause.]

Mr. PATTON. Ditto what they said. You know, let's fix this issue that is long overdue and not let politics get involved in it and cloud it. Let's fix the issue, because it is for our public safety workforce, our teachers, and it is an easy fix. It needs to be fixed.

Senator BROWN. Thanks for saying that about politics. One of the committees I sit on is the Veterans Committee, and it is probably the least partisan committee in the Senate because it is the question of, are you fighting for veterans or are you not? And you do not ask somebody at the VA if you are a Republican or a Democrat. We just serve them, and that is the whole idea here.

Mr. PATTON. Well, as a Republican Sheriff, I am excited that we got 10 Republicans.

[Applause.]

Senator BROWN. Me too.

Mr. Jordan?

Mr. JORDAN. Yes. I would just like to thank you for the opportunity to participate in the hearing and let you know that firefighters support those who support us. And you have always done that, and we are very appreciative of that. And firefighters will continue to support the communities that we serve. Even though there are entities like this that cause us problems, it will never prevent us from providing the service to the community that this community deserves.

Senator BROWN. Yes, and I doubt that you hear from police officers or firefighters, that they ask your political party either, when you come in.

Mr. JORDAN. Right.

Senator BROWN. Thank you.

We will take a—let's say, 10-minute break. But I really need 10 minutes. I do not need 20. So bathroom, whatever you want to do. I drink a lot of coffee, so I need a break. I will see you in 10 minutes.

[Whereupon, the subcommittee was recessed for 10 minutes.]

Senator BROWN. Welcome back. If people want to take your seats. Thank you to the first panel, especially, for being here and the insight you gave us, a slightly different perspective of the same issue.

We heard from first responders, the impact they have from this, but it is not just, obviously, firefighters and police officers who are affected. We know that teachers and librarians and nurses and snowplow drivers and trash collectors and custodians and many more local and State workers have just a similar impact. Many came up to me from very different professions. School districts, local school districts, local governments, libraries came up during the recess.

We are facing a serious teacher shortage in Ohio. Classrooms are overcrowded. Too many schools rely on poorly paid, long-term substitutes. Too many students are slipping through the cracks. None of us would be where we are without one special teacher. I think most of us can look back on one or two or three teachers. I went to Brinkeroff School in Mansfield, and Johnny Appleseed Junior High, and Mansfield Senior High School, and I can think back on a special teacher in each of those schools.

In a global economy, we need to have the very best teachers we've got, but this outdated law is making recruitment and retention more difficult. In testimony submitted for the record, both the National Education Association and the American Federation of Teachers cited WEP and GPO as key barriers. Those are the two organizations that represent almost all Ohio teachers.

We will hear from three women today whose entire careers have been of service to children.

Thank you. Your role in this society is every bit as important as police and firefighters, and the impact you have is so important, long-term.

I will introduce our three witnesses, and we will get started.

Barb Ward is a special needs bus driver for Fairland local schools, and she lives in Lawrence County, and perhaps had the longest drive up here, coming up Route 23, so thank you.

Diane Gibson is a retired teacher from Cincinnati public schools. She lives in Cincinnati. She is with the American Federation of Teachers.

Cheryl Williams is a school secretary at Bailey Elementary School in Dublin—not quite as long of a drive—and was the Ohio Education Association's 2024 Education Support Professional of the Year.

[Applause.]

Senator BROWN. We will start with Ms. Ward. Tell us your story, and go for it.

Thank you.

STATEMENT OF BARB WARD, SPECIAL NEEDS BUS DRIVER, FAIRLAND LOCAL SCHOOLS; AND MEMBER, OHIO ASSOCIATION OF PUBLIC SCHOOL EMPLOYEES (OAPSE/AFSCME LOCAL 4), PROCTORVILLE, OH

Ms. WARD. Thank you, Senator Brown, for this opportunity.

I will tell you a little bit about my story. My mother was the first woman bus driver hired at a pair of local schools in Lawrence County, OH. That is clear down at the bottom of the State. She was essentially, in the beginning, brought into that school because of the way they were treated down there. She drove 13 years and was diagnosed with cancer. And I had four children, was married

with four children at the time, and she said, "I want to teach you to drive the bus while I still can." And I said, "I ain't driving no bus."

Okay. So here I am, 44 years later.

[Laughter.]

Ms. WARD. I have driven the backroads of Lawerence County with special needs children. I have been on the special needs route since the late 1980s, and that is where my calling was. And I have driven special needs kids for all those years. At times, my route was over 200 miles a day, hauling kids from our district to neighboring districts to the schools and the classes that they needed.

My husband and I, in fact, today, June 7th—this is kind of ironic—was our anniversary. We would have been married 55 years today, had he still been here.

[Applause.]

Ms. WARD. I lost him in 2014 to brain cancer, and I have been drawing his survivor's check for 10 years now. I am getting ready to retire in August, after 44 years. I am 73 years old. Driving 200 miles a day is getting a little much. And down home you have the river fog and dark mornings, and usually I do not get my kids to school before it gets daylight in the winter months. So it is time for me to hang it up, as bad as I hate to, because I love my job and I love my kids. But it is time.

But the bad thing is, when I retire in August, I lose two-thirds of my husband's survivor checks. I will go from a little over $2,000 a month to $500. I am leaving $1,600 a month on the table. That is a hard decision. It is hard for me.

You know, my home is paid for. That is a good thing. But my job was a second income—we have always had two incomes—a second income to keep us going, to keep me going. And to have it cut that drastically is just overwhelming.

I am not a public speaker. I am a bus driver. But that is my story. This offset is what got me active in my union, what made me an activist. I have been on OAPSE State executive boards since 2000, and I have fought to get this. I have petitions here with over 10,000 signatures on these petitions, Senator Brown, of people.

We need help. We need this changed. Thank you.

[Applause.]

[The prepared statement of Ms. Ward appears in the appendix.]

Senator BROWN. That is what activism is all about.

Before we get to the serious questions and before Ms. Gibson, I am trying to do the math here. So, you drove 44 years, which means that you got a driver's license at 12 in Lawrence County.

[Laughter.]

Senator BROWN. I did not know you got a special driver's license exemption. If you live in Ohio, you can drive before you are in your teens.

Ms. WARD. That is right; horse and buggy.

Senator BROWN. Your mother would be so proud of you.

Ms. WARD. Thank you.

Senator BROWN. Ms. Gibson, thank you for joining us from the Cincinnati, OH Federation of Teachers.

Thanks for the work you did in the classroom.

STATEMENT OF DIANE GIBSON, RETIRED TEACHER, OHIO FEDERATION OF TEACHERS, CINCINNATI, OH

Ms. GIBSON. Thank you. Thank you, Senator Brown, for inviting me to testify at today's hearing on the Government Pension Offset, GPO, and the Windfall Elimination Provision, WEP. I appreciate your leadership on this issue, especially your efforts to pass the Social Security Fairness Act, which would ensure that public-sector workers receive the full benefits they deserve.

My name is Diane Gibson. I am a retired member of the Ohio Federation of Teachers. I spent 30 years teaching in Cincinnati Public Schools, and I spent 10 years teaching in the Berkeley County school district, which is in the Charleston, SC area. I am grateful to be able to share my story. These provisions have hurt so many retired public service workers. Hopefully my testimony will shine a light on what the GPO and the WEP have meant for educators.

I come from a family of teachers. My father spent 30-plus years teaching in Kentucky public schools; he even drove me to my job interview with Cincinnati public schools. That was before GPS.

[Laughter.]

Ms. GIBSON. In my junior year of high school, inspired by my favorite high school teacher and my dad, I decided that a career in the classroom was for me. My parents did everything they could to ensure that I finished college and obtained my teaching license, despite family tragedy. My family was shaken to the core when my sister, who was a divorced single parent to my nieces, 3 and 6 years old at the time, died of cancer. I was more than ready to quit school and help take care of them, but my mother and father, who was still teaching at the time, said, "No, finish your degree. We will manage."

Later that school year, my mother passed away during open heart surgery. Despite these tragedies that forever shaped us, my family and I managed to get through this time, and at 22 years old I started teaching for Cincinnati public schools.

As a Cincinnati public school teacher, I taught family and consumer science, better known as "home economics," and I also taught health to high school students at Withrow High School, Taft High School, and Aiken High School, and also worked as an auxiliary teacher serving other schools. It was hard work, but I always wanted my class to be a positive experience for my students. I was often running to Kroger's to buy extra supplies. I remember a student telling me I could not leave until she finished high school. To this day, running into former students is a joy.

I lived in the communities I taught in, which was wonderful. When my husband and I adopted our daughter, Olyve, we had students drop in to visit during my maternity leave.

After a 2010 move to South Carolina, I worked as a teacher in the public schools my daughter was enrolled in. My husband, having finished his master's degree, worked as a social worker. I had left the Cincinnati public schools after 30 years of service. In many ways, we were on track to eventually retire in a place we took family vacations to.

Then tragedy struck again. My husband died of a heart attack the night of our daughter's prom. We were waiting in the parking lot to pick her and her friends up. She was 17, and he was 54.

When you are overwhelmed with grief and have no family near you, there is much to handle. It is like wading through cement. There are bills to pay and affairs to manage, all while grief consumes you in a heavy fog. But there are some things that remain clear: going to the Social Security office and being told that GPO had completely eliminated any survivor's benefit I qualified for as a widow; learning that, despite working 10 years in South Carolina public schools, WEP prevented even a modest Social Security benefit; scrambling to make the mortgage payments; pleading with my daughter's university president for more scholarships and more flexible payment arrangements; forgoing household repairs, like fixing my air conditioning, which in South Carolina is not something you forget; and ultimately reentering the workforce after 40 years of teaching.

I do not want to seem like I am complaining. I strive to see the positive side of things. I have had a career in education that I am genuinely proud of. But I cannot ignore the fact that GPO and WEP have left me without any real form of Social Security benefit, aside from enabling my Medicare coverage. This is all despite being widowed and my late husband and I both having paid into Social Security.

I am not alone in facing WEP and GPO. As an active member of the Cincinnati Federation of Teachers' retiree chapter, I meet others in my same situation all the time. WEP and GPO are hurting retired educators and making it hard for the schools we spent our careers in to attract teachers at times of record teacher shortages. Congress must finally act and pass your bill, the Social Security Fairness Act, so that educators, law enforcement, firefighters, and their families can finally receive the full Social Security benefits they deserve.

Thank you.

[Applause.]

[The prepared statement of Ms. Gibson appears in the appendix.]

Senator BROWN. Thank you, Ms. Gibson. I hope that Olyve is doing well. Good to see you.

Ms. GIBSON. She is in nursing school. She is doing well.

Senator BROWN. Glad to hear that.

Ms. Williams, welcome.

STATEMENT OF CHERYL WILLIAMS, SCHOOL SECRETARY, BAILEY ELEMENTARY SCHOOL, DUBLIN, OH

Ms. WILLIAMS. Good morning. Thank you, Senator Brown, for hearing from the educators today.

My name is Cheryl Williams. At 61 years old, retirement is certainly on my mind. I am a proud public school employee who, unfortunately, will be penalized by both GPO and WEP because of my chosen career path. It is critical that we pass the Social Security Fairness Act.

I speak today, not only for myself, but on behalf of all education support professionals in Ohio. ESPs are commonly known as the classified staff in our schools. We like to be identified as education

professionals in the following nine categories: clerical, custodial and maintenance, food services, health and student services, para-educators, security, skilled trades, technology, and transportation. This includes K–12 and higher education.

Statistically, 81 percent of ESPs are female, 84 percent work full time, and the average age is 53 years old. Many ESPs work more than one job and are contributing to Social Security for those wages earned.

In Ohio, the average ESP salary for the 2022/2023 school year was $47,453. According to MIT, the living wage for one adult in Franklin County, OH is $43,189. I can tell you that after 23 years as an educator, currently as an elementary administrative secretary in Dublin, I am just under the State average and barely above the survival line at $46,302 last year, according to my W–2.

The Windfall Elimination Provision disproportionately affects low-wage earners and women, which is why it is so important for educators that we repeal this harsh penalty that was passed in the 1980s. WEP deprives us of the Social Security benefits we have earned simply because we have a pension from decades of dedicated public service. According to my own recent Social Security statement, it takes 30 years of "substantial earnings" to be exempt from WEP. I started my career in public education in 2001, after working for nearly 24 years in the private sector, where I earned over half a million dollars in Social Security taxable income, and I am 6 years short from exemption.

The Government Pension Offset penalty will also affect me as a spouse of a retired United States Postal Service letter carrier who also receives a Social Security disability pension due to a severe back injury he received while performing his job. My husband Dan delivered mail and packages for 27 years and was the primary wage earner for our family for more than 40 years. Should he pass before me, I will have to deal with these unfair GPO calculations to reduce the benefits he earned through many years of hard physical labor.

We are a family that has dedicated our lives to serving our communities. Our daughter is a high school counselor, and our son is a high school custodian. It is my utmost hope that the Social Security Fairness Act overturns these antiquated penalties so that they do not have to endure these same worries as they look forward to their own retirement.

Thank you.

[Applause.]

[The prepared statement of Ms. Williams appears in the appendix.]

Senator BROWN. Thank you, Ms. Williams.

Your comments about your husband as a letter carrier made me think the subject of this hearing today is all about pensions. No real discussion from anybody about the toll on people's bodies. I know the equipment firefighters carry every day, and what that means to their physical well-being in 20 and 30 years; the police officers, and so many of them have knee injuries and shoulder injuries; the letter carriers carrying heavy mail bags and expected to show up snow, rain, or gloom of night.

When I talk about the dignity of work, it is so important, the wear and tear on your body. You are still a young woman, but still the wear and tear on your body, Ms. Ward—and I just do not think we ever talk enough about this. Teaching is not an easy physical profession either—on your feet all day. So it should be part of all these discussions.

And when I work to get that 60th sponsor and work to push this bill through, I will be talking about some of those issues, the wear and tear on people's bodies.

So, thank you.

Ms. Ward, let me start with you. First, maybe not the most important question, but your mom, when she started the union, got the union in in your school district in Lawerence County, was it OAPSE/AFSCME? Was it the same union as now?

Ms. WARD. Yes.

Senator BROWN. Congratulations, coming from that proud heritage.

Talk about that decision. You said you are 73. I would not have said that, but you said it.

Ms. WARD. I did.

[Laughter.]

Senator BROWN. You talked about the extreme choice that you made, how hard that was. Can you sort of teach us what your mind was thinking as you went through that decision process?

Ms. WARD. Well, I would have probably retired sooner if I was not leaving all that money on the table. But I love what I do, and like I said, I just felt like all these years my mom is still taking care of me. But it was always a passion for me. I love my kids, all special needs kids, and now some of their children I am hauling. So I have hauled them from first grade until they graduate. I go to their graduations. I know their families. I have got two mothers right now who are absolutely begging me not to retire because they know that their baby is not a bus baby. And I love them. I love every one of them. And it is hard.

But the wear and tear on my body, like you are saying, 200 miles a day, in that bus, on the backroads. I go from the Gallia County line. A few years I went actually down into Scioto County because I had two deaf children who went to school at Greenville.

Senator BROWN. So all the way across Lawrence County.

Ms. WARD. So I drive completely across Lawrence County, up through a few hollers, because I have to go get those kids, wherever they live.

Senator BROWN. City slickers here do not know the word "holler."

[Laughter.]

Ms. WARD. Like I said, I am from down on the river, and you guys do not look over me. Hollers and hilltops. I got my paperwork and filled it out 2 weeks ago to send it in for my retirement. That is how I got my numbers. And it is just devastating to work a lifetime, put your heart and soul in public employment for those kids, and to be punished for being a public employee.

My husband was a construction mechanic, and he was a workaholic. He would cash in his vacation because the car needed repairs or—you know, we had four kids, and there was not much opportunity of saving money. But he was a workaholic, and he worked

long hours. And working on heavy equipment, you are not inside. He worked outside in the cold, and he fought hard to make sure that me and the kids were taken care of. So that is our money we paid into that.

[Applause.]

Senator BROWN. That is something I have never done at a Senate hearing, and that is 44 years of service. Three generations of kids for sure, and just everybody has got to clap for that.

[Applause.]

Senator BROWN. In this era in Washington, I might get in trouble for doing that.

Thank you. Thank you for your comments.

Ms. Gibson, you graduated from Kentucky State.

Ms. GIBSON. Yes, I did, an HBCU.

Senator BROWN. HBCU, a Historically Black College and a really good school.

Ms. GIBSON. Yes.

Senator BROWN. We have an HBCU in Ohio, as you know.

Ms. GIBSON. I know.

Senator BROWN. Wilberforce, center of the State. So you are just out of Kentucky State. Your dad drove you to Cincinnati to start teaching?

Ms. GIBSON. Yes, he——

Senator BROWN. And your dad died young, but he got to see you as a teacher, right?

Ms. GIBSON. Oh yes. He actually died at 81, but it was my mother who passed away when I was in school.

Senator BROWN. Okay. Anyway, the same question I asked her. What goes into your mind when you calculate this and realize at some point in your teaching career that the pension is not going to be what you thought it was?

Ms. GIBSON. Well, one thing I wanted to point out is, I was just really not knowledgeable about Social Security. It was not until I went to South Carolina, which is a State where teachers pay partial retirement in the State teacher system, and then the other part is done in Social Security. So previously I had worked like summer jobs when I was in college, at Christmas time, so I never thought I would have enough quarters to collect Social Security. So, I retired, and we moved to South Carolina, and I decided to work in schools, and that is when I was paying into the Social Security system, kind of full-time.

So, after my husband passed away, I went to check on benefits for my daughter, who was going into her senior year. And I realized I had enough quarters. And I just happened to ask the gentleman who was giving me information for her, and he said, "Oh, you will never get Social Security. You have a pension." I was like, "Oh!"

So I was kind of late getting into the knowledge of Social Security benefits.

Senator BROWN. Thank you.

So do teachers now, young teachers, people thinking about I want to be a teacher in Cincinnati or Hamilton or Columbus or Shelby or wherever, do they think more about how this is going to have an impact than they did when you started?

Ms. GIBSON. I think young teachers are really smart and savvy about their money, about their income. You know, I started teaching and I was like, "Oh, I got a contract." I did not think about it like they do. "It will pay my rent, it will pay my bills," and I went on with my life.

Well, I think young teachers are looking at other options to retirement, so they are more, I guess, committed to what and how they will be paid. And young teachers—I have worked with young teachers who quit in the middle of the school year, like, from behavior to whatever, and money. They just——

Senator BROWN. It is a hard job.

Ms. GIBSON. Yes.

Senator BROWN. I remember years ago in your town, I was in Cincinnati at a diner, I think, and I met a young man who was maybe mid to late 20s. And he had gotten his apprentice card. I think he was a pipefitter. I do not remember which trade. But he had gotten his apprentice card, and I was just talking about the benefits of the union. And he was talking about his retirement, not that he was close to retirement, just what that meant, through the collective bargaining process. And I just thought, you know, how many 29-year-olds—this is 25 years ago—how many 29-year-olds think about that?

But that is one of the things the union does. I think the AFT does it well. I think the NEA does it well. I think the national FOP, I mean, I think they really do. You really want to be aware of this because you are giving up money today at the bargaining table to have this pension.

Last thing. If we passed this bill, I know what it would mean to Ms. Ward. She said, "Pass this by August, and I will retire."

[Laughter.]

Senator BROWN. I do not make promises with my colleagues over the right things. But what would this mean if we could fix this in the next year or 2? What would it mean to your life?

Ms. GIBSON. It would mean a lot. I just moved back to Cincinnati in 2020, during COVID. I downsized, sold my home, and came back. As you all saw—the little thing about my air conditioner. You just get through stuff, and you sacrifice, and you have a few little setbacks, but it would happen a lot. When a family member or relative dies and you are in a home, bills do not stop. Mortgages do not stop. So, once you have a two-income household and you become a one-income household with a daughter going to college—and you know, I am trying to get payment arrangements. We did not always qualify for financial aid like that, but we got through. It would help a lot.

Senator BROWN. And where is Olyve in nursing school?

Ms. GIBSON. Actually, Olyve graduated from Claflin University in South Carolina with a degree in psychology. She got back here and works for alcohol and drug counseling. And so, she——

Senator BROWN. House of Hope, by chance?

Ms. GIBSON. No. She works at UMADAOP, the Urban Minority Alcoholism and Drug Abuse Outreach Programs. And she is currently at Galen University, and she is doing very well in nursing. I am very proud of her.

Senator BROWN. I imagine if we fix this, it will set her mind at rest too——

Ms. GIBSON. Yes.

Senator BROWN [continuing]. Knowing her mother is going to be able to do better.

Thank you.

Ms. Williams, congratulations again on the recognition you received for Professional of the Year.

Ms. WILLIAMS. Thank you.

Senator BROWN. I think I asked the director this on the first panel, from Medina. What do you think of when you hear the word "windfall"?

[Laughter.]

Senator BROWN. That's enough.

Ms. WILLIAMS. Well, as a firefighter said before me, I would say, "What windfall?" I have my documentation. You know, Social Security was kind enough to send this to me, and share with me that I have earnings not covered by Social Security. So while I was here this morning, I did a little bit of a math from the documents that I have. So let's just go with—I was all about some data and numbers earlier.

When I say "what windfall?" at 62, Social Security says that I will be entitled to $1,151 a month. SERS says $1,128 a month. That is a total of $2,279. Franklin County, OH, for one adult—and this is a great living wage website. MIT has developed it, and if you are interested in numbers like I am, you can find that information. Franklin County says $43,189 to survive, with one adult, in Franklin County. I live in Grove City. Twelve months of my pension, combined, if I got it all, would be $27,351. I am $15,837 away from survival on my own.

My husband's pension—I will be facing the two-thirds cut. It will not get me to what it takes to survive in Franklin County. So choices will have to be made when and if I retire from years of public service.

Senator BROWN. And you worked all your life.

Ms. WILLIAMS. I have worked all my life, sir.

Senator BROWN. What was your first job?

Ms. WILLIAMS. Actually, my first job was right out of high school. I worked at a health spa, so exercise at work. I do not do much of that. But after that, ironically, in 1983, I began working for a very large screen-printing company here in Franklin County. Our largest client you might have heard of was Victoria's Secret. And so, I dedicated 17 years of my life to helping grow that company, from being the third employee to being one of the largest screen-printing companies in the Midwest. My boss sold the company. He became a millionaire and I became unemployed.

Then 9/11 happened, and as cliché as it may sound, it pulled at my heart. My daughter was in college at Bowling Green State University to become a teacher, and I decided I wanted to be like her when I grew up. I started by volunteering in my son's school. I started on Friday mornings to help get the Friday folders ready.

That teacher was having a difficult pregnancy, and it came to me volunteering as many hours as I would give when I then took the civil service test in South-Western City Schools. And in October

2001, I became a 3-hour cook in South-Western. I was really close to going to Kroger's and listening for the beep. But I decided that working in the schools was what I wanted to do, and 3 hours a day gave me the opportunity to still volunteer at my son's school.

Many of us education support professionals are in these jobs because, like Ms. Ward said, we love what we do: taking care of our babies every day so that they are ready and prepared to go into the classrooms, to be the best that they can be. We are the first to arrive. We are the last to leave. We make sure that everything is taken care of. And hopefully you heard, through some of my testimony, that we are not in it for the money. Nothing could be farther from the truth.

But to also feel like you are at the end of your career, like Ms. Ward, where you have dedicated your entire life to taking care of other people's children, to be worried about survival on your own is shameful.

[Applause.]

Senator BROWN. I would give you three the same opportunity I gave the four gentlemen earlier. This is a public hearing. It is a public record. It will be part of the Finance Committee record forever. And just your closing thoughts, anyone who has one.

Ms. Ward?

Ms. WARD. Thank you all for listening to my story today. I have a daughter who also works as a librarian in public schools. I have a granddaughter who is a school psychologist for Vinton County schools. I helped to raise her and helped her through school.

This issue is very important to me. I have fought for it since the mid-1990s, when I realized what an impact it would have on me and my fellow school employees around the State of Ohio. Senator Brown, thank you for giving me the opportunity to share my story today.

[Applause.]

Senator BROWN. These children you have been driving, they will still see you at their graduations even though they are not going to see you on the bus anymore. School is out in May?

Ms. WARD. Yes. They are a little upset about that, the parents more so than the kids, I think. But my special needs kids, like I said, I have watched them from first grade until they graduate.

I've got a little boy, Daniel, who is a junior this year, and he lost his father last Thanksgiving. His dad was cutting wood and had a heart attack. And Daniel was a very quiet child, and he has come out of his shell a lot just the last few years, to where he would give me a fist bump when he got off the bus. And a few of the special needs kids at school—things like that let you know you have made a difference, because they are acknowledging you. He gave me a fist bump, and I was so afraid when he lost his dad that that would be a setback. But he has reached out to me even more. And it was hard to leave him with just a year left before he graduates. But I promised him and his mother that I would be at his graduation. And I will be there.

[Applause.]

Senator BROWN. Thank you.

Ms. Gibson, anything you would like to add?

Ms. GIBSON. First of all, I would like to thank you for your kindness and your respect for our professions here today. You know, we work hard, and it does seem like people, politically or whatever, that they do not care. But I really appreciate it, and I am sure other people in this room greatly appreciate it too.

[Applause.]

Ms. GIBSON. And the Windfall Elimination Provision and the GPO, I kind of became aware of it when I worked somewhere. I worked in a job in a school district for 10 years when they took out this provision. I still think there are a lot of people who do not even know about it, like it is a situation, if it does not affect them, they may not know.

So I look at the news a lot, and I am just saying, you do not quite hear certain things about what is affecting firefighters and teachers. These are public servants. If my house burns down, I am going to call somebody from the fire department if it is burning.

So these people help people every day—teachers and police officers—but I do not think a large part of the community even knows what this is, or that it exists. Because I have friends who are like, "What is that?"

Senator BROWN. Thank you.

Ms. Williams?

Ms. WILLIAMS. Senator Brown, I echo the sentiments of the ladies before me. On top of the lack of respect that we often feel in the field of education, by just merely doing the careers that we love, to have to worry about our basic needs and our quality of life is not fair. And we sincerely appreciate all of your efforts to restore, repeal, get rid of this horrible, antiquated system that robs us of that dignity.

So thank you. Thank you for all that you are doing.

Senator BROWN. We are not done. Thank you.

Ms. WILLIAMS. Amen.

[Applause.]

Senator BROWN. I will close with a few comments, based on what I have heard. Yesterday I was in Akron, in Garfield High School, at the school that feeds Maplewood Career Center. And we go every year. We did 50 of them this year, started about a decade ago. We do these manufacturing camps around the State where we work with local businesses and local school districts for a week of summer camp, to teach kids about making things. And we target fourth, fifth, sixth, seventh, and eighth graders. So young kids, really impressionable.

And I talked to them yesterday. There were about 10 kids. And they visited GOJO, which makes Purell, and makes soap—you know that product. They visited a plant that cuts metal. And they were pretty excited about stuff. And I just asked them to talk to me about stuff, for about 20 minutes. One of them asked a question, and kids ask really simple questions, but they had a lot more depth. He said to me pretty much, more or less, what makes the world go around, in a "how do you do this every day" kind of thing.

And I just thought, I said to them—and the superintendent was there—I said, "No offense to the Superintendent, but it is not really the Superintendent who makes this work. It is the teachers and the teachers' aides." And I was thinking about it; it is not the Chief

of Police, it is not the President of the United States, it is not the CEO of a company. It's the workers.

And that is why I say, if you love this country, you fight for the people who make it work. And it is the people. Those are the people who are losing their retirements. This is not the CEO of a big company who is losing. I mean, it never works that way. So your conversation, your discussions, were so helpful that way.

You know, I hear some politicians—well, you said, Ms. Gibson, that people just do not really know what this is all about, and I think you are exactly right. I mean, I have heard politicians in Washington, they think that public employees, they get these big pensions, some sweetheart deal.

[Laughter.]

Senator BROWN. It is an excuse to justify their inaction. They give tax cuts to rich people and then they do not take care of the people who make the world go around. So that is why I am so appreciative to you.

The "windfall" term—I asked a number of you what you thought about that term, and I was not surprised at the answer, but that is so right-on about this.

And I will close with this. There is considerable advocacy all over. Thanks for FOP. Thanks for the Buckeye Sheriffs. Thanks for the NEA and the AFT. Thanks for other groups that are weighing in here. We have testimony from the organizations, from AFSCME, from AFT, from Ohio FOP, from OEA, the National Association of Retired Federal Employees—we have not talked about them quite as much—law enforcement, some of the 31,000 members of the National WEP and GPO Repeal Facebook groups. Some of you are active there. But they reach beyond the unions representing them. That is so important.

As I promised you at the end of your comments, Ms. Williams—this has taken too long already—we are not giving up until we fix it.

The committee is adjourned.

Thank you.

[Applause.]

[Whereupon, at 12 p.m., the hearing was concluded.]

APPENDIX

ADDITIONAL MATERIAL SUBMITTED FOR THE RECORD

PREPARED STATEMENT OF HON. SHERROD BROWN, A U.S. SENATOR FROM OHIO

This is a unique day for the subcommittee, getting out of Washington and coming to Ohio. I always say the best ideas don't come from Washington, they come from Ohio.

That's why I'm looking forward to hearing today from our seven Ohio witnesses, who will share the stories of their lives and their careers, and how their retirement security, and that of their colleagues, is threatened by two old provisions that unfairly cut the Social Security benefits they've earned over years of hard work and service.

First, I want to thank the Columbus Firefighters Local 67 for hosting us here today, and thank you to the officers from the Columbus Police Department that are here.

And the rest of you have come from near and far: you work in our fire halls, our police stations, our schools, our parks, our libraries, and more. You collect garbage and drive buses and keep our streets safe. Thank you all for your commitment to public service.

If you look around this room, you will see that the combined years of service you all bring totals thousands of years of service to Ohio and to this great Nation. Thank you.

The witnesses we're about to hear from, and the people here in this room, are all dedicated to the communities you serve. You're teachers, firefighters, police officers, sheriffs and deputies, nurses, dispatchers, bus drivers, school support staff, municipal employees, and more.

You didn't go into this work to get rich. You did it because you all heard the call, in one form or another, to make your communities a better place for everyone.

And it's absurd that for decades now, two laws have punished you and your work by cutting the Social Security benefits that you all have earned throughout your lives.

Social Security is a bedrock of our middle class. It's retirement security that Americans pay into and earn over a lifetime of work. Workers count on it to be there for them when they retire.

I'm committed to strengthening Social Security. And that starts with addressing these two old, unfair rules, which prevent more than 3 million Americans and more than 270,000 Ohioans—some of whom are here today—from receiving the full Social Security benefits you've earned.

The laws also punish people who want to start a career in public service. We have a serious problem recruiting and retaining workers—whether it's cops on the beat or teachers in classrooms. And these laws discourage people from entering service as a second career.

Imagine a young woman who leaves military service and wants to become a cop, only to be told that in addition to the daily challenges of the job, her Social Security benefits—which she earned—will be slashed.

I have spoken to firefighters who waited years to join the fire department—it is a dream come true for them. But fulfilling that dream shouldn't mean losing the Social Security contributions they've made.

Punishing public servants by cutting the Social Security they earned in other jobs is *not* a good way to recruit and retain. It's a *terrible* way to recruit and retain.

This makes no sense, and it's why I introduced the Social Security Fairness Act.

It's a simple bill with a simple premise. The bill makes sure cops and firefighters and teachers and other public workers get the full Social Security they've earned over their careers.

It's an issue that has a huge impact on your lives, but it doesn't get enough attention in Washington. The people it affects aren't powerful special interests—they're local cops and sheriff's deputies, they're firefighters, they're teachers; they work at our parks and libraries, they pick up our trash, and plow our roads.

You hear the term "windfall elimination" and have to wonder: what is this so-called "windfall" that politicians in Washington are talking about? All you're asking for is what you've earned.

This issue reminds me of the pension crisis, which threatened the pensions of 100,000 Ohioans. Hardly anyone in Washington was paying attention. But those Ohioans put it on the agenda, and they never gave up.

For years, most people in Washington ignored them. And over and over, these Ohioans watched corporations get tax cuts and Wall Street get bailouts. These pensioners weren't asking for bailouts or handouts, and neither are you.

All you're asking for is what you've earned.

We all remember the pensions fight took a lot longer than it should have—but we got it done. And we'll do the same thing with the Social Security Fairness Act.

We've built more support than ever, but we still need one more supporter. Followers of DC inside baseball will tell you that 60 votes is the number you need to break a filibuster in the Senate.

I'm announcing here this morning that we've added Senate Finance Committee Chairman Ron Wyden as a cosponsor, which gives us a total of 59 cosponsors on the bill—59.

As Chairman Wyden put it in his written statement for this hearing: "These Americans chose a life of service; we should not be unfairly penalizing them."

I'm proud that this effort has strong bipartisan support. Senator Cassidy, whom I've partnered with on a number of issues and is a member of this subcommittee, said this in his statement for this hearing: "There is no public policy reason to treat our public servants this way." I agree with my friend and colleague from Louisiana.

We've built real momentum. We'll spend this morning hearing from our witnesses and adding to the already strong case for the Senate to act and to finally restore the full Social Security benefits you've earned.

It's simple: when you love this country, you fight for the people who make it work. That's what all of you spend your days doing, and I won't stop fighting until we make this right.

PREPARED STATEMENT OF HON. BILL CASSIDY,
A U.S. SENATOR FROM LOUISIANA

Police officers, firefighters, teachers, and other State and local workers play critical roles in communities across the Nation. Yet for many, their Social Security benefits are unfairly reduced simply for serving their local community.

State and local governments who provide certain pension benefits can opt their workforce out of Social Security without any input from their employees. But when these workers have second jobs, second careers, or married someone with a job participating in Social Security, they are unfairly punished for a choice their government made.

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are the provisions responsible for these unfair cuts. This is a problem for firefighters, who have an average retirement age of 52 before going on to second ca-

reers. It is a problem for police officers, who have an average retirement age of 55 before going on to second careers. And it is a problem for teachers, as 20 percent of all teachers work a second job at any given time. Nearly 3 million Americans are harmed by WEP or GPO, including many Louisianans.

Louisiana has more first responders by population than any other State in the Nation, meaning our State is disproportionally impacted by WEP and GPO.

Our tens of thousands of teachers are being hurt too. Not too long ago, I met with a retired Louisiana school teacher impacted by GPO. As she cried in my office, she could not understand why she was getting less in Social Security spousal benefits than if she had never worked at all. She felt that she was being punished for educating generations of Louisiana children. There is no public policy reason to treat our public servants this way.

This is why I am proud to be among the 57 U.S. Senators trying to repeal WEP and GPO. Our Social Security Fairness Act (S. 597) would ensure that all retired public-sector workers can receive the full value of the Social Security benefits they or their spouse earned.

Congress is well overdue to repeal these harmful provisions. They should have never become law. We have an opportunity to fix it.

PREPARED STATEMENT OF DIANE GIBSON, RETIRED TEACHER, OHIO FEDERATION OF TEACHERS

Thank you, Senator Brown, for inviting me to testify at today's field hearing on the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). I appreciate your leadership on this issue, especially your efforts to pass the Social Security Fairness Act, which would ensure that public-sector workers receive the full benefits they deserve.

My name is Diane Gibson, and I am a retired public school teacher who spent 30 years teaching in Cincinnati Public Schools and 10 years teaching in the Berkeley County school district in South Carolina. I am grateful to be able to share my story. These provisions have hurt so many retired public-service workers; hopefully my testimony will shine a light on what the GPO and the WEP have meant for educators.

BACKGROUND

I come from a family of teachers. My father spent 30-plus years teaching in Kentucky public schools; he even drove me to my job interview with Cincinnati Public Schools. In my junior year of college, inspired by my favorite high school teacher and my dad, I decided that a career in the classroom was for me. My parents did everything they could to ensure that I finished college and obtained my teaching license despite family tragedy. My family was shaken to our core when my sister, who was a divorced single parent to my nieces, 3 and 6 years old at the time, died of cancer. I was more than ready to quit school and help take care of them, but my mother and father, who was still teaching at the time, said, "No, finish your degree; we will manage." Later that school year, my mother passed away during open heart surgery. Despite these tragedies that forever shaped us, my family and I managed to get through this time, and at 22 years old I started teaching for Cincinnati Public Schools.

TEACHING CAREER WITH CINCINNATI PUBLIC SCHOOLS

As a Cincinnati public school teacher, I taught family and consumer science, better known as "home economics," and health to high school students at Withrow High School, Taft High School, and Aiken High School, and worked as an auxiliary teacher serving many schools.

It was hard work, but I always wanted my class to be a positive experience for my students. I was often running to Kroger's to buy extra supplies. I remember a student telling me I could not leave until she finished high school. To this day, running into former students is a joy.

I lived in the communities I taught in, which was wonderful. When my husband and I adopted our daughter, Olyve, we had students drop in to visit during my maternity leave.

SOUTH CAROLINA

After a 2010 move to South Carolina, I worked as a teacher in the public schools my daughter was enrolled in. My husband, having finished his master's degree, worked as a social worker. I had left the Cincinnati Public Schools after 30 years of service. In many ways, we were on track to eventually retire in a place we'd long taken family vacations to.

Then tragedy struck. My husband died of a heart attack the night of my daughter's prom. We were waiting in the parking lot to pick her and her friends up. She was 17, and he was 54.

ECONOMIC HARDSHIP AND IMPACT OF GPO AND WEP

When you are overwhelmed with grief and have no family near you, there is much to handle. It's like wading through cement. There are bills to pay and affairs to manage, all while grief consumes you in a heavy fog. But there are some things that remain clear:

- Going to the Social Security office and being told that GPO had completely eliminated any survivors benefit I qualified for as a widow.
- Learning that, despite working 10 years in South Carolina public schools, WEP prevented even a modest Social Security benefit.
- Scrambling to make the mortgage payments.
- Pleading with my daughter's university president for more scholarships and more-flexible payment arrangements.
- Forgoing household repairs, like fixing my air conditioning, which in South Carolina is not something you forget.
- And ultimately reentering the workforce after 40 years of teaching.

I do not want to seem like I am complaining. I strive to see the positive side of things. I have had a career in education that I am genuinely proud of. But I cannot ignore the fact that GPO and WEP have left me without any real form of Social Security benefit, aside from enabling my Medicare coverage. This is all despite being widowed and my late husband and I both having paid into Social Security.

I am not alone in facing WEP and GPO. As an active member of the Cincinnati Federation of Teachers' Retiree Chapter, I meet others in my situation all the time.

WEP and GPO are hurting retired educators and making it hard for the schools we spent our careers in to attract teachers at times of record teacher shortages. Congress must finally act and pass your bill (the Social Security Fairness Act) so that educators, law enforcement, firefighters, and their families can finally receive the full Social Security benefits they deserve.

PREPARED STATEMENT OF CARL JORDAN, PENSION AND DISABILITY REPRESENTATIVE, OHIO ASSOCIATION OF PROFESSIONAL FIREFIGHTERS

My name is Carl Jordan. I served 33 years as a Canton city firefighter/medic and captain.

During that time, I worked a shift of 24 hours on duty and 48 hours off. I worked several jobs during those off hours. I've worked as a paramedic for a private ambulance company for a period of approximately 5 years.

But the second job I most cherished and enjoyed was working first as a phlebotomist, then training as an apheresis technician, and eventually becoming a supervisor for first Mercy Medical Center blood donor room, which was eventually taken over by LifeShare community blood services.

Both organizations collected blood and blood products that were drawn and utilized in the Stark County area. After becoming certified as an apheresis technician, I collected platelets, plasma, red and white blood cells to be used by residents who required treatment for various types of cancer and a variety of other diseases.

I worked for these organizations for approximately 20 years and enjoyed providing for my family as well as the community of Stark County. I also had hoped that the additional income would help support my retirement when the time came.

I have always been a public-service-minded individual with concern for family and community. I was disappointed to learn that the monies I had paid into Social Security would be reduced because of a law that limited the amount of benefits I was

entitled to receive. I was always taught by my parents that if you work hard and keep your nose clean, good things will happen for you.

I can see now that is not always the case, as the benefits I should receive from Social Security have been reduced by almost 25 percent. It is my hope that by testifying here today that those hardworking men and women who come after me will not share the same fate that has limited my retirement by a reduction in the benefit's paid out by the Social Security Administration after paying in the amounts required by law.

I will continue to serve my community and fellow firefighters for as long as physically possible, and hope that in the future that this improperly titled Windfall Elimination Provision is corrected so that everyone who pays their fair share is treated equally.

PREPARED STATEMENT OF MALCUM J. "JAMIE" PATTON, SHERIFF, UNION COUNTY; AND BUCKEYE STATE SHERIFFS' ASSOCIATION

Chairman Brown, Ranking Member Tillis, and members of the subcommittee, thank you for allowing me to present testimony in support of the Social Security Fairness Act sponsored by Senator Brown and Senator Collins. I have been in law enforcement for over 34 years, the last 13 years as the Sheriff of Union County. In addition to my law enforcement career, I'm also a grain farmer, and my farm is in the northern part of Union County. I have been in the Ohio Public Employees Retirement System—Law Enforcement for the same number of years that I worked serving the citizens of Union County.

Since 1984, 40 years, I've paid into Social Security, and I'm one directly impacted by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). I'm one of millions of public-sector employees impacted by the WEP and GPO.

Most recently, I was speaking with one of our County Commissioners about giving testimony here today on this important issue. He is another example of having owned his own business, a local pharmacy, and 2 decades in public service as a city council member, State House of Representatives, State Senator, and now County Commissioner. He will be penalized for working multiple jobs providing for his family.

If you've paid into Social Security, then why won't you receive the benefits upon retirement age, no matter what additional retirement systems you have participated in? It surely doesn't make sense for a public employee to be penalized for being a public servant to their community.

The Social Security Fairness Act would change the Windfall Elimination Provision (WEP) in the Social Security program. The current formula used by Social Security for workers with mixed careers has a reduced factor in the Social Security benefit. This one-size-fits-all WEP formula does not allow for any exceptions. Most individuals who have worked in the private sector and then transitioned into a life of public service are penalized because they have contributed to two (2) different pension systems.

I, as an appointing authority, struggle to find able, capable, and willing persons to fill vacancies at my agency. This WEP is an obstacle that should not stand in the way of qualified individuals as employees or elected officials.

Again, I want to thank you for the opportunity to participate in this discussion that affects many American workers now and in the future.

PREPARED STATEMENT OF GEORGE SAKELLAKIS,
DIRECTOR OF ORGANIZATION, OHIO PATROLMEN'S BENEVOLENT ASSOCIATION

Chairman Brown, thank you for having Ohio's police officers at this field committee hearing on Senate Bill 597, the Social Security Fairness Act. And what a place to have this discussion, here in the trenches, at the headquarters of such a great organization that works so hard to represent our awesome Columbus firefighters; the IAFF Local 67, people who, like their brothers and sisters in law enforcement across this State, are so negatively affected by the Windfall Elimination Provision, or WEP, and the Government Pension Offset, or GPO.

My name is George Sakellakis. I am the director of organization of the Ohio Patrolmen's Benevolent Association, a union that represents 8,000 of our State's law enforcement and corrections officers and emergency dispatchers. I am a police officer in my 22nd year of full-time service. I, like many other members who participate in one of Ohio's public pension systems, do not pay a portion of my wages into Social Security. These are what are called "noncovered positions"; jobs which are not covered by Social Security. In return, if we never work in other, covered positions, we won't receive any Social Security benefits at all. Our pensions, potential disability benefits, and other retirement benefits are paid out from their pension fund at no cost to Social Security.

Like a vast amount of similarly situated employees, I have worked in covered jobs before, during, and potentially after, my public service, where we paid the normal contribution rate into Social Security. Many of us have paid into the system through 1099s and self-employment, where we paid the employer's share as well; 12.4 percent of whatever we made went to Social Security. Over the course of a career of earning income in such covered employment, many of us qualify for a modest Social Security pension. However, under current law, provisions of the WEP would significantly reduce the portion of what we should expect to receive, and the GPO would greatly reduce or eliminate the Social Security survivor's benefit, something that many of our spouses would earn from a lifetime of work in a covered position. This is patently unfair to people who have chosen a career in public service and who have also worked hard in other, covered jobs and paid a lot of money into Social Security.

The WEP and GPO are some of the biggest misnomers in our business. Earning a small Social Security benefit to supplement the pension we earned is not in any way a windfall. These employees worked very hard to earn these Social Security credits over the course of many years, just as hard as their friends and neighbors who never worked in noncovered positions. They were excluded from the system through no choice of their own; they had nothing to do with Congress, in the 1930s, excluding them due to constitutional concerns over whether the Federal Government could tax State and local governments. If they had not chosen careers protecting our society with their lives, teaching its children, plowing its streets, working holidays, facing regular on-the-job injuries, experiencing trauma almost daily, and then coming back the next day, and the next, until they earned their modest public pensions, they would be entitled to a full Social Security benefit. For the most part, they work additional, covered employment not because they want to; they do it because they have to, to make ends meet. The WEP and GPO are patently unfair to those who give society the most and make up the very fabric of our communities. The Ohio PBA cannot accept the fact that, because they chose this noble calling, and because they had to bloody their knuckles, go to work after they just got off work, slept less, worked their evenings off, their days off, and kept doing this for many years, enough years to earn a small Social Security benefit, they are punished. We are simply asking to be treated the same as anyone else who has earned the same benefit.

We hear horror stories from our members about the effects of the WEP and GPO on their benefits. Between us and our members and our brothers and sisters at the National Association of Police Organizations, there are tens of thousands of anecdotes about the type of reductions that are occurring. Reductions by 50 percent are common. A member who earned a benefit of $856 a month had it reduced to $157. A member who had been working in covered employment since their teens and started a business that later employed 10 employees for approximately 25 years had their proposed benefit slashed from $1,200 per month down to $330. It is not at all uncommon for a retiree who loses their spouse to find that the GPO will leave them with a survivor's benefit cut to nothing, or to add insult to injury, a dollar or two per month.

What we fear the most is what the future holds if the WEP and GPO continue. The structural unfairness of them rears its head in the form of a decreased desire of a public employee to work in any covered positions, thereby reducing both the general productivity of our society and its government services, and everyone's general level of safety. Younger officers are increasingly analytical about the financial effects of entering our profession. In the midst of the recruiting and retention crisis that we in law enforcement are in the midst of, with no end in sight, the system simply does not have the capacity to have anything else weighing against entering or remaining in our noble profession. The Ohio PBA is a strong advocate for a repeal of the WEP and the GPO and a leveling of the playing field. We promote that which we always have, which we have been fighting for since our inception: fairness.

PREPARED STATEMENT OF BRIAN STEEL, PRESIDENT,
FRATERNAL ORDER OF POLICE, CAPITAL CITY LODGE #9

Chairman Brown, my name is Brian Steel, and I represent the Fraternal Order of Police (FOP), the oldest and largest law enforcement labor organization in the United States. Today, I speak on behalf of approximately 356,000 members who are deeply affected by the injustices of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Since 1997, the FOP has led the charge to repeal these provisions. The current Congress shows unprecedented support for the Social Security Fairness Act, with 320 cosponsors in the House and 53 in the Senate, and the endorsement from the Problem Solvers Caucus. Despite this overwhelming support, our members continue to face the inequities imposed by the WEP and GPO.

The WEP impacts approximately 1.9 million beneficiaries, including 146,000 retired workers in Ohio alone. Law enforcement officers, in particular, bear a disproportionate burden, with studies indicating that 75 percent of those affected are in public safety roles. These officers, who often retire earlier due to the physical and mental demands of their careers, find their earned Social Security benefits unfairly reduced. This reduction persists even when they pursue second careers and continue to contribute to the Social Security system.

I received a few emails from retired police officers sharing their stories that I would like to share. Retired CPD Officer Andrea Barret wrote, "I was one of the first 10 female officers to begin my career as a Columbus police officer assigned to patrol in 1975. Retiring in 2001 after a 26-year fulfilling career, I went to the Social Security division when I was approaching my 62nd year of life. I supplied them with my work experience before, during, and after my time with the division, only to be advised that my pension was too high and would be penalized. Instead of getting almost $800 monthly in prepaid contributions, I receive $190 monthly from the Social Security Administration. This is practically a slap in the face for having worked since I was 15 years of age, told it was all for naught because I chose public service to the community over private service. I pray that something can be resolved to rectify this situation for myself and others similarly situated."

Retired CPD Sergeant Tony Luzio wrote, "Having served 37 years as a proud member of the Columbus Ohio police department, I feel slighted that because I chose to serve my community, I was penalized from receiving my Social Security benefits. After graduating from college, I decided to enter the police academy rather than take a higher-paying job in the private sector. My wife worked for the first 4 years of our marriage, quitting in 1979 to become a stay-at-home mother. At this time, I began working countless hours of special duty to supplement our family income for nearly 37 years before I retired. Upon my retirement, it was a slap in the face to see how little of my hard-earned Social Security I would receive! I'm nearly 73 years old and still working three part-time jobs to supplement my income! The repeal of the WEP would finally allow me to retire fully and enjoy time with my family."

The GPO, while affecting fewer individuals, can have an even more profound impact. Among those affected, 52 percent are spouses, and 48 percent are widows or widowers. Alarmingly, 70 percent of these individuals see their benefits fully eliminated. This denies our eligible survivors the benefits they paid into the system, leaving the funds in the trust fund to pay for someone else's benefit.

This is outrageously unfair. Public employees did not create the current challenges facing the Social Security trust fund. Yet Congress forces us to give up our earned benefits, punishing those who serve the public. We are not asking for special treatment, only for what we have rightfully earned—equal treatment under the law.

The existence of WEP and GPO discourages individuals from pursuing careers in law enforcement, exacerbating the current recruiting crisis. For 40 years, Congress has avoided addressing the long-term viability of Social Security and has instead embraced these unfair provisions. If this scheme were managed by a private entity, it would be deemed criminal.

We urge the committee to act immediately to repeal the WEP and GPO by passing S. 597, the Social Security Fairness Act. Our members deserve fairness, justice, and the benefits they have earned through their dedicated service. I will close with a quote by my dear friend and fellow labor leader President Steve Stein of Columbus Firefighters Local 67: "When you call us, we are coming." You can count on the

men and women of the police and fire service to have your back during times of need. Now we are counting on you.

Thank you.

PREPARED STATEMENT OF BARB WARD, SPECIAL NEEDS BUS DRIVER, FAIRLAND LOCAL SCHOOLS; AND MEMBER, OHIO ASSOCIATION OF PUBLIC SCHOOL EMPLOYEES (OAPSE/AFSCME LOCAL 4)

Good morning, Senator Brown, and thank you for holding this hearing. My name is Barbara Ward. I am a 73-year-old bus driver for Fairland Local Schools, located here in Ohio, in Lawrence County along the Ohio River. I am a proud union member of the Ohio Association of Public School Employees (OAPSE), which is part of AFSCME.

OAPSE represents more than 34,000 members in 480 locals around Ohio. We are cafeteria workers, crossing guards, teachers' aides and instructional assistants, custodial and maintenance workers, school bus drivers and aides, and secretaries in our public schools and other public service agencies in Ohio which provide important services for our children and families.

Ohio is a State that does not contribute to Social Security for its public employees. Some 97 percent of Ohio public employees are covered by public employee retirement systems, including the School Employees Retirement System of Ohio (SERS). After working hard their entire lives and contributing part of their wages to SERS, OAPSE members should look forward to retiring with dignity. Unfortunately, the inequity of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) has had a devastating effect on 2.8 million Social Security beneficiaries nationwide, including over 100,000 Ohioans hurt by GPO alone.

I sit before you today as one of those affected by GPO, but I speak for the many individuals who are harmed by the devastating cuts to Social Security benefits because of the current GPO and WEP provisions. I started working as a public school bus driver 43 years ago. Over those 43 years, I have driven special-needs students back and forth to school, covering 191 miles a day. I make under $30,000 a year as a bus driver. I love what I do, and our household has always depended on a second income to make ends meet. My husband worked as a heavy equipment mechanic, received Social Security when he retired, and I have been receiving Social Security survivor benefits since his passing. This will change when I retire in August because of this unfair law.

My retirement benefit from my 43 years in the school district will be a little over $2,300 a month. Currently, I also receive a Social Security survivor benefit of $2,100 a month. But because of the GPO, I will lose $1,580 of that benefit every month. My husband Ron paid into Social Security for decades. He died of a brain tumor less than a year after he retired and received only a few Social Security checks. My husband thought he was leaving me with a benefit that would allow me to live with dignity in retirement. With my survivor benefit being slashed to less than $600 per month, the GPO would take away the quality retirement I should be looking forward to and enjoying.

I am not alone in being hurt by GPO cuts to Social Security benefits. As of December, the GPO has cut the Social Security spousal or survivor benefit of 103,492 Ohioans. Of these spouses and survivors, 61,382 have seen the GPO wipe out all their Social Security benefit. Because of GPO, they are denied even a penny of spousal or survivor benefit under Social Security. In this same time, the WEP cut the earned Social Security benefits nationwide to 2.1 million retirees, disabled workers, spouses, and children.

The GPO hits OAPSE members particularly hard because it disproportionately impacts low-wage workers, especially women. About 80 percent of public pensioners affected by the GPO are women. Most of these women began their careers expecting to retire with both a public pension and a Social Security spousal benefit. It is a shock when they realize they will not receive a much-needed portion of their expected retirement income. Many are forced to make extreme choices because of the loss of income. The GPO cuts are demoralizing. I and others like me should not be penalized because of our decades of work in public schools.

I believe that it is imperative for Congress to act to eliminate the serious inequities and unintended consequences of the application of the GPO and WEP laws. The

widespread bipartisan support that exists in Congress for making changes to these laws is due to the gross injustices these laws have created.

Senator Brown, thank you for championing public pensioners through your work on the Social Security Fairness Act (S. 597), and I urge Congress to pass this important legislation as soon as possible.

PREPARED STATEMENT OF CHERYL WILLIAMS, SCHOOL SECRETARY, BAILEY ELEMENTARY SCHOOL

My name is Cheryl Williams. At nearly 61 years old, retirement is certainly on my mind. I am a proud public-school employee who, unfortunately, will be penalized by both GPO and WEP because of my career path. It is critical that we pass the Social Security Fairness Act.

I speak today, not only for myself, but on behalf of all education support professionals in Ohio. ESPs are commonly known as the classified staff in our schools. We like to be identified as education professionals in the following nine categories: clerical, custodial and maintenance, food services, health and student services, para-educators, security, skilled trades, technology, and transportation. This includes K–12 and higher education. Statistically, 81 percent of ESPs are female, 84 percent work full time, and the average age is 53 years old. Many ESPs work more than one job and are contributing to Social Security for those wages.

In Ohio, the average ESP salary for the 2022/2023 school year was $47,453. According to MIT, the living wage for one adult in Franklin County is $43,189. I can tell you that after 23 years as an educator, currently as an elementary administrative secretary in Dublin, I am just under the State average and barely above the survival line at $46,302 last year.

The Windfall Elimination Provision disproportionately affects low-wage workers and women, which is why it is so important for educators that we repeal this harsh penalty that was passed in the 1980s. WEP deprives us of the Social Security benefits we have earned simply because we have a pension from decades of public service. According to my own recent Social Security statement, it takes 30 years of "substantial earnings" to be exempt from WEP. I started my career in education in 2001 after working for nearly 24 years in the private sector, where I earned over $500,000 in Social Security taxable income. I am 6 years short from being exempt!

The Government Pension Offset penalty will affect me as a spouse of a retired United States Postal Service letter carrier who also receives Social Security disability due to a severe back injury he received while performing his job. My husband Dan delivered mail and packages for 27 years and was the primary wage earner for our family for more than 40 years. Should he pass before me, I will have to deal with these unfair GPO calculations to reduce the benefits he earned through years of physical labor.

We are a family that has dedicated our lives to serving our communities. Our daughter is a school counselor, and our son is a high school custodian. It is my utmost hope that the Social Security Fairness Act overturns these antiquated penalties so that they do not have to endure these same worries as they look forward to their own retirement.

PREPARED STATEMENT OF HON. RON WYDEN, A U.S. SENATOR FROM OREGON

Thank you, Chairman Brown, for holding today's hearing, and to all the witnesses for participating.

For nearly 90 years, Social Security has been a bedrock program on which millions of seniors and Americans with disabilities rely. Over 65 million Americans receive Social Security benefits today, including 2.6 million children. Without these earned benefits, more than 20 million Americans would now be living in poverty, including 1 million kids.

There is no one in the Senate who understands the importance of this program for seniors and people with disabilities better than Senator Brown. He has been leading the charge in the fight to protect and strengthen Social Security for current and future generations of Americans and battling those who want to privatize the program, raise the retirement age, or advance schemes to otherwise cut benefits.

Today, we're talking about the impact of two Social Security provisions on families: the Windfall Elimination Provision and the Government Pension Offset, also known as WEP and GPO. These provisions affect individuals who receive both Social Security benefits and a pension benefit paid by an employer that did not withhold Social Security taxes from their salary, also known as a noncovered pension benefit.

Those impacted are predominantly public servants: teachers, firefighters, police officers, and State and local government employees.

As the chairman and witnesses on the panels know, one of Social Security's key pillars is its progressive formula: workers who worked predominantly in lower-paying jobs receive a higher replacement rate than those who worked in higher-paying jobs. However, when the Social Security Administration calculates Americans' benefit amounts, it does not include earnings from jobs not covered by Social Security. As a result, those workers currently receive a disproportionately larger Social Security benefit than what they would receive if they had worked in employment covered by Social Security.

To address the inadvertent windfall, Congress enacted the WEP and GPO provisions in an effort to ensure fair treatment among workers who worked in covered and noncovered employment. However, rather than taking into account workers' covered and noncovered earnings when calculating the Social Security benefit amount, the WEP and GPO are a "one-size-hits-all" reduction, slashing Social Security benefits by up to 60 percent. These Americans chose a life of service; we should not be unfairly penalizing them.

I am proud to announce that I will be supporting Senator Brown's legislation, the Social Security Fairness Act, and am committed to working with Senator Brown and colleagues to address this issue while protecting Social Security's finances.

While I am not able to attend the hearing today, I look forward to working with the chairman on these issues going forward.

COMMUNICATIONS

LETTER SUBMITTED BY NICOLA ABLE

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I am a second-career educator. I earned my Social Security years ago, but unless WEP/GPO is repealed, I will only see a very small portion. This affects my life and career planning. Every decision I make regarding when and how I retire is structured around how little I will receive from my EARNED Social Security. I paid into Social Security from jobs where I was making $5 an hour, $8 an hour, so it's not like I am even asking for millions. All I am asking for is what I earned, and whatever I may earn in the future.

Thank you for considering this repeal. It is so necessary so that hard-working, dedicated teachers can live a life of dignity when they retire.

Nicola Able,
Connecticut Public School Educator.

LETTER SUBMITTED BY HARVEY ABRAM

June 3, 2024

Honorable Members:

The mere fact that the WEP and GPO have not yet been repealed is an insult to all people whom these rules affect. We (or our spouses) have earned every penny of that Social Security benefit and yet some of our government representatives have the audacity to NOT represent the very people they purport to serve. The very people who voted for the WEP and GPO laws withholding this earned money are themselves receiving multiple pensions plus other generous benefits.

But an average, hard-working citizen who lives in one of a few select states, will not collect their full Social Security benefit from a fund they (or our spouses) have paid into for 20–40 years.

Is it not yet apparent why people do not trust some of our elected members?

Please vote to repeal these unfair laws!

Thank you,

Harvey Abram.

LETTER SUBMITTED BY STELLA T. AGRONT

Impact of WEP/GPO

I wish to submit written testimony regarding the negative impact as well as the inequity of the WEP and GPO. These practices negatively impact members of the helping professions and adversely affect their retirement income. The majority of Americans are entitled to collect their full Social Security pensions as well as any other pensions they receive from employers.

I would like to give you just a little background. When I was 15-years-old, my father died at 38 years of age from what I believe was mesothelioma from working as an electrician on Coast Guard ships in the 1950s. My mother was left with myself and my 3 younger brothers. I worked part time all throughout high school and college and paid Social Security taxes. I went to college on scholarships and loans and graduated as a Special Education teacher. I worked part time jobs until I was able to find a teaching job. As a teacher, a percentage of my salary was deducted and paid into my pension fund. I continued to work part time jobs even as a teacher to supplement my income as teachers were underpaid and it was hard to make ends meet. At no time was I ever informed that becoming a teacher would affect my ability to collect Social Security in the same way that everyone else could. I was never told that my Social Security benefits would be cut in half. I also did not know that if I was married, that I would not be entitled to my spouse's Social Security if he died before me.

I am retired after 39 years of teaching (from 1978–2017), and I receive 50% of what I am entitled to based on my Social Security earnings. Now that I am paying for Medicare Part B, I am receiving even less. My husband recently retired earlier than anticipated due to some serious health issues that wouldn't allow him to keep working. He currently collects his full Social Security benefit, however we no longer receive his annual salary of $65,000. This is a very big loss for us. We still have a mortgage on our house and he still has a car payment along with other expenses. If my husband dies before I do, I will not receive his Social Security check which will be a further hardship for me. It will be a loss of $24,000.00 per year. Coupled with the loss of the $65,000.00 he earned while he was working, this would be a total loss of $89,000.00 per year. I had cancer in 2021 and am currently in remission, but there is no guarantee that it won't come back. My husband requires dialysis and has other serious medical conditions as well. Without his Social Security pension, I worry that there may be medical bills that will need to be paid in the future for my husband and possibly myself if I have a recurrence of cancer.

Without his Social Security pension, my financial security will be severely threatened if my husband predeceases me. If the WEP/GPO is repealed, then my husband would receive my Social Security if I die first, and I would be entitled to his if he dies first. My husband and I have worked since we were teenagers to earn what we needed to support ourselves. We are entitled to the same benefits that every American has in terms of Social Security benefits. It is unfair that my husband and I are penalized because I chose to work as a teacher. My pension was not given to me. I had money deducted from every paycheck. Other Americans who have pensions are not penalized in this manner. This is a practice that unfairly targets people who dedicate their lives to working in the helping professions. To make it a fair practice, then anyone who receives a pension after retirement should be subject to the WEP/GPO. On behalf of everyone who has or will be negatively impacted by this unfair practice, I ask that you repeal the WEP/GPO.

Respectfully,

Stella T. Agront.

STATEMENT SUBMITTED BY PAM ALEXANDROFF

I am affected by the Windfall Elimination Provision (WEP), and my story is straightforward. I qualified for Social Security benefits and, later, chose to serve my community as an elementary school teacher, earning a pension from an uncovered, non-Social Security-paying job. The maximum WEP deduction applies to my earned benefits.

But my road to the GPO was the most troublesome, and I created the perfect storm. While many were working mothers, my then-husband and I chose a more traditional route. For over 12 years, I stayed home entirely dependent on his earnings, managing our home, raising our children, and assisting him in developing a business.

I also volunteered at a public elementary school in Chicago to bring culturally relevant events and learning experiences to children who would not otherwise have the opportunity for such enhancement.

During that time, I worked towards my first advanced degree in education and started teaching in 1995. It was nearly 25 years before I learned about the Social Security offsets because our government only required such disclosure beginning in 2005.

At 65, it was too late to make a career change to avoid the penalties; I had already lost my entire spousal benefit.

I stewed over this for a long time and must admit that as a citizen, I found myself with an angry acceptance because the offsets represented federal laws. At the same time, I took all of this quite personally, but in 2021, I had a revelation.

I was not alone, and there must be citizens already fighting against these sexist, ageist policies that discriminate against specific population segments.

I am now the National Director of the National WEP and GPO Repeal Movement and an active member of the National WEP/GPO Repeal Task Force. I have heard the stories of thousands of Americans and witnessed the devastation perpetrated upon our citizens due to the penalties.

This has to stop because it is un-American. We, along with our spouses and employers, paid the necessary U.S. federal payroll tax, and our government has lawfully robbed us of our earned benefits for decades.

Furthermore, in an attempt to ignore the problem, because only 4% of beneficiaries are affected by the penalties, the reality is that the money withheld by the WEP and GPO penalties assures that everyone but those affected receives 100% of their benefits—public service workers have been funding the system for decades through the theft of their benefits.

I appeal to Congress and the Biden Administration to right this wrong so deserving Americans can realize the full breadth of their rightfully earned Social Security benefits.

LETTER SUBMITTED BY JOANN ALLEN

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I have worked and paid into Social Security until I was 42-years-old. I became a teacher as a second career. My husband paid all his life into Social Security. This past September, he passed away. He was 64-years-old. He already started collected Social Security at 62 due to health issues. We depended on his Social Security payments to help us pay all our bills. After his passing, I was told his payments would stop. I was further told that I would only receive survivor benefits if I was still working at 67 years of age and not collecting my pension. Once I start collected my pension, I am not allowed to collect any of his benefits and mine would be cut to 40%.

Again, I paid until I was 42 into the system. If they need to take a percentage, why can't it be 40% of my husband's instead of mine? Every other recipient gets to receive their spouse's benefit if it is higher. Being a teacher, we are being penalized. The cost of living has increased so greatly in the past years, it is like a double penalty to me and my colleagues.

Please, please repeal WEP/GPO.

Joann Allen,
Connecticut Public School Educator.

STATEMENT SUBMITTED BY MARILYN BOOTH ALTMYER

Successfully raising a family was my life goal. As the mother of six children, I was blessed to be able to accomplish my goal by choosing to be a stay-at-home mother in Southern California. From 1973 to 2001, I stayed at home and involved myself in my children's lives and in service to the schools, church, and community. I worked hard maintaining a home for the eight people in our family while my husband focused on the financial support for our family.

In 2001, with our last child in high school, I decided to return to my teaching career in California. I was 55-years-old at the time and thought I would teach for about 5 years. I wanted to contribute to the lives of young people while supplementing our income as we prepared for retirement. I had no idea that by doing so I was forfeiting my spousal benefits from Social Security and putting myself in financial jeopardy in the future, After teaching a few years I learned about the WEP and GPO and its devastating impact on my future. I couldn't believe it was true, that I was no longer entitled to those benefits! How could this be after all the years I spent raising our family so my husband could focus on his role as the provider? We were financial partners in our marriage.

It became necessary for me to build up my retirement funds in the California State Teachers' Retirement System. I continued to teach until I was 71-years-old. Teaching is a demanding career both physically and emotionally. It was challenging as my hearing was declining and I was tiring more easily as I aged. But I had to build that retirement up to support myself should I outlive my husband.

On the other hand, if I die first my husband will receive both my retirement and his full Social Security benefits. Where is the justice in my not having the same security after successfully raising our six children and contributing to the community for so many years? Why as a teacher, after serving our community's children for 16 years, am I being penalized financially as I move into my declining years? Why am I as a wife and mother being penalized? I fear I am going to be a burden to my children because of my career as a teacher.

It angers me when hearings and discussions on the repeal of WEP and GPO are used as a platform to promote the agenda of protecting Social Security funds. I am in favor of protecting Social Security funds as well, but this is a different issue. My spousal benefits have been **earned**! I am entitled to the spousal benefits earned by my husband as is any other spouse who stayed home to raise the family. We were and are financial partners. Again, these spousal benefits have been **earned!!**

Now in retirement we have relocated to Utah to be near our children. My neighbor is a retired teacher as well, but in the Utah State Teachers Retirement System. She is not faced with the same dilemma I am as the WEP and GPO do not apply in Utah. Where is the justice in this difference? Why, because I taught in California rather than in Utah, should I be penalized?

Please repeal these unfair laws that discriminate against mothers and public servants.

AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL–CIO
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Washington, DC 20001
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https://www.afge.org/

Chairman Brown, Ranking Member Tillis and Members of the Subcommittee:

My name is Marlena Slaughter. I am a retired member of American Federation of Government Employees (AFGE) LOCAL 1148, District 6, having worked for over 30 years at the Defense Supply Center (DSC) in Columbus, Ohio, where we supported the logistics of our brave men and women in the armed services. I have stayed involved in AFGE as their District 6 Retiree Coordinator in order to continue to advocate for public servants. On behalf of AFGE, which represents over 750,000 federal employees at over 70 different agencies, we appreciate and thank Senator Brown and this Subcommittee for holding this important hearing in my hometown of Columbus, Ohio.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) unfairly deny workers, their spouses, and their children benefits they earned through their FICA payroll tax contributions. The WEP and GPO unfairly dismantle the earned savings of many retirees. Aging should not be a burden on society. After

a lifetime of hard work, older Americans should be valued. But the WEP and GPO are unfair attacks on retirees.

I have personally been impacted by these unfair penalties. After working as a public servant for over 30 years, I retired 10 years ago after suffering from stenosis in my spine and needing a rod surgically implanted. Prior to my government service, I had worked for nearly 10 years at several different hospitals. I worked hard to earn my Social Security benefits, and it is devastating that my modest benefits are being taken from me. These penalties really hurt my finances, making it difficult to get by and enjoy my so-called golden years.

I'm not the only one suffering from WEP/GPO; many of my colleagues in Columbus and across the nation similarly face a tough financial outlook in retirement without the benefits they earned. That is what motivated me to be part of a movement of retirees that stay active and grounded by organizing against this unfair penalty. Organizing drives my activism, and as a retiree I want to help persuade legislators and the public that strengthening retirement is essential to our families and our communities. It is time to repeal the WEP/GPO.

Social Security is a social insurance program that protects individuals who cannot work because of age or disability. Its benefits are extremely modest, but it keeps millions of seniors, children, disabled individuals and their families out of poverty.

The WEP/GPO unfairly targets the Social Security benefits earned by public service workers, including teachers, police officers, firefighters and tens of thousands of federal retirees under the Civil Service Retirement System (CSRS). In total, more than 2 million Americans have their earned benefits reduced or eliminated by the WEP and around 800,000 Americans have benefits reduced or eliminated by the GPO. These penalties disproportionately affect lower-income workers. Eighty-three percent of Americans subject to the GPO are women, who are already more likely to fall into poverty as they age. About 68% of those impacted by the GPO have their benefit fully offset, which means they lose every penny of their promised Social Security benefit.

Although nearly all current federal workers are in the Federal Employee Retirement System (FERS), the majority of the nearly 3 million current federal retirees are covered by CSRS and highly vulnerable to having earned Social Security benefits taken away unfairly by the WEP/GPO. These are individuals who spent their working lives serving the public, and now are facing a drastic reduction or even loss of their needed Social Security benefits.

AFGE also represents tens of thousands of Defense Department, State Department and other Americans working abroad to protect and serve America's interests. Because these individuals are more likely to have earned or married someone with a pension from outside the United States, they are also frequently harmed by the WEP/GPO.

Finally, AFGE represents workers at the Social Security Administration (SSA). After years of underfunding, the agency faces a crisis in recruiting and retaining workers able to serve the American public. According to an annual survey of public employee morale, SSA is now the worst large agency to work for in the federal government. Workers routinely leave for better working conditions and benefits at other federal agencies; at SSA's teleservice centers the attrition rate for Customer Service Representatives is 22%. The loss of trained and experienced workers has meant the average time to get a call answered through SSA's 1–800 number is now 38 minutes.

Giving the American people the service they need will ultimately require increasing funding for SSA. But eliminating the WEP/GPO could help the agency improve its service. A significant amount of incoming calls are to answer questions about the WEP/GPO, perhaps between 10 and 20 percent. Besides reducing the call volume, it is difficult for call agents to explain why someone's earned Social Security benefits are being taken away. Eliminating the WEP/GPO will significantly improve SSA's ability to serve the public.

AFGE has endorsed and fully supports the SSA Fairness Act. This bill, introduced by Senator Sherrod Brown (D–OH) as S. 597, has 57 bipartisan cosponsors. The House companion, H.R. 82 led by Garret Graves (R–LA) and Abigal Spanberger (D–VA), has 322 bipartisan cosponsors.

AFGE thanks Senator Brown and members of the subcommittee for holding this hearing on the Windfall Elimination Provision and Government Pension Offset and urge you to repeal these unfair rules harming retired public servants.

Marlena Slaughter,
AFGE District 6 Retiree Coordinator,
Columbus, Ohio.

AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES

Statement for the Record

On behalf of the 1.4 million members of the American Federation of State, County and Municipal Employees (AFSCME), including 200,000 AFSCME retiree members across the nation, we strongly support the Social Security Fairness Act (S. 597). This bill, championed by Chairman Sherrod Brown, would fully repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), two provisions that deprive more than 2.8 million public employee retirees of Social Security benefits they have earned.

The GPO and WEP provisions unfairly penalize approximately 25% of public workers and impact even larger percentages of public-school teachers and personnel, and still larger percentages of public safety workers. As of December 2023, about 2.1 million Social Security beneficiaries were affected by the WEP and 745,679 Social Security beneficiaries and about 1% of all beneficiaries had spousal or widow(er)'s benefits reduced by the GPO.

The number affected by GPO does not include those who were potentially eligible for spousal or widow(er)'s benefits but were prevented from filing for them because of their expectation that the GPO would cut or eliminate the spousal or widow(er)'s benefit. Due to the new data exchanges, the Social Security Administration (SSA) will soon have 35 years of W–2 earnings data for all covered workers on file. With this data, SSA will be able to more accurately identify individuals who are receiving pensions from non-covered employment but whose benefits are not yet being reduced. As SSA begins to use this data, it is likely that more individuals will have their Social Security benefits reduced, adding to the unfair burden this provision already imposes.

The Government Pension Offset (GPO) Harms Public Pensioners—Social Security pays benefits to the spouses of retired and disabled workers and to widow(er)s of deceased workers. The GPO offset requires a reduction in the Social Security spousal and widow(er)'s benefit received by public employees who earn a pension from non-covered employment. The GPO offset amounts to a two-thirds reduction in one's public pension. If two-thirds of one's government pension is more than their Social Security benefit, their benefit could be reduced to zero. The GPO especially hurts low-wage public sector workers, particularly women, who find the Social Security benefits they expected substantially diminished, if not eliminated entirely. This happens even if their public pension is very modest. As of December 2023, 68% of all Social Security beneficiaries harmed by GPO saw GPO take away all their spousal or widow(er)'s benefits. Most individuals hurt by GPO were women.

Take, for example, Sheila Dawkins-Flinn who has worked 46 years as a library technician at Akron City Schools. She makes about $27,500 annually to help Akron students learn to read and develop a life-long love of books. Because her husband is deceased, Sheila receives a Social Security survivor benefit of about $1,300 per month. She would like to retire and collect her School Employees Retirement System of Ohio (SERS) pension, but when she does, her Social Security survivor benefit will be cut by two-thirds of her public pension amount, or $1,571. That means Sheila will receive **no** Social Security survivor benefit. The minute she retires she loses $1,300 per month, so Sheila keeps working.

AFSCME urges Congress to stand with Shelia and hundreds of thousands of others—mostly widowed women—who are still on the job well into their seventies because they cannot afford to retire with dignity.

The Windfall Elimination Provision (WEP) Harms Public Pensioners—When the public pensioner has also worked in a Social Security-covered job for at least a decade, the WEP creates a public pension offset that can greatly reduce that person's earned Social Security benefit. Under the WEP, because part of a retiree's public pension (from non-covered employment) is considered equivalent to a Social Security benefit, the earned Social Security benefits of retirees are calculated with a modified formula, and this leads to cuts in benefits. The WEP formula can cut a worker's earned Social Security benefit by more than half, up to $587 in 2024. WEP also creates an indiscriminate penalty that is especially unfair because these workers pay

the same percentage in payroll contributions on their Social Security-covered earnings as all others. Their Social Security benefits are completely earned.

Take, for example, Louella Day-Jeter, President of AFSCME Retiree Subchapter 108, who paid into Social Security for more than a decade. She then worked several decades with the State of Ohio Highway Patrol and other state agencies, paying into the Ohio Public Employees Retirement System (OPERS). But because of WEP, she sees nothing of her Social Security benefit because all of it goes to pay her Medicare Part B premium and she must pay an additional $600 annually out of her pocket to cover the full Medicare Part B premium.

For 20 years Troy Raccuia strapped on a gun and a bulletproof vest to protect and serve the citizens of East Haven, CT with courage and commitment as a police officer and proud AFSCME member. As a Connecticut municipal police officer, he was covered under the Connecticut Municipal Employees Retirement System (CMERS), a retirement system that prohibited him from participating in the Social Security system. Now at 60 years of age he is looking forward to retirement but calculated that WEP will cost him more than $500 a month in earned Social Security benefits. For Troy, WEP is unfair and harmful.

AFSCME retirees can be harmed by both GPO and WEP. Barbara Mann is one of those retirees. Ironically, she worked for the Social Security Administration when WEP was enacted and worried that state and local government workers would not really understand what it would mean to them. After retiring from decades of service to the city of Lynn, Mass., and because of her husband passing away she now has her Social Security benefits cut because of GPO and WEP. Every cost-of-living increase she receives in her pension means an additional reduction in her Social Security benefits.

AFSCME urges Congress to stand with Louella, Troy and Barbara and more than 2 million individuals who are robbed of earned benefits because of WEP.

Congress can repeal WEP and GPO and strengthen Social Security. There are ways to strengthen the solvency of programs like Medicare and Social Security, which give millions of Americans dignity and peace of mind. Currently, middle-class and lower-income Americans pay Social Security taxes on all their earnings, but higher-income Americans do not. That is not fair. President Biden has proposed protecting and strengthening Social Security by asking the highest-income Americans to pay their fair share.

The GPO and WEP cuts truly harm public pensioners and their spouses who paid thousands of dollars into Social Security over decades. Simply because they contributed to and are also receiving a public pension, the SSA denies them the full Social Security benefits they would otherwise be entitled to because of the current unfair GPO and WEP statutory provisions.

We ask you to end this injustice permanently and urge Congress to immediately enact the Social Security Fairness Act (S. 597), restoring equity by fully repealing both GPO and WEP, and ensuring that earned monthly benefits are paid in full for this and future generations.

AMERICAN FEDERATION OF TEACHERS
555 New Jersey Ave., NW
Washington, DC

Statement for the Record

The AFT, on behalf of our 1.7 million members nationwide, stands in strong support of S. 597, the Social Security Fairness Act, introduced by Senator Sherrod Brown (D–OH), which would repeal Social Security's Windfall Elimination Provision and Government Pension Offset.

We appreciate the Senator's efforts to pass this bill and for his leadership in holding today's hearing. This forum will provide an important opportunity for our members and others to highlight the negative impact of WEP and GPO and the dire consequences for public sector workers seeking a secure and dignified retirement in Ohio. The sad truth is that these retirees are not alone; current and retired public servants in states across the country are financially devastated by WEP and GPO. Whether they teach students in our schools or keep our communities safe, workers should not continue to see their Social Security benefits decimated by these provisions.

We encourage the Senate to finally move S. 597 to markup, without amendment, and advance it to the Senate floor for debate and passage during the 118th Session of Congress.

The AFT has long supported the full repeal of Social Security's Windfall Elimination Provision and Government Pension Offset, given their longtime negative impact on retired educators and public employees as well as their families. And, more recently, we are seeing how these penalties are exacerbating the current staff shortages plaguing schools and state and local governments across the nation.

Today's hearing will demonstrate exactly how the WEP and the GPO place real financial hardship on millions of retired public servants. For example, the WEP unfairly penalizes retirees who have spent careers in public service but have also paid into Social Security at some point, whether while working in the private sector or while working in the public sector in states not affected by the WEP. Educators in 15 states covered by the WEP have seen their earned Social Security benefit reduced by 40-60 percent. They represent a substantial portion of the more than 2 million retired public employees and more than 6 million current public employees who are affected by the WEP.

Similarly, the GPO affects hundreds of thousands more public employee retirees; current classroom educators and other public employees will potentially triple that number. A Social Security-penalized teacher receiving a public pension, whose spouse is collecting a Social Security benefit, is not entitled to that spousal benefit when the spouse predeceases the teacher. The Social Security benefit is "offset" by the public pension. Any other surviving spouse is entitled to that Social Security death benefit, even if they are drawing from a substantial retirement account like a 401(k) or an IRA. This is particularly concerning because economic data has shown that the GPO has a disproportionate impact on women, who experience higher rates of poverty among older Americans.

The negative impacts of the WEP and GPO are devastating for retired public employees, but it goes beyond that. The WEP and GPO also undermine our ability to address public education's staffing shortage crisis. The current teacher shortage is being exacerbated in those states where the WEP and GPO apply. People looking to join the ranks of teachers as a second career are not going to jeopardize their earned Social Security benefits by taking a teaching job in a school district or state where the penalty will be applied later. Older teachers in their 60s and 70s are being held hostage in their jobs because as soon as they retire and begin to collect their pension, the spousal benefit they currently receive from a predeceased spouse will be offset by the pension benefit, sometimes eliminating the spousal benefit entirely. Those teachers may have suspended their careers, or started careers later to raise a family, and they are years away from a full public pension. Clearly, the financial disincentives surrounding both penalties are undermining our collective efforts to find solutions to alleviate the current shortages, as they make it economically irrational for potential second-career teachers and others to enter public education. The same dynamic is evident in the public workforce shortages our state and local governments are facing, where there are nearly 1 million unfilled public service positions, particularly in healthcare and public safety.

At the AFT, our Teacher and School Staff Shortage Task Force issued a comprehensive report last summer titled "Here Today, Gone Tomorrow?" The report found that to successfully respond to the teacher and school staff shortage, the country will need a multipronged approach that addresses the realities of the classroom and the economic well-being of teachers and school staff.

One aspect of any approach must be ensuring fairness in retirement security for our nation's retired teachers and public employees. There is no doubt that addressing the WEP and GPO will increase the likelihood of would-be second-career teachers joining the education workforce and would-be public employees entering public service at the state and local government levels. It would also right a wrong that has gone unaddressed for decades despite wide bipartisan support for repealing the WEP and GPO.

At the AFT, we believe that Social Security must be expanded and strengthened. We are committed to reforms that will enhance and extend Social Security for decades to come; it is foundational to an economy that works for all Americans. Repealing the WEP and GPO is a critical piece of the comprehensive Social Security reform agenda that the Biden administration has championed. It also has the added benefit of being a commonsense response to workforce shortages in public education and public service.

Simply put, vibrant public schools, responsive state and local governments, and a Social Security system that provides for a dignified retirement are all essential to our country. Undermining the retirement security of those who make the transition to a career in education or public service is no way to value public service and fight the shortages that hurt our communities.

We urge the Senate Finance Committee to move S. 597 soon and without amendment, followed by a final vote in the Senate this term. The AFT looks forward to working with Senator Brown and other co-sponsors of the Social Security Fairness Act to eliminate the current penalty denying too many working families the benefits they earned and deserve.

STATEMENT SUBMITTED BY VICKIE AMERINE

I am in support of the repeal of the Government Pension Offset and the Windfall Elimination Provision. I have 26 years in the Business World as a tax accountant. I worked full-time, and part-time while raising our two children. I am fully vested in the Social Security System and paid Social Security Tax throughout my 26 years of employment.

Our daughter was born with Spina Bifida, living in a small rural community, required a great deal of hands on with our school district. For instance, when she was in the elementary grade her education aide required a medical leave. The school's solution for my daughter was to pull her from her friends and a familiar setting and have her attend the Orthopedic unit. My daughter is not orthopedic disabled. So, I proposed I substitute for her aide while she was on leave, so my daughter's education would not be interrupted. Upon the return of the aide, the principal asked if I would help them as a substitute teacher. I agreed and spent most of the next 6 years doing long-term substituting positions in the school district's special needs units. When my daughter headed for college at The Ohio State University, I went back to school and received my Special Education degree, and was hired on by my local school district. I did this because I had discovered I could fill a gap and offer to other parents what I had to figure out on my own.

I retired 4 years ago after 20 years as a special education teacher.

I think it is beyond belief that even though I am fully vested in both Social Security and State Teachers that I get punished. I paid the full amount of taxes in both retirement systems, as a matter of fact State Teachers was 14%. Just because I choose to give back to my community, I get my monthly Social Security payments cut because I was a teacher.

I also, don't think there is any fairness to the Government Pension Offset. So, when my husband passes I have no rights to spousal benefits. Other women, worked in a different profession and still receive the benefit of spousal benefits for staying at home and raising their children. Yet, if I had chose another profession neither of these two things would even come into consideration.

I am fully aware that Social Security needs revamped because it is paying out more than it brings in. However, that burden should not be on Teachers whose pay is already substantially lower than other professionals.

I spent my own money as a teacher on books for my classroom, breakfast, snacks and supplies for students who did not have what other students had. I spent money to furthering my educations to reach all students of every cultural, learning ability and where that child was at that particular day.

STATEMENT SUBMITTED BY DEBORAH ANDERSON

THE WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GPO) MUST BE REPEALED

Who is Affected

While the Windfall Elimination Provision (WEP) (1983) and Government Pension Offset (GPO) (1977) were enacted to prevent "double dipping," there are many public servants such as teachers, police officers, firefighters, and government workers, who are severely penalized as a result. The WEP can reduce earned Social Security (SS) benefits by as much as one half, and the GPO can totally eliminate a spouse's benefit. About 70% of all GPO-affected beneficiaries had their benefits fully offset,

with 30% sustaining partial offsets. For over 4 decades, the WEP and GPO have cheated millions of Americans and their families out of the full benefits they have earned.

The enactment of the WEP was an attack on all public service workers because most were earning an un-covered pension and supplementing that work through SS-paying jobs. Our government is reducing or denying the SS benefits of those who have kept us safe and secure, educated our children, and kept all levels of our government running smoothly. It also affects citizens living abroad who qualify for SS benefits and pensions outside the United States.

The enactment of the GPO was an attack on spouses, widows, and widowers with a disproportional effect on women, making it a women's rights issue. Of those affected by the GPO, 83% of them are women. The GPO has no limit on reductions as it is directly related to the pension amount. Does Congress really want to continue to reduce or deny benefits for women just because they choose to work? This is discrimination.

My Story

I am a retired teacher and am severely affected by the WEP and the GPO. I began my teaching career in Oklahoma in 1984 in which I paid (as well as my employer on my behalf) into the SS system. I held many jobs in Oklahoma in which I also paid into SS. As a result, I have the necessary 40 credits in order to receive a SS pension.

I moved to Texas in 1998 and began teaching in a district that did not pay into SS. I taught a total of 20 years in Texas in which I did not pay into the SS system. The effect that the WEP and GPO would have on me was never communicated to me. It wasn't until I heard another teacher talking about it that I discovered how badly I would be affected. By then, I was fully vested in the Texas Teacher Retirement System.

My SS benefits are reduced by half due to the WEP. When my husband passes, I will NOT get any spousal benefit because of the GPO. I paid into the SS system, as well as my employers on my behalf. I deserve a full pension; it is NOT fair that my full pension and my spousal benefits are being stolen from me. I am not asking for a handout. It is my money that I should not be denied.

The WEP and GPO Penalties are Unfair

The penalties imposed by the WEP and GPO must be recognized for what they are: the unjustified withholding of earned benefits from Americans qualified to receive SS.

The CBO estimates that the annual cost of repealing the WEP and GPO will be approximately $15 billion, representing the amount of money collected from the penalties on the backs of public service workers, foreign pensioners (legal immigrants and Americans abroad), and their families.

Our government cannot continue to use withheld monies as a revenue source as they have been legally stolen and embezzled from a targeted group of Americans, justifying such action because our money has been sustaining the SS funds for years. When considering methods to discourage increasing insolvency and support the repeal of the WEP and GPO, Congress must ensure fairness without penalizing beneficiaries. While all would be affected similarly by the insolvency projections, **the money withheld by WEP and GPO assures that everyone but those affected by the penalties receives 100% of their benefits.**

Members of the Subcommittee on Social Security acknowledged the inherent unfairness of the WEP and GPO, so they have no choice but to right this glaring wrong.

The Time to Repeal the WEP and GPO is Now

As evidenced by 318 cosponsors for H.R. 82, bipartisan backing is significant and cannot be ignored. Our elected officials are speaking for millions of American citizens, so your actions must reflect the interests of those they serve. Over 72% of the House have spoken to eliminate the WEP and GPO, and the Committee on Ways and Means can and must effectuate change to correct this injustice.

I ask that you do the right thing for millions of retired teachers, police officers, firefighters, and government workers. Repeal the WEP and the GPO now. To do otherwise is un-American and defies the governance expectations shared by all of our citizens.

STATEMENT SUBMITTED BY RICHARD C. ANDERSON

The Social Security Trust Funds in 2024 and Beyond

What do members of Congress and Senate say about eliminating the WEP and the GPO?

1) **As of June 2, 2024, H.R. 82, the Social Security Fairness Act of 2023, has** Subcommittee Hearing on The Social Security Trust Funds in 2024 and Beyond **bipartisan support, with 320 cosponsors** (208 Democrats and 112 Republicans).

   73.6% of House members **want to end the WEP and the GPO.**

2) **The bipartisan Senate companion bill, S. 597, has 54 cosponsors** (41 Democrats, 10 Republicans, and 3 Independents).

WHAT ABOUT THE COST?

Critics of eliminating the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) argue it is too costly.

To say it is too expensive is insulting to the more than 2.8 million retired civil servants who are unwillingly underwriting the Social Security System and have been underwriting it for over 40 years.

- In 2023, the **US Defense budget** was approximately **$800,000,000,000.**
- In 2021, the **US government gave over $50,000,000,000 to foreign governments, probably more today.**
- Combined, that's **$850,000,000,000.**

The Social Security Administration estimates that eliminating the WEP and the GPO would cost $15,000,000,000 annually, which is **about 1.8%** of what the government pays for Defense and payments to foreign governments.

The United States government can afford to pay its retired police officers, firefighters, teachers, postal workers, and surviving spouses the Social Security benefits for which they paid *IN FULL*.

A. My History with Social Security Benefits and the WEP:

I am a retired Connecticut high school English teacher. After college, I worked for 4.5 years in a private school and paid into Social Security (S.S.). I then worked 33.5 years in the Norwalk CT Public Schools but could not contribute to the S.S. because of Connecticut state law. For 33.5 years, I contributed towards my CT State Teacher pension and qualified for a pension in 2010.

I have contributed to S.S. for 44 years while working different part-time jobs and have 23 years of "substantial Social Security earnings."

I started collecting Social Security benefits in April 2020 at age 70. The current online S.S. Calculator states that **my monthly benefit should be $1,881, but it is reduced by $298 EVERY MONTH because of the WEP.**

Between April 2020 and December 2023 (33 months), **my S.S. benefit was reduced by $9,847.00 even though I paid the full amount** required by law into the S.S. System.

If I live until 12/31/2038 and die at age 87, **my total benefit reduction, even though I paid the full amount, will be $63,559.00.**

Because of the WEP, my earned benefit has been *legally* robbed from me every month since I began receiving benefits in April 2020.

B. Data From Congressional Research Service Reports on WEP and GPO:

Members of the House and Ways Social Security Subcommittee should know precisely how the WEP and the GPO impact many residents of their States.

1. Below are numbers in descending order from the Congressional Research Service (CRS) report "Social Security: The Windfall Elimination Provision (WEP), Updated February 28, 2024," for Chairman Jason Smith, Sub-Chairman Drew Ferguson, and the members of the House and Ways Social Security Subcommittee.

   The full CRS report may be seen at *https://crsreports.congress.gov/product/pdf/RS/98-35**

Table 4. Number of Social Security Beneficiaries in Current Payment Status with Benefits Affected by WEP, by State and Type of Beneficiary: December 2023

State	Total	Type of Beneficiary		
		Retired Workers	Disabled Workers	Spouses and Children
California Linda Sanchez	**290,624**	277,667	1,508	11,449
Ohio Mike Carey	**167,615**	162,005	1,409	4,201
Florida Greg Steube	**110,645**	105,263	503	4,879
Georgia Drew Ferguson	**58,792**	56,957	334	1,501
Missouri Jason Smith	**42,660**	41,651	211	798
Arizona David Schweikert	**39,670**	38,001	193	1,476
New York Brian Higgins	**31,825**	29,924	200	1,701
Michigan Dan Kildee	**22,327**	22,204	191	932
New Jersey Bill Pascrell	**22,793**	21,432	193	1,064
Tennessee David Kustoff	**22,689**	22,044	137	763
Connecticut John Larson	**22,548**	21,913	103	532
Utah Blake Moore	**14,367**	13,558	66	743
Kansas Ron Estes	**9,603**	9,237	77	289
Iowa Randy Feenstra	**8,302**	8,027	53	222

Subcommittee members can add the totals from the WEP and the GPO charts to get the total number of residents in their States whom the WEP and the GPO negatively affect.

The **CRS reports that the total number** of people **affected by the WEP is 2,055,476.***

(F**YI: California's numbers are the highest:** 290,624 affected by the WEP*; 102,952 affected by the GPO**; **total: 393,576.**

Texas numbers are the second highest: 215,773 affected by the WEP*; 103,530 affected by the GPO**; total affected = **319,303**.)

2. The numbers below are for the States of Committee Representatives affected by the GPO and are from the CRS's report "Social Security: The Government Pension Offset (GPO), Updated March 7, 2024."

The full CRS GPO report can be accessed at *https://crsreports.congress.gov/product/pdf/RL/RL32453*.**

Table 5. Number of Social Security Beneficiaries Affected by GPO, by State, Type of Benefit, and Offset Status, December 20th

State	Total Offset	Types of Beneficiary		Offset Status	
		Spouses	Widow(er)s	Fully Offset	Partially
C**alifornia** Linda Sanchez	**102,952**	53,819	49,133	81,157	21,795
Ohio Mike Carey	**103,492**	56,063	47,429	61,382	42,110
Florida Greg Steube	**29,688**	14,840	14,848	21,935	7,753

Table 5. Number of Social Security Beneficiaries Affected by GPO, by State, Type of Benefit, and Offset Status, December 20th—Continued

State	Total Offset	Types of Beneficiary		Offset Status	
		Spouses	Widow(er)s	Fully Offset	Partially
Georgia Drew Ferguson	**21,840**	10,311	11,529	15,314	6,526
Missouri Jason Smith	**17,022**	9,446	7,576	13,547	3,475
Arizona David Schweikert	**10,239**	5,070	5,169	7,359	2,880
New York Brian Higgins	**6,699**	2,932	3,767	5,353	1,346
Michigan Dan Kildee	**6,298**	3,124	3,174	4,641	1,657
New Jersey Bill Pascrell	**4,1526**	1,643	2,483	3,441	685
Tennessee David Kustoff	**6,963**	3,131	3,832	5,104	1,859
Connecticut John Larson	**9,928**	5,559	4,369	8,475	1,453
Utah Blake Moore	**2,909**	1,378	1,531	1,806	1,103
Kansas Ron Estes	**2,337**	1,038	1,299	1,576	761
Iowa Randy Feenstra	**1,914**	896	1,018	1,425	489

The CRS reports that **the total number of people affected by GPO is 745,679.****

According to the two CRS Reports cited above, 2,801,155 retired firefighters, police officers, teachers, postal workers, and other civil servants receive reduced monthly benefits even though they paid into Social Security *IN FULL*.

C. Conclusion

For over 40 years (1977 for the GPO and 1983 for the WEP), America's civil servants—police officers, firefighters, teachers, postal workers, and others—have been cheated out of their justly earned Social Security Benefits and have been underwriting the Social Security System.

Civil servants targeted by the WEP and the GPO are dedicated employees who sometimes risk their lives to serve and protect the American public. They contribute to their pensions and also contribute to S.S. at their second and sometimes third part-time jobs.

When it's time to collect their justly earned S.S. benefits, these civil servants are told, "Sorry, but you may have been fighting fires, keeping the peace, teaching our youth, delivering the mail, and paying into your pensions and S.S. at your part-time jobs, but because you decided to work at extra jobs for decades, your S.S. benefit will be reduced by up to 40% for as long as you collect."

The Social Security System has taken advantage of America's civil servants for decades. Hypothetically, if the average monthly WEP reduction was $300.00 per month for 1,500,000 civil servants from 1982 to 2023 (40 years), civil servants have **indirectly and unwillingly** contributed 216 billion dollars to the Social Security fund.

($300.00 × 12 months × 40 years × 1,500,000 = **$216,000,000,000.**)

The $216 billion in the hypothetical above **does *not* include** Social Security payments never paid to civil servants who died before they started to collect Social Security or stopped receiving payments due to death after living a short time after filing for benefits. The estimate also **does *not* include** earned benefits not paid to surviving spouses because of the GPO.

It's time to right a wrong that has been bleeding America's retired civil servants for over 40 years.

H.R. 82 and S. 597, the Social Security Fairness Acts of 2023, should be passed into law in both Houses and signed by the President.

Please treat over 2.8 million American retired civil servants with dignity.

Thank you.

LETTER SUBMITTED BY THOMAS J. ANNINO, SR.

To Whom it May Concern:

I was employed by the Metropolitan (MA) Police, and the Norwood (MA) Police Departments. Prior to my law enforcement career, I worked a number of jobs in the private sector which qualified me to receive Social Security. Upon my retirement in 2016, I was entitled to a monthly payment of approximately $1,200.00. After the Government Pension Offset was applied, I am receiving $666.00 per month, **AN APPROXIMATELY 45% REDUCTION! ($6,408.00 per year)** To put it another way since I retired, I have forfeited approximately **$44,856.00**.

That being said, I am aware that at the time when the GPO/WEP law was implemented it had some relevance, but I think that we can all agree that that time has passed. The law has now become punitive, penalizing people like myself and my family for having a government pension. I also acknowledge that a full repeal of this law may not be practical, however, I feel very strongly that I should at least get what I am entitled to, even on a pro-rated basis.

To some, $6,408.00 may not seem like a lot of money, but it is to me as I am now on a fixed income. With the cost of living rising every year, my occasional COLA raises come no where near addressing this deficit. I urge all of you in the strongest possible terms to please address this issue as quickly as possible. I put my life on the line every day for 35 years to keep all of you safe. It is time to pay it forward. Thank you.

Regards,

Thomas J. Annino.

STATEMENT SUBMITTED BY KAREN DODD ANTONELLI

I am a retired teacher. I taught high school English for 32 years at East Providence High School in Rhode Island. East Providence is a school District that does not contribute to the Social Security System. I had no opportunity to contribute to SS while I was a teacher in East Providence. My district told me I would not need Social Security because my pension COLA would provide a secure retirement.

I retired in 2004 after 32 years of teaching. In 2011, Rhode Island suspended the COLA for state pension retirees. The "unintended consequence" of that suspension has been financial devastation for retirees in this age of inflation.

I worked other jobs and earned full Social Security, but because of the WEP law I am penalized and receive 40% of my earned Social Security. If my husband should pass away, I will not be entitled to his Social Security under the WEP law.

Now as a 75-year-old woman I have had no Cost of Living increase in my Rhode Island pension for the last 13 years and I do not receive my full earned Social Security benefit. It is incredible that I dedicated my life to educating high school students and because of that career choice, I am penalized by both the Rhode Island pension system and the WEP federal law.

Please before I die, repeal this WEP act to provide some of what I have earned and provide some fiscal security.

LETTER SUBMITTED BY BARBARA ARMOUR,
BRUNSWICK CITY SCHOOLS, SCHOOL BUS DRIVER

June 1, 2024

Dear Senator Brown:

About 15 years ago I had friends in our transportation department that we lovingly called "dinosaurs," because of their years of service and age. Many of us could not

understand why they did not retire when they were qualified to. They told us about getting their spouses Social Security spousal benefit, and how it would diminish when they retired. They finally did retire, and many with health issues from working much longer than they probably should have.

Now that I am "dinosaur" status, I understand the impact of having the spousal income going into my bank account, and for the first time in our life my spouse and I are comfortable and feel free to help our children and grandchildren. I am in good health, and enjoy my job, so far, as a school bus driver. I have 30 years in and can retire if I wish. It is a nice place to be. But the thought of losing the extra Social Security is a factor.

I have other drivers that are just where I am, some single, some widows, that this would really affect. A repeal of the WEP/GPO would secure their retirement lives, and those of many who live on a tight budget.

Thank you for your work on this issue.

Sincerely,

Barbara Armour,
Brunswick City Schools,
School Bus Driver.

STATEMENT SUBMITTED BY PATRICIA ARNOLD

Thank you for bringing up the issues with WEP for teachers.

I have personally spent over 25 years teaching only part-time **PLUS** working in the industry and paying into SSA since 1969. Part-time faculty have no hope of full-time positions and we are forced to work multiple jobs (I personally worked two other part time jobs in the graphics industry to supplement my income.

I have paid into both retirement programs and find it completely unfair that part-time faculty are not only paid less than full time faculty and the ratio of part-time to full time at the community college where I taught for the last 18 years is 5 to 1, but we are then penalized by this completely unfair WEP tax.

This is **NOT** a windfall as we have worked multiple jobs and paid into multiple retirement programs. This needs to stop. Please reverse these unfair penalties for public service.

LETTER SUBMITTED BY STEPHEN ARNOLD

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

June 7, 2024

I spent a career in the Federal Government as a Federal Law Enforcement Official as well as retiring honorably from the military (active/reserves). I have served this nation Honorably!

I was also the owner/operator of various successful businesses over the years where I paid into Social Security for myself and my many employees. I, like millions of others, have been unjustly penalized as a result of both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I first learned about the true extent of WEP/GPO and its discriminatory effects when I applied for Social Security 8 years ago and how much I was being penalized (40–60%) of what I should have received. I am therefore humbly requesting the removal of those penalties and calling for a full repeal of WEP/GPO by adopting the bipartisan bills S. 597 and H.R. 82.

I also suspect that those assessed penalties have been a major following for your consideration and action!

Stephen Arnold.

ASSOCIATION OF RETIRED TEACHERS OF CONNECTICUT
68 Loomis St.
Manchester, CT 06042

I write this testimony on behalf of many retirees from Connecticut. I urge you to pass H.R. 82 for many of the reasons you will read below.

I talk with people in my office every day who are so negatively impacted by the unfair and unjust WEP/GPO penalties. I speak with teachers who are teaching well into their seventies, because if they retire and stop teaching, they lose their Social Security spousal and survivor benefit and will not be able to afford their bills.

I speak with other active teachers, who are not even aware of how much money they will lose of their earned Social Security benefits because they became a second career teacher. So, they will never be able to teach long enough to get a full pension, and on top of that, their earned Social Security benefits get cut significantly.

I speak with people who have just entered into their teaching career, again as a second career, who tell me that they may have to leave teaching because they will lose too much of their SS retirement benefits if they continue.

I have spoken to a few people who talk about having to move out of their home where they lived with their spouses for decades but can't afford it anymore because the spouse passed away and they do not get their spousal/survivor benefits, or their own earned Social Security benefits. How can that be right that a house they know and love they have to move away from because they can't pay for it, yet, if they have the money they earned, they will be able to live at the house in which they created so many great memories.

I have spoken with firefighters, postal workers, and police officers who all are affected negatively by the WEP/GPO.

All these people I speak of were not informed in their younger years of this huge impact of losing money was going to affect them in their retirement.

I urge you to support and pass S 597, and repeal these harmful penalties now.

Thank you for your time,

Tammy Gowash,
Executive Director of ARTC.

LETTER SUBMITTED BY PATRICIA AVALLONE

June 19, 2024

I am a 77-year-old former CT teacher and administrator writing to let you know of my experience with the WEP and GPO Social Security restrictions imposed on those educators who also have paid for years into the Social Security system in other work.

I've worked since I was 16-years-old, contributing to Social Security. When teaching for 7 years in the parochial school system I contributed to SS. Then I went on to pay into SS as an owner of an aerobic dance studio both as employee and employer. I did this for 5 years. In between children and before I went into teaching full time, I worked at various jobs waitressing and selling real estate. I certainly have contributed enough and should be receiving my earned benefits.

The Social Security penalties have impacted me in two ways:

Number 1. Because I have a pension from a job for which I did not earn Social Security credits, I am penalized with a sizable reduction in my EARNED Social Security benefits.

Number 2. When my husband passed away 3 years ago suddenly from COVID, I was denied a survivor Social Security benefit because I was receiving a pension on my own, and the GPO formula wiped out any benefits **HE HAD EARNED** for me. (Additionally, my pension is not that large because of my parochial experience and taking time to have children, I was hit with a double whammy which hurt considerably.)

As a result of this, at 77 years of age, I still must work. It can be exhausting. At this point in my life, I was hoping that I would be able to retire and to spend my time doing those things I love to do with those I love to do them with.

I hope you consider the unfairness of all of this, and the impact it has had upon the thousands of hard-working residents who have paid their fair share over the years and deserve their earned benefits. Please repeal these damaging WEP and GPO penalties. Many thanks for listening.

Sincerely,

Patricia Avallone.

LETTER SUBMITTED BY JENNIFER BABB

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I have worked a part time and summer job for many years paying into Social Security the entire time. This is my money that I earned and it is not right that it should be denied to me just because I chose to become a teacher. I have done my best to save using a 403B as well, but I am worried that it still will not be enough. Prices keep going up all the time and I want to make sure I can afford everything I need.

Please repeal this law myself and other teachers can access the money we have already fairly earned.

Thank you,

Jennifer Babb,
Connecticut Public School Educator.

LETTER SUBMITTED BY RUTH BAKER

June 7, 2024

As a retired teacher, I urge you to support the Social Security Fairness Act.

I am currently one of the 2 million educators affected by the Windfall Elimination Provision. I worked my way through college and picked-up part-time work while teaching.

Social Security increases every year to keep up with inflation. In 2023 the increase for Social Security was over 8% and in 2024 it will increase 2.3%. However, not all pension systems in Ohio are keeping up with inflation. For example, STRS had a pay freeze for 5 years and recently had a 3% pay increase for 2023 and 1% increase for 2024. SERS had a pay freeze for 3 years and had a 2.5% increase in 2023 and 2.5% increase for 2024.

The Social Security I will earn when I retire will be cut by 66%. I will only earn 33% of what I put into Social Security and that will have to pay for the Medicare deductible that will be over $174 per month.

It is unfair that only 15 states out of the 50 states are affected by the Windfall Elimination Provision and Government Pension Offset. If this law is appealed, it would assist in our retirement standard of living.

I and all the educators of Ohio would appreciate your support of the Social Security Fairness Act.

Thank you for your time and consideration.

Sincerely,

Ruth Baker.

STATEMENT SUBMITTED BY DANIEL BALOW, POLICE OFFICER,
DETROIT POLICE DEPARTMENT

June 12, 2024

I am writing urging support for the Social Security Fairness Act, S. 597 as this issue pertains to myself.

As a police officer employed by the city of Detroit Police Department in excess of 35 years as of this year, I have not contributed to Social Security from that employment, **but** having worked at other employment in excess of 22 years where Social Security taxes were withheld and having acquired well in excess of the required amount of credits to qualify for Social Security benefits. The windfall elimination provision in essence denies me over 50 percent of the benefit which I worked for and contributed into the system.

Not only does it deny me of benefits I have worked for and earned, it denies my spouse of benefits she would be entitled to should I pre-decease her. The police pension that I have earned is in no way lucrative, in fact it is not significantly more than Social Security benefits would be, and yet due to this unfair and discriminatory provision in the law, I am to be denied approximately 50 percent of the benefits that I have worked second jobs in my life for.

I am not asking for anything more than what I worked for and paid into.

Again, eliminating this provision does not provide any person affected by it anything they have not worked for or deserve. The idea that if a Law enforcement officer (or others) who chose to work in a field where Social Security taxes are not withheld but did work outside of that to be penalized is un-American and unconscionable.

I urge this honorable body to do the right thing and pass this legislation so the men and women who dedicated their lives to public service do not continue to suffer under this unfair burden to the retirement security of the Law enforcement officers in this country who are fortunate enough to end their careers with retirement.

LETTER SUBMITTED BY DAVID BANAS

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I was 34 when I started in a Connecticut public school district. Prior to that I worked in human services and parochial school teaching, contributing to Social Security.

I believe I've earned the right to receive my fair share of Social Security. WEP/GPO negatively impacts my life. I need financial security in my future and my modest teacher pension in addition to my rightfully earned Social Security will ensure that.

Thank you,

David Banas,
Connecticut Public School Educator.

LETTER SUBMITTED BY ANITA BANKS

June 20, 2024

The Honorable Shri Thanadar
U.S. House of Representatives

Dear Representative Thanadar:

On behalf of The Detroit Police Department, representing sworn law enforcement officers, I am writing to advise you of our strong support for H.R. 82/S. 597, the

Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-fifties, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

Anita Banks.

LETTER SUBMITTED BY KATHRYN BARCHAS

Dear Lawmakers:

I am writing to add my voice to those requesting the repeal of the GPO and WEP.

As a retired community college professor in California, I am fortunate to be covered for my retirement under California's State Teacher's Retirement System. But my husband has paid into Social Security since he was 17-years-old, and paid until he turned 80! It does seem wrong for either of us not to get the full benefit of these pensions after one of us dies, and, of course, I also paid into Social Security myself for many years before I became an educator. I get no benefit from that under the current regulations.

Everyone should be financially supporting Social Security, but it does seem that folks should not be penalized because they have also financially supported other retirement plans as well.

So I respectfully request the repeal of the GPO and WEP.

Thank you for all the hard work you are doing to represent the interests of Ohio, my birth state, and all the rest of us, too.

Sincerely,

Kathryn Barchas.

LETTER SUBMITTED BY BONNIE BARNES

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Thank you for this opportunity to express how elimination of WEP/GPO years ago would have meant to me and my loved ones. Currently, at almost 77 years of age, my life would not substantially improve with a monthly boost of additional funds, but more importantly, others who are now in my previous circumstances (raising

two young children as a single mother, for example), would have some well-deserved relief financially.

If you are not familiar with the financial constraints of a single parent, please continue to read my story. First, and most important, the missing funds only add to the lack of esteem from which my two children of divorce were already suffering. Compared to children from two-parent families, my young ones had less: a smaller home, a very basic and inexpensive diet, fewer extracurricular activities, limited vacation opportunities, and less attention from me because I had to take on extra jobs when to supplement my full-time teacher's income.

As a single parent I struggled with bill-paying despite taking on extra work when possible and there weren't extra funds at the end of the month (or the promise of them in the future) that I could deposit in a personal rainy day fund, so, for example, I couldn't afford many home repairs (and have been playing catch-up for years now!). I had to rely on the occasional goodness of others to get by—something that I would not have chosen to do had I been financially able to fend for myself. As I look in the rearview mirror today, I realize that the latter situation probably took me off course personally, but seemed to be the only path for our survival. Just recently one of my children reflected negatively on those past friendships that were born of our financial necessity, so I can truly say that the effect of WEP/GPO on my family lives on.

Another critical consequence of my limited income was the college tuition crisis. My ex-husband refused to pay a penny toward the children's college tuition as they were 18-years-old at that point and he felt that his responsibility ended at that point. The stress of divorce, life after high school, and tuition and housing expenses (I paid some but not all) caused my daughter to be hospitalized several times before she was able to get her footing and complete her undergraduate and graduate degrees.

God bless the health insurance that my teaching job provided which paid for her care!! Her brother, I believe was affected differently by our broken family and limited finances, although there were still some rough times for him. He was initially dissatisfied with the affordable college nearby that I had advocated so he eventually chose a Canadian college with a reasonable tuition. With his summer and weekend Canadian jobs we paid his expenses on time, usually putting his tuition costs on my credit card! (We discovered too late that banks would not offer school loans for non-U.S. colleges.) I often wonder if my withheld Social Security funds might have made college tuition repayments much easier for my children and for me.

Finally, let me be bold and say that our government needs to find a better way to finance Social Security without robbing from those who have worked hard to earn those funds, have planned their future based on those funds, and have accepted jobs in certain areas like public service that are discriminated against by WEP and GPO. Frankly, I believe that situation would be considered illegal by any other entity.

Thank you for your attention to this very important matter,

Bonnie Barnes,
Retired Teacher,
East Haddam, Connecticut.

LETTER SUBMITTED BY LARRY P. BARSETTI

June 7, 2024

U.S. Senate
Committee on Finance
Washington, DC

Senate Committee Members;

I wish to submit this statement of impact to the Senate Finance Committee regarding Social Security Fairness Act, S. 597.

I, and my family, are impacted by the reduction of benefits mandated by the Windfall Elimination Provision (WEP). I suffer a substantial reduction of Social Security benefits. I firmly believe that as I paid into the Social Security System over the course of my life (during non-civil service employment) and am eligible for benefits, I am entitled to the benefits promised to all Americans paying into the Social Security System.

I therefore request that the U.S. Senate votes to pass the Social Security Fairness Act, S. 597.

Respectfully submitted,

Larry P Barsetti,
Lieutenant, San Francisco Police Department (retired).

LETTER SUBMITTED BY MELODY BARTA

I am an instructor at Evergreen Community College in San Jose, California.

The Windfall Elimination Provision also affects all public school and university teachers in the State of California. In my case, I worked as an accountant full-time starting in 1984 and until 1995, when I started working part-time. I worked part-time as an accountant until 2004, when I began teaching part-time.

All the wages I earned as an accountant were subject to Social Security taxes. I have spent half of my career paying into Social Security, and half paying into a public pension. I am not trying to get more than I deserve, but I do feel I deserve my full Social Security payment based on the wages I earned and the taxes that my employers and I paid.

The Windfall Elimination Provision would reduce my Social Security payments by more than $500 per month, if retire today. This Provision is unfair and is pushing me to work well into my 60s, and perhaps even into my 70s, to be able to afford to live on my reduced Social Security plus my pension.

This is not an exaggeration, as I am a Certified Public Accountant, and I have performed in-depth retirement planning for myself.

Please repeal the Windfall Elimination Provision for me, and other retirees that have not spent their entire career under a public pension system.

Thank you,

Melody Barta, CPA.

LETTER SUBMITTED BY ALBERTA BATES

June 10, 2024

WEP/GPO

To whom it may concern:

My name is Alberta Bates, and I retired from Guernsey County Department of Human Services Cambridge, OH (Guernsey County).

Because I have a state check, I only receive ⅓ of my Social Security. I worked several years under Social Security and should be receiving a decent check. I could never understand why I couldn't receive my full amount.

My husband passed away in May 2023, so my income has gone down terribly.

I hope this passes so I can get the Social Security that I worked for and should be receiving.

Thanks for everything you can do to pass this bill, it sure would be a help to me.

Sincerely,

Alberta Bates.

LETTER SUBMITTED BY SUSAN BAXTER

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I entered the education field after working 12 years in the private sector. After earning a bachelor's degree in computer science, I first worked as a computer programmer for a well-known insurance company in the Hartford, CT area. Then, after earning a MBA from Columbia University, I enjoyed working in market research for a manufacturing firm.

While, I experienced success in these roles, I began to feel that I was meant to work in a field where I more directly impacted the lives of young people. Therefore, I embarked upon yet another career change and went to school part-time, earning a graduate degree in elementary education in 2001.

I am midway through my 23rd year of teaching. I've taught at 2 different schools, 3 different grades, and touched the lives of about 460 students. I love teaching. I thrive on designing and implementing engaging lessons.

The critical thinking side of me looks forward to examining student work to figure out the "why" to their misconceptions and gaps in understanding, and then following that up with delivering instruction to help bridge those gaps. I consider it my mission to facilitate students becoming their best self—academically and social-emotionally.

And yet, despite how fulfilling this work has been, if I had understood the impact of the WEP on public school educators, I would have reconsidered entering this honorable field 23 years ago. My earned Social Security benefits will be reduced significantly, causing great concern for me as I look forward to retirement. I, and educators like me, should not be denied benefits because we chose to enter public service.

I thank you for your consideration and ask that you take action and repeal WEP/GPO once and for all.

Susan Baxter,
Connecticut Public School Educator.

LETTER SUBMITTED BY ASHLEY BELL

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

There is no logical explanation as to why I do not get Social Security benefits of my spouse simply because I am a teacher. I have also worked a second job to make ends meet due to low teacher salaries.

I have contributed to Social Security for almost 25 years at this point. I deserve the benefits of what I have paid into.

Please consider supporting public school teachers by repealing this.

Ashley Bell,
Connecticut Public School Educator.

LETTER SUBMITTED BY WALTER A. BENJAMIN

Friday, June 14, 2024

WEP/GPO

Dear Honorable Members:

Throughout my 34 plus years of public service to the Commonwealth of Massachusetts I also worked in the private sector. Thus earning the required 40 quarters to qualify for Social Security benefits. I am not asking for anything more than what I am entitled to under the contributions I made into Social Security.

The current law not only affects me, but it affects my wife's ability to collect on her benefits as well. My wife's benefit's would be greatly reduced due to my choosing to provide a portion of my State pension to her upon my passing.

I, as well as all affected by this legislation are only asking to be made "whole" by just allowing us to collected those benefits we are entitled to.

Thank you,

Walter A. Benjamin.

LETTER SUBMITTED BY DEBORAH D. BENT

June 10, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

Dear Sir or Madam:

I would like to submit my personal experience with the Social Security WEP and GPO laws for inclusion in the June 7, 2024 U.S. Senate Ohio hearing record.

I began working at age 16. After graduating from high school and secretarial school, I was employed full-time until giving birth to my first child 10 years later. Once both of my children were in school, I returned full-time to the labor force in the fire service of my hometown municipality for the next 30 years, retiring in 2014. (During this time, I also worked at a part-time position for 17 of those 30 years and paid into Social Security.)

I had qualified for Social Security by my positions prior to and during my municipal employment. Upon retirement, therefore, I was shocked and overwhelmed by the significantly reduced (approximately 66%) Social Security benefit I received!

I had paid into Social Security as had my employers on my behalf and had achieved more than 40 quarters. WEP places me and my family in a very unfair and difficult financial position.

Please do everything possible to right this wrong and provide Social Security benefits I earned over my lifetime. Any support or assistance you can provide will be very much appreciated. Thank you!

Sincerely,

Deborah D. Bent.

LETTER SUBMITTED BY DENIELE BERMAN

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security

through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

DeNiele Berman.

LETTER SUBMITTED BY DAVID BERTI

My name is David Berti and I am a retired Police Officer who retired from the San Francisco Police Department after 29 years of service. During that time, I contributed to my Social Security Account by working limited Secondary Employment during that time.

After retiring from the City and County of San Francisco, I was hired, and worked for another 19 years for a private Global Investment Firm. I retired at age 69 after a combined 48 years of employment plus 2 years in the service of my country serving as a combat wounded Vietnam Veteran. During that time, I contributed to my Social Security Account.

After I fully retired and started to collect my Social Security, I found that I was going to be subject to the Windfall elimination provision and that my Social Security benefit would be reduced by approximately $400.00 a month. I was shocked and found this provision to be unfair to citizens like me who worked their entire life, contributing into the Social Security System, but were now being penalized, in their golden years, when most need the money due to no longer being able to be employed in the workforce due to age or medical conditions.

It has been far too long since the Senate has taken any action on the GPO and WEP. I, along with many retirees, request that you vote to eliminate these provisions which are detrimental to the retirement security of millions of public sector retirees.

For your consideration,

David Berti,
Retired SFPD,
City and County of San Francisco.

LETTER SUBMITTED BY KAREN BEVERLY

I have worked in many areas of our country earning credits for and contributing to Social Security. However, when I began teaching in California, I learned, upon my retirement, that my Social Security entitlement was being penalized by the WEP/GPO.

Since I had a limited number of years to qualify for teaching retirement earnings, I had calculated my Social Security entitlement to provide the supplement to meet cost of living expenses. The penalties have severely impacted my available income and have caused me to seek post-retirement employment.

These penalties are unfair and unjust to those of us who have worked in the public service sector and they need to be repealed. I ask for your support in correcting this situation.

Karen Beverly.

LETTER SUBMITTED BY CORPORAL JONATHAN BIBBS

June 24, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

Dear Senators:

On behalf of Detroit Police Department, representing Corporal Jonathan Bibbs sworn law enforcement officers, I am writing to advise you of our strong support for H.R. 82/S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-fifties, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

Corporal Jonathan Bibbs.

STATEMENT SUBMITTED BY FRANK DALE BIGGS

June 6, 2024

The purpose of the document is to address the unfairness of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) as it affects teachers as public servants. I worked previously as a Graphic Designer in the oil industry until a layoff hit the company. At that time, a cousin was in public education and suggested that I try teaching.

Beginning my teaching career in 1988, my heart and mind were filled with the excitement of molding the future by instructing and guiding our students. Little did I know about this WEP that would affect the Social Security benefits that I had already earned from previous work experience. As we all know, teachers' salaries are

not comparable to their corporate counterparts. They make considerably less than those individuals in the corporate world.

My question to this committee is how can a teacher's pension be considered a windfall when they are already earning considerably less that their corporate counterparts. If the corporate employee can receive his/her full pension and full Social Security benefit, why can't the teacher, who is a public servant, receive their same full Social Security benefit. Obviously no one has looked at this issue from the perspective of the teacher and other public servants who also earned Social Security credits from previous work experience.

More personally, because of receiving only half of my Social Security benefits, I have had to struggle to pay for medical prescriptions. An additional life insurance policy that would secure that my burial is paid for and some monies are left for my surviving family is out of the budget. Buying a home warranty protection plan, or even a car warranty protection, is simply out of the question. Why after 24 years of public service as a teacher, and 5+ years in the corporate world should I be subjected to this unfair treatment of my retirement benefits that was already earned.

In conclusion, the WEP and GPO should be repealed to restore equity and fairness to the Social Security retirement system, especially regarding public servants. Another added benefit is that since there is a shortage of teachers, more people from the corporate world would consider that profession if they know that they will not lose half of the Social Security benefits upon retirement. Repealing these provisions is a win-win for all parties involved, retirees, public servants, future teachers, and the educational system.

LETTER SUBMITTED BY SHEILA FARREN BILLINGS

June 17, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Dear Sir or Madame:

I am writing to you today about the June 7, 2024 U.S. Senate field hearing chaired by U.S. Senator Sherrod Brown, in Columbus, Ohio—"Keeping the Promise of Social Security for Ohio's First Responders and Public Servants" regarding the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). My state retiree's association has told me that I must submit my personal statement before Friday, June 21, 2024 single spaced in a Word document. Please consider my statement when you make your decision.

My husband and I just celebrated our Golden Anniversary, number 50! We are both retired now. I was a teacher in several public-school systems and a private school and Tom was a private school teacher for over half his career, a public high school teacher for many years, and finished his career as a professor for 20 years at a state university. In my teaching career, I taught over 2,300 students and also helped and positively influenced over 1,000 more during study halls and extracurricular activities. My husband taught and influenced a great many more than me as a college professor, high school teacher, guidance counselor, coach, and advisor. The world and country are a better place because of him and it pains me that his wish to be fairly paid back what he put into the system are callously called "double dipping" now that he is old and troubled by Parkinson's Disease.

After teaching public school for 2 years, I took an unpaid maternity leave to care for my new baby. That leave turned into a 17-year stint as a full-time mother of three, during which I had several part-time jobs where I contributed to Social Security. I also had jobs during high school and college and put money into Social Security. When my children were old enough, I found a job as a teacher in a private school, paying into Social Security until I found a better position in a public-school system. I also worked as an artist and paid into Social Security for all the art I sold. The last 8 years of my career, I was an art teacher in a different public-school system, and after retiring I was an adjunct professor at a state university and paid into Social Security. My small payments into Social Security added up enough quarters to receive Medicare and a very small payment, just large enough to pay for my

Medicare. The pension I receive for being a teacher for 24 years amounts to about 25% of my teaching salary.

My husband's story is very unfair. He graduated from state college in the early 1970s when teaching jobs were extremely scarce. For about half of his career, he worked as a teacher in a parochial prep school, where he earned much less than a public-school teacher. There was no pension and he paid into Social Security. When he found a public-school job, he worked for several years until the Reduction In Force caused by MA Proposition 2½ threatened to lay him off; I was home, pregnant and with two preschoolers, so he went back to teaching at the parochial prep school where there was still no pension. While teaching there, he earned his doctorate, and became a professor at a state university. So, for more than 50% of his career, he worked full time at places where he contributed to Social Security; and for the rest of his career, he worked in public schools. Yes, he receives a pension from the Commonwealth of Massachusetts for his time in public education; however, it is a relatively small pension—basically a 50% pension. Because of the WEP, his Social Security is much smaller than it should be. His many years of contributions are not being fairly honored. And if he passes away before I do, the GPO will ensure that my widow's payment is very negatively affected.

It is absolutely not "double dipping" to collect what one contributed to Social Security! None of the jobs that my husband and I worked when we paid into Social Security pay any pension at all. We relied upon the contributions we paid into Social Security paired with our reduced public school teaching pensions to provide financial security to us in our old age. If my husband passes away before I do, his pension and his Social Security are further reduced, so that I shall receive only a fraction of both along with my very small pension and my Social Security payment which just covers my Medicare. And thank God for my Medicare!

I urge you to work for all the public servants who have spent their careers making our society a better place for everyone, and repeal the unfair WEP/GPO. It is especially unconscionable that this law is set up to hurt only the people who work in a few states, including our State of Massachusetts. All the other public servants are receiving their fair share of Social Security. How is it right to place the full burden on the shoulders of those of us from these few unlucky states? Please do the right thing and take this burden from our shoulders. Thank you.

Sincerely,

Sheila Farren Billings.

LETTER SUBMITTED BY KATHERINE BLACKWELL

I am writing to express my support for the Social Security Fairness Act of 2023, which would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) which unfairly affect so many retired teachers and other public employees.

I am personally affected by both the WEP and GPO. While I served as a public school teacher in Texas and receive a pension from the state, I also worked numerous other jobs and paid into Social Security. However, the amount I get from Social Security has been seriously impacted by the WEP. The GPO not only affects me now, but it would also eliminate my spousal benefits should my husband die before me. Ironically, Social Security would reconfigure my benefits should I predecease him, and he would receive my benefits without reduction!

Please work to repeal the WEP and GPO, which punitively targets a part of our nation's work force which is critical to our success as a country.

Sincerely,

Katherine Blackwell.

LETTER SUBMITTED BY ASHLEY BLACKWOOD

June 7, 2024

Re: Keeping the Promise of Social Security for Georgia's First Responders and Public Servants

Dear Representatives:

I am a veteran teacher in the Georgia Public School System.

Years ago, my county decided unilaterally to stop contributing into Social Security. I accept that and understand that I am not able to benefit from Social Security in connection to my years in the school system. However, I do not think that it is fair that I am penalized because I am a public servant in terms of Social Security benefits that I earned in a job outside of the public sphere. I should be allowed to benefit 100% from those, just like anyone else entitled to benefits.

I understand that public servants receive a pension, but we are not paid very high salaries, so our pensions are good, but not great. We earned our Social Security benefits just like all other workers, and we should not be penalized.

Our full Social Security accrued from nonpublic jobs would help us pay bills of all kinds once we reach retirement, and we deserve it. And as for survivor benefits for spouses who are public servants, that is also unfair. Why should they be denied benefits that their spouse earned? There are people in this country who not only get survivor benefits, but they also have access to other funds, unlike public servants.

Public servants are middle class people who do not have huge retirements, so they should be able to benefit from Social Security that they have earned, just like anyone else, without penalty. Moreover, this penalty affects women more than men, and we all know that if the situation were reversed, this would likely not be a law at all.

Thank you for your time,

Ashley Blackwood.

LETTER SUBMITTED BY GINGER A. BLAKELEY

Please do the right thing and repeal the WEP and GPO so retired teachers can have the Social Security funds that are rightfully theirs.

Kentucky's retirees have not had a COLA (cost of living adjustment) in over a decade which makes providing the basic necessities for every day living costly and sometimes I have to choose between paying a medical bill or buying a medication instead of buying what I would prefer to have at the grocery.

Teachers are the backbone of this country and have often been viewed as having a position of servanthood. Having access to money that is ours would be a step in the right direction of altering that perspective.

I appreciate your taking the time to read my thoughts and for your vote in correcting this wrong.

Respectfully,

Ginger A. Blakeley,
Retired Teacher/School Counselor.

LETTER SUBMITTED BY MICHAEL W. BLANCHETTE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Subcommittee Members:

I live in Massachusetts, and retired in 2019 after 31 years of full time service as a Police Officer/Detective for the City of Methuen, MA Police Department. I am a member of the Massachusetts Retirees Association, and wanted to take a moment to share my view, regarding WEP.

I started working "on the books" paying taxes, and paying into Medicare, and Social Security at age 14.

At age 25, I was hired as a full-time Police Officer, and with this particular job, I started paying into my pension plan instead of paying into Social Security.

However, while employed as a full-time Police Officer, In 1992, I started my own business, and started paying into Social Security again via my income from my business, in addition to paying into my pension plan via my city employment. I owned and operated this business from 1992 till 2008.

After retiring in 2019 from the city of Methuen Police Department, I proceeded to work part-time in the private sector for a little over 3 years, paying into Social Security, Medicare, and paying taxes.

One year ago I started working part-time for the New Hampshire State Police as a Civilian (non-sworn) employee, and contribute to Social Security, Medicare, and pay taxes. I currently **DO NOT** participate in the State of New Hampshire pension plan.

When I start to collect my Social Security Benefits in the near future, **WHY** should I be penalized, and receive considerably lower benefits because I paid into a pension plan? In fact, I continued to work a second job (while employed as a Police Officer) paying into Social Security?

This makes NO sense to me.

After retiring in 2019, I have continued to work part-time (approximately 30 hours a week) paying into Social Security!

WHY should I be **PUNISHED** for having a good work ethic?

It is all about Fairness.

In my opinion WEP needs to be abolished or changed to **BENEFIT, NOT PUNISH** hard working people like me, who have contributed for many years, and continue to contribute to social Security to this day.

Sincerely and best regards,

Michael W. Blanchette.

LETTER SUBMITTED BY VICTOR T. BLANCO, M.A. SPED

Social Security Fairness Act (S. 596)

June 11, 2024

To The Honorable Members of U.S. Congress:

My name is Victor T. Blanco, in March 2005, I had the privilege of becoming a special education public school teacher working in the Inglewood Unified School District. I began my teaching career as a second career. I retired after nearly 2 decades of service in June of 2022. Prior to my teaching career, I worked for 20 years in private sector.

During those years I had paid into Social Security. It was only after I began teaching that I learned that my Social Security benefits would be reduced by two-thirds. My family will be significantly and negatively economically impacted by the dire effects that will impact my hard earned Social Security benefits.

I was uninformed prior to becoming a special education teacher that I would be impacted by these provisions. I will turn 57 tomorrow and in just 5 short years, I will only be entitled to receive approximately $397.00 a month in Social Security benefits. This sum does not reflect a "Fair" amount for my decades of paying into the Social Security Program.

I urge the Members of Congress to repeal both WEP and GPO to help restore a fair retirement for myself and my fellow Government workers.

Thank you,

Victor T. Blanco, M.A. Sped,
SDC Teacher (Retired).

LETTER SUBMITTED BY AMY BLEYENDAAL

June 3, 2024

To Whom It May Concern:

I am writing you today regarding your upcoming hearing, "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants." I am a 20+ year public school employee and my husband is a registered nurse.

We knew when we began our careers as public servants that we would not become financially wealthy, that was never the motivation for us in a culture that seemingly values the rich and powerful. We worked hard and bettered our communities.

We have two children who were educated in our local public school system, one of which has special needs and will likely continue to require financial assistance from us indefinitely. We are a two-income household, often times both working second jobs when our finances have required it.

Should I survive my husband, I would not be eligible to collect his Social Security benefits based on the current Windfall Elimination Provision. This will put undue strain on our family despite having given may years to our local community through public service—why penalize that?

Please consider reversing the Windfall Elimination Provision and Government Provision Offset.

Thank you,

Amy Bleyendaal.

LETTER SUBMITTED BY PATRICIA V. BLUESTEIN

June 9, 2024

Honorable Members of the Senate Committee on Finance:

I am one of the many public service retirees impacted unfairly by the WEP/GPO laws. In my particular case, even more harsh is the impact because I worked 20 years as a self employed independent contractor for the State and Federal courts in my profession as Certified Spanish Interpreter before becoming a Commonwealth of Massachusetts Trial Court employee.

Once I retired from the trial court in 2020, I started to receive my modest pension after 12 years of employment ($30,000 per year), and to augment the modest pension, I had to return to being a self-employed, independent interpreter, once again shouldering the 12.4% of my earnings contribution to Social Security.

When I look at the calculations for when I want to start my Social Security benefits, the WEP/GPO laws unfairly reduce my payments due to the Massachusetts pension even when most of my working life I have made contributions of 12.4% of my earnings to Social Security.

I firmly believe that the intention of the WEP/GPO laws was to reduce payments to those lucky enough to have large and generous pensions, unfortunately for so many of us, the result is a punishment for having worked hard, contributed the largest portion and receiving only modest pensions from our State public employment.

I implore you to reconsider the current system and make adjustments, particularly for those of us who have been self employed independent workers and have made the largest percentage of payments towards Social Security; it feels doubly unjust to then see the expected payments reduced. Please take a good look at the many public servants across the country who need some relief in order to continue affording the daily expenses, especially housing, and modify the system so we can all receive more of our deserved Social Security payments.

Respectfully and gratefully yours,

Patricia V. Bluestein.

LETTER SUBMITTED BY RICHARD J. AND CAROL G. BOEHLER

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

My wife and I are both federal retirees and members of the National Active and Retired Federal Employees Association (NARFE), Chapter 33 in St. Augustine, writ-

ing to express our strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

We urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. We appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Richard J. Boehler,
Carol G. Boehler.

LETTER SUBMITTED BY JOYCE BOGDAN

June 11, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

SOCIAL SECURITY FAIRNESS-REPEAL WEP/GPO

Dear Chairman and Members of the Subcommittee on Social Security Fairness:

I am a retired teacher and taught for 30 plus years (30.9 years). I was an English for Speakers ofOther Language (ESOL) teacher and retired in June 2021 at the age of 69-years-old. I needed to continueto work past the age of 60 or 65-years-old since I am the sole income earner in my household.

I worked all of my life. I began my career from 1968–1990 in business paying into Social Security. I became a teacher in 1990 and continued to work additional jobs that paid into Social Security during my teaching career.

Before I retired, after I reached my full retirement age, I was able to collect spousal benefits as my spouse had passed away. I was able to collect up until I retired. The amount of my monthly check at the beginning of 2021 was $2,469.00 a month which helped me while I was working. When I retired due to the Government Pension Offset (GPO), I was no longer able to get spousal benefits and my Social Security benefits were also reduced due to the Windfall Elimination Provision (WEP).

In addition to these already drastic reductions, I believed that Social Security had previously adjusted the amount I was receiving because I informed them at the time of requesting benefits that I was a teacher. In December 2021 I received a bill for $9,575.00 from the Social Security Administration for overpayment for the months of July through mid-December. They also wanted me to immediately repay the $9,575.00. I repaid the amount in 3 months. My income for the year 2021 was

$7,033.20 (I could collect the spousal benefit before I retired) minus $9,575.00 the amount I had to repay was for the months that I was a retired teacher. That equaled for the year 2022 a negative $2,541.80. In 2022 the amount of Social Security that I should get on my own is approximately $915.00. In reality my check, being reduced due to the WEP was $586.80 minus the amount for Medicare Part B so the net is $335.60.

At the age of 70, I needed to go back to work to make up the difference. My husband and I worked every year since we were 16-years-old. We should be able to collect the funds that we both put into the Social Security System. Women who hardly worked at all are able to collect spousal benefits and do not have their amounts reduced.

This is an unfair penalty on public servants including teachers as well as, first responders. Not only is my benefit reduced due to the WEP but my spousal benefits that my husband contributed is eliminated with the GPO. Also, when there is a Cost-of-Living Adjustment (COLA) my amount is reduced.

I implore you to Repeal the Windfall Elimination Provision and the Government Pension Offset! Repeal the WEP/GPO so that this unfair tax is eliminated and I can receive my fair Social Security benefits!

I believe this will greatly affect the ability to recruit future teachers and other public servants as I did not know about the WEP/GPO when I was hired. Saving for the future is of greater importance now more than it was previously. Keeping these provisions will cause potential future teachers, first responders, and other public servants to change careers before they start.

Please REPEAL the Windfall Elimination Provision/Government Pension Offset (WEP/GPO)!

Thanking you in advance for your immediate attention.

Sincerely,

Joyce Bogdan,
Retired English for Speakers of Other Language (ESOL) Teacher.

LETTER SUBMITTED BY TRISTEN A. BONACCI, MA.ED.

Dear Sir or Madam:

I have been a high school teacher for more than 20 years and I am appalled that our representatives would try to steal money from hard-working people.

During my tenure, I have not had it easy. I have had to move around a lot as my first position was a temporary position for a woman who took a year maternity leave, then I went to another school when she came back.

In 2008, I and 150 of my colleagues lost our jobs due to the recession. I have worked at many different schools, and though I have retirement funds in PERA, New Mexico, and the country of Colombia, they have never amounted to much. In some schools, and before I became a teacher, I contributed to Social Security.

To disallow public servants to be given what is rightfully theirs is theft. We put money into this system and we should be able to take it out.

There is **PLENTY** of money in the American coffers to fix this problem, but it seems you all want to spend it on endless wars.

Give our retirees what they deserve.

Sincerely,

Tristen A. Bonacci, MA.Ed.

LETTER SUBMITTED BY DONNA BONIN

June 7, 2024

In the last 5 years, I have been divorced and retired.

Currently, my monthly insurance cost has outpaced my rent to the tune of $800 plus per month; outrageous for insurance, but a rent that is significantly below market price at this time.

My financial guy advised me to immediately keep working to earn Social Security quarters so that I could qualify for Medicare as opposed to continuing to pay the exorbitant amount through my school system.

I am priced out of the housing/rental market as most places would eat up more than half my pension. At some point, I will need to move as a walk up three flights—it is possible now, but may not be feasible in the future.

The small amount I would receive from Social Security would be helpful in finding a place to live when the time comes and affording the necessities of daily living.

I urge you to repeal the WEP/GPO to aid all public sector workers who have paid into Social Security and are entitled to their benefits.

Sincerely,

Donna Bonin,
Retired teacher.

LETTER SUBMITTED KAREN BOPP, RETIRED TEACHER

June 7, 2024

I am pleading for your support of the Social Security Fairness Act and repeal of the WEP/GPO.

As it stands, upon retirement from teaching, I will be collecting only poverty-level pension and only a portion of the Social Security that I paid into, and will need to continue working indefinitely.

In addition, my future contributions to Social Security will also be reduced. As you may be aware, this disproportionately affects low income workers/retirees and is punitive and unfair.

I was recruited to go into teaching later in my career, with a valuable background to share with Special Education students. I had worked in social services, with low wages and very challenging conditions, and paid into Social Security for over 20 years while earning 2 Masters Degrees at my own cost.

It is exceedingly unfair that I am unable to receive the benefits I earned.

Thank you for supporting low-income retirees like me.

Sincerely,

Karen Bopp.

LETTER SUBMITTED BY STEPHANIE BOROWY

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

To Whom It May Concern:

Good morning, prior to earning my Sixth Year certification in School Psychology, I worked for several years as a Behavior Specialist, and as an Education Consultant in a private advocacy agency—it was during that time that my awareness of the need for additional supports in education. A colleague notified me about the Social Security penalty inherent in moving from Social Security to the Teacher's Pension. However, I was also reassured that my representatives were in the process of correcting the situation, and encouraged to proceed. Consequently, I devoted the next 4 years to completing the additional education needed to acquire my Sixth Year and commenced working in the field of education.

Sadly, that was many years ago and the situation has not been rectified. Now, as I am looking toward retirement from the educational setting in the coming years, I am dismayed by the current lack of support for those of us in this situation. If

this is not rectified, some of my colleagues and I will be forced to sacrifice all of the dollars that we paid into the Social Security system prior to entering education. Given the current state of education, with its shortage of teachers and resources, I can only imagine the state of this wonderful field in the coming years if something is not done to correct it.

Toward this end, I urge you to repeal WEP/GPO—and ensure that talented, intelligent individuals continue to enter the field.

Please do not hesitate to call or email should you wish to discuss this further, or need additional information.

Very truly yours,

Stephanie Hamed Borowy, MS, LPC, CAGS,
CT School Psychologist.

LETTER SUBMITTED BY ANITA M. BOWDEN

June 7, 2024

Dear Members of the Senate Committee on Finance:

Thank you for the invitation to submit written testimony in support of the Senate Hearing held in Columbus, OH on June 7, 2024, and focusing on the unfairness and financial hardship placed on public retirees due to the Social Security WEP and GPO laws.

Like so many others affected by WEP and GPO in States similar to mine, I was not aware that my Social Security benefits would be reduced due to my full-time employment, and subsequent pension received, from the State of Massachusetts. I knew that we did not contribute to Social Security while working for the State, but also understood that it was due to the fact that we were required to fund much of our own pension plan (which I did for 23 years), from which we could draw from when we retired.

Prior to my State employment, I had also worked for more than 20 years in public service jobs in which I had fully paid into Social Security, and assumed that it would be available to me later in life when I retired, because I had earned all of my required credits. I did not anticipate that it would be at a reduced rate for having worked later in life in a job that did not contribute to Social Security.

The fact that my Social Security benefits were reduced seemed extremely unfair, and especially egregious to me, because virtually all of my prior employment (other than my Massachusetts State service, from which I earned a pension) was performed in public service jobs: 20 years of active and reserve military service; 2 years of full-time employment for the city of San Antonio, Texas Housing Authority; and 2 years fundraising for non-profit organizations.

I considered my work always to be in service to my country and my communities, and had also considered Social Security to be a contract with those of us who contributed to it and earned the required credits to be eligible for it. No one ever mentioned to me that, depending on what work I pursued later in life, I would not receive the full benefit that I thought I had earned.

Those of us who worked in public service, did so often at reduced salaries, so we did not have the same opportunities to save extra resources for later in life that our peers in other forms of employment may have had. We also were not working simply to make money for ourselves, but rather, we believed in giving something back to our country and the communities we lived in. And for those of us in States in which we fund our own pension plans, we receive a double whammy from WEP—because we made less income over our careers (for noble reasons), did not work for employers who matched our contributions, paid for much of our own pensions, and then got penalized by an unfair system that considers that framework to somehow be "double dipping."

I appreciate the opportunity to share my experience through written testimony, and ask that you please give serious and urgent attention to reforming WEP/GPO. Those of us who are retired and aging, don't have the luxury of time on our side, and as you know, each year becomes more and more expensive to retirees.

American citizens who have worked their entire lives, and contributed in so many ways to this great country, should not be penalized by a system that improperly de-

fines the value of the work they provided, and takes away benefits at a time in life when they need them the most.

Thank you so much for your consideration and time.

Respectfully,

Anita M. Bowden.

STATEMENT SUBMITTED BY STEVEN BOYARS

WEP AND GPO REPEAL

I am 69-year-old retired postal worker. I started working for the Postal Service in 1978 and retired in January 2013 after serving 35 years.

During those years I contributed $94,000 of my own money into my pension, for which I am now receiving monthly pension checks. I've also been contributing into Social Security since 1971 to the present, between 5.1%–6.2% of my salary from other jobs. I was working two and three jobs at times, including the Postal Service to supplement my income.

For the last 12 years, I have been working for the Department of Education in New York City as an Assistant Teacher with Special Ed children. I also still have a part-time job and, of course, I still pay Social Security tax to both jobs.

When I went to the Social Security office 5 years ago to find out how much I would receive at age 66 the agent informed me I would receive $850 a month. I felt at the time it was a fair and reasonable amount being that I had worked for 16 years full-time and 31 years part time for a total of 47 years towards Social Security benefits which excluded my Postal Service employment. The agent proceeded to check on something with her supervisor. When the agent returned she informed me that because of the Windfall Elimination Provision, I would **NOT** be receiving $850 a month, but in fact would be receiving $336 a month. I would be penalized 60%—$514 a month for the rest of my life. Then, I thought to ask about the spousal benefit my wife has been contributing and Social Security for 49 years. I should be entitled to half of her benefit if I waited for her to collect, correct?

The answer was, I would be entitled to $0! Zilch!! Nothing! Also, because of GPO.

There are spouses who never worked a day in their life nor contributed a cent to Social Security, but are guaranteed 50% of their spouses benefit or as much as $2,097 a month.

Is there something that I am missing here or not aware of?

Granted, there are government workers who never contributed to Social Security. I, for one, did not put into Social Security for my employment with the Postal Service. I did, however, put in Social Security for over 40 years from other employment and should be entitled to my fair share.

I have been fighting stage 4 pancreatic cancer and the additional income would greatly help my family and I.

I feel that I should not be penalized because of my government pension which I had also contributed to separately.

These laws must be amended!

LETTER SUBMITTED BY TERRY AND DENNIS BOYDEN

I need to go on record in support of this legislation.

I began teaching, in Idaho and later in Nevada at 34-years-old. Before that, I worked various jobs where I paid into Social Security from the age of 14. That means that I paid into the Social Security System for over 20 years.

I have earned the right to benefit from the Social Security benefits that I paid into for 20 years.I taught for 34 years, until I was 68-years-old. Now, I cannot benefit from the benefits that I have earned through hard work, perseverance and self-reliance, because of WEB and GOP.

I am married to a Vietnam Veteran. He has paid into the Social Security Benefits system for over 40 years. He is able to benefit from the Social Security System, for

his retirement. Which is as it should be. However, what concerns us is that I will be unable to benefit from those Social Security benefits, upon his death.

He has worked long and hard to have those Social Security benefits available for his wife and family, even after his death. However, because of WEP and GOP, Dennis's wife and family will be left without sufficient funds to remain in their home or to continue to live in a relatively comfortable way.

This is **WRONG!** Our Social Security benefits have been worked for and paid into for many, many years. To refuse, to allow these hard working people to use the benefits that they have worked to be able to access in their retirement, is **WRONG!**

Please consider these issues when the **APPEAL OF WEB and GOP** comes up for a vote.

Sincerely,

Terry and Dennis Boyden.

LETTER SUBMITTED BY STEPHEN P. BOYKIN

June 5, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

With 44 Social Security quarters already completed, I worked for and retired from the Department of Veterans Affairs in 2005, while working part-time jobs and now working full-time jobs, and paying into Social Security until present day.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them.

I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Stephen P. Boykin.

STATEMENT SUBMITTED BY LAUREN BRAZICKI

KEEPING THE PROMISE OF SOCIAL SECURITY

The following is a written testimony of how I am affected by the WEP/GPO.

I am a retired school teacher from the State of Connecticut with 30 years of service. Even though Connecticut opted out of Social Security, I have paid into the Social Security System for 50 years since 1969. My earnings where Social Security taxes were paid included working in a grocery store, teaching summer school and my own 30 year part time business.

My husband is also retired and collects Social Security benefits from his private sector employment.

I find it grossly unfair that a spouse who never contributed to the Social Security System is entitled to a Social Security Benefit. But I, because I am a retired Connecticut teacher, am penalized. I am only requesting a benefit commensurate with my contributions to the system and that of any other surviving spouse.

I believe that this injustice has gone on too long and needs to be corrected as soon as possible.

I am only one of the 21,790 workers that this unjust provision affects in the State of Connecticut. If this is allowed to continue, Connecticut and other states where the WEP/GPO Provisions apply will find difficulty in hiring teachers, firemen, EMTs and police.

This cannot stand.

I am requesting that you act as expeditiously as possible to repeal the WEP/GPO Provisions.

LETTER SUBMITTED BY KATHLEEN M. BREMER

June 4, 2024

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom it May Concern:

I spent 10 years working in the private sector.

My teaching career means that my Social Security will be greatly decreased. This isn't right. I earned these benefits, and the WEP and GPO need to be repealed once and for all.

Sincerely,

Kathleen M. Bremer.

LETTER SUBMITTED BY NANCY J. BREMER

TOTAL LOSS OF $337,500 FROM WEP/GPO PENALTIES OVER 12.5 RETIREMENT YEARS AFTER 40 YEARS OF TEACHING

June 20, 2024

Subject: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Mrs. Nancy Jean Bremer:

I am writing to you to ask for your support in the repeal of the WEP/GPO penalties against teachers. These bills are in reference to the Windfall Elimination Provision and the Government Pension Offset. I am a retired science teacher from Connecticut and Massachusetts. I am also a widow, so I am greatly affected by the WEP/GPO.

I am a retired 40-year veteran public middle school science teacher and a 17-year widow, mother of 3 adult children and grandmother of 7. I also have earned 40 credits or 10 years of Social Security from other jobs besides public school teaching. These jobs helped supplement my teaching jobs during the summers and vacations.

Because of these penalties each year I lose $5,400 from the WEP and $21,600 from the GPO penalties, so a total of $27,000 each year. Since I have been retired for 12.5 years, this amounts to a total of $337,500. I am 81-years-old and am struggling to pay bills since I am on a fixed income.

This money set aside for my Social Security is money I paid into, and I deserve to receive it. This is not a gift! It is so wrong to not receive my hard-earned benefits

because of the WEP. I only receive $337/month instead of $787, which is a loss of $450/month. This amounts to a total loss of $5,400 a year and $67,500 over 12.5 years because of the WEP penalty.

As for the GPO, I deserve survival benefits since my husband passed away 17 years ago and worked up until he died at 65-years-old as an engineer. I worked from 2006 until May 2011. But as soon as I retired from teaching at age 69, I have received zero benefits for 12.5 years. I should be receiving $1,800 a month or $21,600 a year. This amounts to $270,000 over 12.5 years in loss from the GPO.

This is so unfair. There is no justification to this law. This is truly frustrating and heart breaking! It is such a deficit in our democratic system.

As a result, I do not get my $27,000 a year because of the WEP and GPO penalties. Over a period of 12.5 years of retirement this adds up to a loss of $67,500 from the WEP and $270,000 from the GPO. This is a total of $337,500 that I have lost.

Since I am a retired public-school teacher, I lose what is rightly mine. If I had chosen a different career, I wouldn't be at such a loss. I thought teaching was a noble profession. Maybe this is why we are experiencing a reduction in teachers.

Please help me by co-sponsoring and educating your colleagues to help repeal these 2 bills in their entirety as soon as possible. I am now 81-years-old and desperately need your help.

Please help co-sponsor H.R. 82 and S. 597 and repeal WEP and GPO. It is the only right thing to do.

Thank you for your time and consideration of my request.

Sincerely,

Mrs. Nancy J. Bremer,
Retired teacher 40 years and Widow 18 years.

STATEMENT SUBMITTED BY LISA BRESS,
RETIRED CONNECTICUT PUBLIC SCHOOL EDUCATOR

June 7, 2024

I spent my career as a teacher working in high needs districts in special education and qualified for Social Security while working in New York City.

My husband had a work transfer just before our son was born and we moved to Connecticut. They did not take Social security from teacher's pay. I wasn't concerned because I had held a job since I was 14-years-old and knew I had earned Social security benefits.

I retired after 30.5 years and continued to work in districts were my services were needed. I had no idea the impact WEP/GPO would have on my retirement earnings. My husband is disabled now and will require significant care in the future. I will need all of the financial resources I've earned through my teaching years in order to ensure he is cared for now and in the future.

My Social security has been cut pretty much in half due to GPO/WEP. While I am grateful for the pension and Social Security payments I've earned, I feel all those who worked in jobs serving their communities should not be penalized and get the full amount of money they have earned.

My husbands illness is terminal and I worry that I will need every penny I earned from Social Security moving forward.

Please make this a reality by repealing WEP/GPO. It will help so many people.

LETTER SUBMITTED BY DONNA BREWSTER

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a retired Massachusetts public school teacher writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Before having a rewarding career as an public school educator, I had a previous career as an engineer and orthotist where I had part of my salary going toward Social Security. When planning my retirement I was shocked to find that the WEP and GPO unfairly penalize public servants who have dedicated their careers to serving and so I would not be receiving the funds that I worked so hard for.

As you are aware, these provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Donna Brewster.

LETTER SUBMITTED BY LAURIE BROWN

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

June 4, 2024

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senate Committee on Finance:

I am a retired teacher, and my husband is a retired police officer.

We both worked second jobs throughout our careers so that we could make ends meet. We paid Social Security taxes in our non-government jobs **AND** we paid money into our pensions, yet we will receive a ⅔ reduction in our Social Security income because of the WEP and GPO laws. These laws are unfair and discriminatory as they reduce only government employee benefits and not those who have pensions that work entirely in the private sector.

My husband and I both dedicated our lives to service to our communities only to have greedy politicians rob us of our Social Security benefits. We deserve to be treated like all other taxpayers who pay into Social Security and receive the benefits that we have earned.

Like many others living on fixed incomes, the recent dramatic rise in inflation has us extremely concerned about our futures. It would be very helpful to receive our full benefits.

I urge you to repeal the WEP and GPO so that all people who contribute to Social Security are treated fairly and the financial hardships these laws have caused for so many can be corrected.

Sincerely outraged,

Laurie Brown.

LETTER SUBMITTED BY REBECCA S. BROWN

SOCIAL SECURITY FAIRNESS ACT (S. 597/H.R. 82)

As a constituent, I urge you to support the Social Security Fairness Act (S. 597/H.R. 82) to ensure public employees get the Social Security benefits they have earned.

My mother, a public school secretary , and my father, an employee of the Baltimore and Ohio Railroad, worked their entire lives in order to make a good living and to be able to send my brother and I to college and to have a sound retirement. They paid into their respective systems.

My mother-in-law sold real estate and my father-in-law was a railroader for Penn Central. They also worked hard, and paid into the retirement system. When my father and father-in-law passed away, both my mother and mother-in-law were not entitled to the full benefits their spouses earned. Money that was put into a system that should have gone to their spouses. But instead, because both worked, put money into the system as well as the economy, full retirement benefits were denied.

Just how fair is that? And how does that benefit the local economy?

More than 2.5 million hard-working Americans, including many educators, have their Social Security benefits reduced—or lose them entirely—due to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

As many elected officials in many states are encouraging education as a second career, what is going to happen when these second career teachers and potential second career teachers realize that by working in education that they actually hurt themselves financially?

And what about those educators who have to work extra jobs in order to make ends meet? Why is it okay to punish people for wanting to support their families?

It is time to pass this bill.

Please support the Social Security Fairness Act to fully repeal both the GPO and WEP.

Sincerely,

Rebecca S. Brown.

STATEMENT SUBMITTED BY MICHAEL BRUSH

SOCIAL SECURITY FAIRNESS ACT

June 7, 2024

I wish to add my support to repeal GPO and WEP.

When I retired in July, 2021, I was not aware that my SSA benefit was subject to this legal provision. My SSA statements had indicated a retirement income around $1,300 to $1,500 per month. That amount along with my STRS retirement would allow me to retire and care for my wife without having to look for a part-time job to add to our incomes.

When I received my determination from SSA in the amount of $660, I was shocked to say the least. That loss of over half of my SSA retirement has forced me to economize to keep from having to work. I cannot work as I am my wife's caregiver.

As a result of this provision, for many months we have been forced to dip into savings to make ends meet. House repairs and appliance repairs/replacements have had to been postponed and last month I had $30 in my checking account at the end of the month.

I urge the Congress to fully repeal the Government Pension Offset and Windfall Elimination Provision. It is unfair that those who have paid into SSA in good faith are being punished for having an additional source of income.

LETTER SUBMITTED BY LAURA BUDEN

U.S. Senate,
Committee on Finance,

Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

My first career was at a Retirement and Investment Services Division of a Corporation in Hartford, CT. I was a Plan Analyst for Retirement Accounts and then a Corporate Trainer for new and existing employees for 11 years. I understood the importance of planning for retirement (the 3 legged stool). After those 11 years, however, I then had to make a decision. With a young son at home and another on the way, I was working 4 days a week with 1 of those days working from home. As a working mother, this arrangement was good but my employer said that I had to come in 5 days a week. This was in 2001. My husband was earning a good salary so the decision was made for me to become a stay at home Mom.

Nine years following that decision, I found myself going through a divorce from an absent cheating alcoholic husband. My sons were ages 9, 6, and 2. I was granted primary custodial rights and took a hardship withdrawal from my 401k Plan to buy out my ex-husband to keep our house for stability sake in helping my sons through the adjustment. Raising my sons primarily on my own brought me back into the workforce and I thought teaching would be perfect. I loved being a corporate trainer years ago, but public school teaching would provide better work days/hours to be there for my sons. I started substitute teaching, then doing para work, onto teaching secondary mathematics.

I placed my children's needs first. They are all doing fantastic at ages 18, 22, and 25. My youngest just finished his Freshman year at college and my other two are college graduates working full time jobs. I have no regrets on my decision to take that hardship withdrawal to keep our home. They often say, even to this day, how much our house means to them even with one having moved out recently. This lack of a 401k account along with the WEP/GPO will make retirement very difficult for me though.

Please consider my story as representation of many other singe mom's as well. We chose education as a second career in order to be there for our children. Not getting all of the Social Security benefits that we put in at our first career job is not fair. My Teachers Pension will be for about 12 years when I am age 65. My sons say they will help me in my retirement as needed. They should **NOT** have to do that.

Again, please revoke the WEP/GPO.

Thank you for reading my story,

Laura Buden,
Connecticut Public School Educator.

LETTER SUBMITTED BY NANCY BUKOWSKI

June 3, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Senate Finance Committee:

I am writing this letter to ask you to repeal the WEP and GPO as the GPO has affected me personally and the WEP has affected many of my colleagues.

I see that the title of this hearing speaks about Ohio in particular, but these provisions affect people in almost every state. Ohio is my home state and I graduated from Capital University in Columbus, Ohio.

My husband was the Chief, Sex Offender Commitment Program, Department of Mental Health for the State of California when he died at age 60 in 2007. I was a school nurse for the Sacramento City Unified School District. Because I took early retirement to be with my husband as he was nearing his death, I had less than 20 years of service accumulated.

Little did I know that this would cost me dearly at the time of my husband's death since my meager pension would be subtracted from his Social Security and I would receive what was left. When I was informed of this, I could not believe it! We were both public servants, but I thought I would be getting his Social Security.

Being a credentialed school nurse, I did not pay into Social Security and I had previously worked for the VA where I had also not paid into Social Security. This is grossly unfair. His Social Security would have helped me a great deal in the past years as I also am helping my son raise his son.

How is it that my mother-in-law was able to get my father-in-law's Social Security having never worked a day in her life, but I could not have my husband's Social Security when I had been working all my life as a public servant? This is grossly unfair!

I hope you will seriously consider repealing the WEP and GPO.

Thank you for listening.

Sincerely,

Nancy Bukowski.

LETTER SUBMITTED BY NORA C. BURCH

To Whom it may concern:

This letter focuses on the unfairness and financial hardship placed on me and many others due to the Social Security WEP and GPO laws regarding retirees.

I taught school in Tangipahoa Parish in Louisiana for 30 years. My husband (who is deceased) worked in construction and sales for over 30 years and contributed to Social Security.

We thought that if one of us passed away the other would get benefits. My husband became ill with scleroderma and was suffering with this disabling autoimmune disease for over 18 years. We talked many times regarding my financial security if/when he passed away. We thought I would be able to handle the financial burden placed on me between my retirement income and his Social Security benefits which he contributed to for over 30 years. We owned a home and property which needed to be maintained and kept up.

To my disturbing dismay, when he did pass away in 2006, I was unable to receive any benefits from his Social Security because I received a teaching pension.

My income at that point made it impossible for me to continue living in my home, keep up the maintenance, paying bills—with ½ the income we previously had.

Within a few years I had to sell my home and move into senior housing here in Massachusetts to be near my daughter. With limited income I manage to pay bills but usually unable to save or build upon inheritance for my children. Now I will have nothing to leave them.

I am asking that you please repeal or reform the GPO law—it would benefit me greatly. It would be what my husband wanted for me.

Thank you,

Nora C. Burch.

LETTER SUBMITTED BY JASON BURKE

June 20, 2024

Good day:

My name is Jason Burke, I have been employed with the Detroit Police Department for over 25 years as a Police Officer and a Sergeant.

When I came on this job all those years ago, I thought my future was set with my city of Detroit Pension. Unfortunately and due to no fault of my own, The city of Detroit entered bankruptcy.

This single act permanently alter thousands of individual's lives. Our pension was reduced significantly, we lost retiree health care and Cost of Living Allowance. So no whatever amount we retire with is all we will ever get. I have worked multiple jobs over my lifetime to make ends meet and have paid my fair share into the Social Security system. Now more than ever I am in need of all the benefits I have paid into over my lifetime.

I also find it mind boggling that a system I am forced to pay into at the same rate as any other citizen does, that I then get penalized at the end because of whom I choose to work for.

Please right this wrong that has punished our profession for far too long. Eliminate the GPO and the WEP which are so negatively geared to punish those who have given so much for the benefit of others.

Your support in eliminating these two provisions is greatly appreciated.

Respectfully,

Jason Burke.

LETTER SUBMITTED BY MARY BURKE

June 11, 2024

U.S. Senate,
Committee on Finance.

I am writing this letter to let you and many others know how unfair the WEP and GPO are for millions of people.

Both my husband and I worked as teachers for years. My husband, Scott, more than I. No problem there, I do realize that Social Security was not taken out of our pay as teachers and we certainly shouldn't receive money for work that didn't pay into Social Security.

However, both of us worked at jobs part time to help us with bringing up 4 boys. Both of us did contribute to Social Security when working at jobs that took Social Security out.

What we didn't realize at the time was that we wouldn't get as much from Social Security as we expected.

When Scott died in July, I called Social Security three times and was told three times that I couldn't drop my Social Security benefits and take my husband's of 52 years because even with the WEP I would have money I could see.

My Social Security check is so low that I never see it. In fact, last year for 12 months my Social Security went to Medicare, and every October I owe more to pay for the Medicare. Last year I paid about $1,000 in cash plus the 12 checks I never received to pay for Medicare.

I truly hope something can be done so that I could collect my husband's Social Security.

Thank you,

Mary Burke.

LETTER SUBMITTED BY BEVERLY KIM BURKS

June 7, 2024

I hope this letter finds you well.

I am writing to share my story and express my concerns regarding the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). As a constituent and someone deeply affected by these policies, I urge you to consider the impact they have on retirees like myself.

I am currently 67-years-old and retired since 2019 after a long and varied career in both education and other sectors. My journey began at the age of 16 when I started working at Goldblatt's, a now-defunct department store. From that young age, I diligently paid into the Social Security system, understanding the importance of contributing to my future security.

Throughout my life, I juggled multiple jobs to make ends meet, including stints at Heath Company, Sears, and even The Black-Eyed Pea Restaurant and Cosmopolitan Lady Fitness. These endeavors were not only to supplement my income but also to invest in my education and personal development. Despite my diverse work history, all of which contributed to the Social Security fund, I find myself unfairly penalized by the WEP.

My career in education took me from Michigan to Texas, where I dedicated myself to teaching. However, despite my commitment, the wages for Texas teachers fell behind those of their northern counterparts. In an effort to bridge the gap, I worked tirelessly, often holding multiple jobs while teaching full-time. It was a decision born out of necessity, not luxury, yet one that now leaves me disadvantaged by the WEP.

The realization of the impact of WEP hit me when I was preparing for retirement. Despite years of contributing to Social Security through various jobs unrelated to education, I discovered that I would not receive my full entitlement. This revelation was not only disheartening but also perplexing. How could my contributions from unrelated jobs be considered double-dipping when they were essential for my financial stability?

My frustration is compounded by the disparity between the treatment of retirees in Michigan, where my relatives receive their full Social Security benefits, and Texas, where educators have faced years of financial challenges. While I am grateful that my Social Security covers my Medicare, the reduction due to WEP amounts to a significant loss of approximately $400 a month or $4,800 a year.

I understand the need for fiscal responsibility, but I implore you to consider the human cost of these policies. They disproportionately affect individuals like myself who have dedicated their lives to public service and yet find themselves penalized in retirement. I urge you to advocate for the repeal of the WEP and GPO, ensuring that retirees are treated fairly and equitably regardless of their career paths.

Thank you for taking the time to read my letter and for your attention to this important issue. I trust in your commitment to representing the interests of your constituents and hope for your support in rectifying this injustice.

Sincerely,

Beverly Kim Burks.

LETTER SUBMITTED BY LISA BURNS

June 7, 2024

Good morning:

I am writing regarding my desperate need for WEP and GPO to be repealed.

I have contributed to Social Security for 40 years—mostly, but not all, via part time jobs as I raised my children. At the age of 57, I began a full-time teaching job in Connecticut, not knowing at the time that Connecticut teachers did not pay into Social Security, nor are eligible to get most of the Social Security that we have earned though other jobs. By the time I found out about this I was 5 years into my job and did not think—at the age of 62—I would have time to get a license in another state and start all over, so I am pretty much stuck.

I also really like where I teach and feel like I am doing something good and useful every day. I don't want to leave—I just want to be able to retire when I am too old to be an effective teacher.

I teach at a low paying, title 1 inner city school district. Without the $1,088 of Social Security that I will be entitled to, I will have to teach for 30 years from my start date to receive enough of a pension to somewhat have enough to live on.

I am now 64. Will I be able to teach until I am 87? I doubt it. Teaching can be exhausting. But what will my choices be? Nobody will rent me an apartment without proof of sufficient income which I will not have based on only my pension if I

retire at the more reasonable age of 72. However, that pension, along with my Social Security, would allow me to pay for food and rent.

Some members of Congress seem to want to justify not repealing this to shore up Social Security. Should teachers and firefighters and other public servants be expected to sacrifice themselves to save Social Security? That is not fair. We are not asking for a handout—only money that we are entitled to. I have read many good ideas for shoring up Social Security that do not include expecting "4%" of people to be poverty stricken.

Thank you for taking the time to read this.

Sincerely,

Lisa Burns.

LETTER SUBMITTED BY PATRICIA CADY

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

To Whom It May Concern:

I am currently a special education teacher and a spouse of a 100% disabled war veteran in the State of Connecticut. I am deeply concerned for the future well-being for myself, my husband, and my children because of the current laws, including the Windfall Provision, which prevents me from collecting Social Security from my spouse.

My husband spent over 20 years in active-duty military, and I spent over 15 years as a spouse of an active-duty military spouse, taking care of my children, family, and the home front during his time in service. During this time, I was not able to work due to our constant military duty and moving and having to provide and care for our nation and our family. If something were to happen to myself or my husband, neither of us would be able to survive in the place that we call our home in Lebanon, CT due to the lack of income, including Social Security benefits due to a union or state law or provision.

I ask that it please be reconsidered for spouses and teachers to collect Social Security benefits, no matter the career, job, union, etc. as not only does it affect the sponsor, but the family members of the sponsor and beneficiaries. My husband has been deployed more than 7 times to combat locations, leaving me behind with my children, and uncertainties, and unable to work until his recent retirement, which, while his and our families' contributions to our nation has been admirable, could possibly leave us financially unstable and insecure as the result of an ignorant and greedy law and provision.

I also would like to address and ask why some people, such as unemployed spouses, are entitled to collect Social Security benefits from union workers, doctors, law makers, etc., while teachers, the educators of our most valuable assets in life and our future, are already underpaid, underappreciated, and unable to collect benefits from their spouses?

I ask on behalf of myself, my family, and our nation that you please reconsider our teachers the ability to collect Social Security benefits after serving our nation and our students.

Sincerely,

Patricia Cady,
Connecticut Public School Educator.

LETTER SUBMITTED BY PATRICIA H. CALIENDO, RETIRED EDUCATOR

RETIREMENT FROM SERVICE, JUNE 1994—40+ YEARS TEACHING/87-YEARS-OLD.

June 17, 2024

When applying for Social Security, I was told I would not receive full benefits because I could not receive a Pension and Social Security (double dipping), even though I had acquired 40 credits outside of teaching.

As a result, I have had to pay out-of-pocket because my benefit is less than Medicare B. I do not receive direct payment. The benefit is kept by Social Security, adjusted and I pay the difference.

Benefit increases over the years have ranged from $1.00 to $3.00. Amounts due now range from $900+ to $1,000+. Receiving a full benefit would allow my yearly cost to reduce greatly.

Thank you for considering my story,

Patricia H. Caliendo.

LETTER SUBMITTED BY JOSE A. CALVO

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Jose A. Calvo.

LETTER SUBMITTED BY THOMAS F. CAMPBELL, ED.D.

SOCIAL SECURITY WEP/GPO.

June 7, 2024

Dear Senate Committee on Finance:

I write as a retiree of the Massachusetts Teacher's Retirement System. I worked for 33 years as a special education teacher in a private residential school, hospital administrator providing educational services to inpatient children, principal in a public middle school, and assistant superintendent for human resources in several public school districts. My entire career had been devoted to public service.

During the course of my career and in retirement, both my employer and I have contributed to the Social Security system for 23 years. I paid my fair share to the system for all 23 of those years. However, because I receive a public pension, my Social Security benefit will be significantly reduced. I earned a Social Security benefit yet the WEP unfairly penalizes me because I earn a public pension. **I fully paid into both systems** yet the WEP denies me a Social Security benefit for which I earned after more than 2 decades of contributions.

It is time to eliminate this discriminatory practice and allow those public pension earners, who paid into the Social Security system and earned the required quarters, the opportunity to participate in the benefit **to which we have earned.**

The total repeal of the WEP is the only fair way to address the decades of unfair practice to those who have earned the right to receive a Social Security benefit.

This issue is about fairness. Constituents to repeal the WEP are not asking for a free ride for all individuals who receive a pension. This is about citizens who paid their dues and **earned the required number of quarters** to qualify for a benefit.

Individuals like myself have been severely hurt and economically disadvantaged due to a law that has been in place for more than four decades. It is time to do the right thing and allow qualified people the right to a full Social Security benefit **to which they have earned.**

Thank you for reading my testimony and a sincerely hope you will support legislation to fully repeal the WEP and GOP.

LETTER SUBMITTED BY SHERINE CANDIDO

June 6, 2024

To Whom it May Concern:

I am writing to you with a matter of grave concern regarding the current Social Security legislation and its impact on individuals like myself who have dedicated their lives to serving the community.

After spending 15 years in the banking industry, I made the decision to change careers and become a teacher. This transition was not only a personal choice but a commitment to contribute to the education and betterment of future generations. Throughout my career, I have diligently paid into the Social Security system, fulfilling my obligations as a responsible citizen.

However, I have recently come to realize that despite my years of service and contributions, the current legislation regarding Social Security poses a significant threat to my financial security and well-being. Due to inflation and other factors, it is becoming increasingly apparent that my pension alone will not be sufficient to sustain me in my retirement years.

Furthermore, I am deeply troubled by the provision in the law that penalizes individuals like myself, who have made career changes and may be eligible for reduced benefits or face limitations on receiving spousal benefits. It is unjust that those who have dedicated their lives to serving their communities should be penalized for their contributions to society.

I am particularly concerned about the implications for my future should my husband pass away before me. The prospect of being unable to access his Social Security benefits is a source of profound anxiety and fear.

It is imperative that we address these issues and work towards a fair and equitable solution that ensures the financial security of individuals who have made significant contributions to society. I urge you to reconsider the current legislation and advocate for changes that prioritize fairness and support for all retirees.

Thank you for your attention to this matter. I hope for a swift and positive resolution to ensure the well-being of retirees like myself.

Sincerely,

Sherine Candido.

LETTER SUBMITTED BY ELIZABETH CANNONE

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I am a second career teacher who truly enjoys working with young children. I wish I had known the impact this change would have on my retirement benefits/Social Security. I wanted to make a difference and choose a second career that would have true impact on the lives on many of my students who receive their education in a title one school.

It is clear that our culture truly must not value education when actions taking away benefits, speak louder than any words. It is only fair I should be allowed to be entitled to keep the benefits I have earned. Please consider changing these WEP/GPO laws. A teacher is already not making as much money as they could in the private sector with the requirement of post degrees. Do not penalize us anymore.

Thank you for your consideration,

Elizabeth Cannone,
Connecticut Public School Educator.

LETTER SUBMITTED BY DANIEL M. CAPALDI

June 7, 2024,

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

I am a medically retired Police Officer from the Phoenix Police Department. I retired in February 1993 after approximately 12 years of service from an on-duty police motorcycle accident. Due to my injuries, I retired on medical disability, which was half of my earnings of the last highest 3 years.

During my time as a Police Officer, I owned a business and was paying quarterly into the Social Security system, I have been paying into the system since I was 14-years-old washing dishes at a local restaurant yet leaving that job, but again paying into the system at 16-years-old.

Over the years I have had a few lapses in paying into the system due to unemployment particularly during and after October 2008, however in total I have over 40 years of paying into the system.

In March of 2021, I decided to file for Social Security benefits and called connecting with a local office. The woman on the phone was pleasant and helpful and estimated my payments to be received around $1,800.00 a month, which was what I had received in information form SS mailed to me. She then asked if I had any other retirement income pensions and so on. I told her about my Police disability retirement and her attitude changed immediately and was almost gleeful when she told me that I would be receiving $900.00 due to the windfall law.

I was confused. I explained I had been working all my life and paying in all my life, she just shut me up and said that's how it is, basically take or leave it. I called the 800 number in Virginia and the person there was much more professional and explained things much better and told me there was an appeal process and if I could show over 40 years of payments that would eliminate the windfall act and I would receive full benefits.

I appealed and showed more than the 40 years needed to be paid into the system. When I was contacted about the appeal, I was told that I had the time paying into the system, but some years, mostly in the 1976–1979 years, I didn't make enough money. I went back and checked the information SS had on line and obviously the record the SS has was wrong. I purchased my first home in 1976 and it showed I made around $1,700.00 that year, how was that possible? I purchased another home approximately 2 years later. Some of the other years also showed reduced sums as I remembered them. I was told to call the companies that I worked for and get my old recorders. I called Zales which was sold and is now owned by another company, and they didn't have any recorders going back that far.

At this point I felt as if someone was determined to make sure I would only get the win fall amount!

This affected what my plans would be going forward, I have Grandchildren that I was helping pay for their pre school and babysitting during the day and my support of their needs was going to be limited.

I think I am most upset by non-citizens receiving Social Security benefits and others who have never paid into the system. I believe that paying into the system and not receiving the amount or benefits I have earned is wrong. This system started out voluntarily and is now mandatory and is not an entitlement as many politicians have said. This money has been mismanaged and used for other purpose then it's intent over the years and Police Department pension or not I should receive the amount earned as if it were a corporate pension! I have paid into the system even while serving as a police officer, yet this was ignored and gleefully rejected as unimportant.

I believe this law must change and public servants should collect what they have put in, not be punished for their service.

The above information is from memory and numbers and times are approximate, due to time constraints to have this in.

Respectfully,

Daniel M. Capaldi.

LETTER SUBMITTED BY LOIS CARDINAL

To Whom It May Concern:

After spending many years as a housewife, raising three children, I entered the workforce after being divorced.

I then held many entry level jobs, went to school part time to update my education credentials, and after teaching special ed for several years at non-public schools, was employed in a public school system for 12 years until I retired.

I'm now receiving about $30,000 a year from the SF public school system retirement fund. The amount is only this generous because I added about $60,000 of my savings to purchase another 5 years of extra credits which at the time was called "air time," to increase my eventual pension.

Because of the Offset Provision, I'm not entitled to my deceased ex-husband's Social Security benefits, or the benefits I earned during the years I went back to college while working part-time to update my credentials, or the 4 years I worked at private schools before finally working 12 years in a public school system, until I was 70-years-old.

I now receive about $400 a month from Social Security because of the Offset Provision, denying me another approximately $1,000 which was earned by both my former husband and also by the offset of my public school pension.

Please consider the consequences of handicapping those who later in life decide to enter the teaching profession, particularly my specialty, Special Education, in a public school.

Sincerely,

Lois Cardinal.

STATEMENT SUBMITTED BY KATHLEEN CAREY

At 44 years of age, I became a public school Spanish teacher in Massachusetts. I entered the field of Education so that I could be near my children and on their same school schedules.

Before becoming a teacher, I worked in Boston as a project manager in medical software development at a teaching hospital, over a 2-hour daily commute. I decided to put my family first and be closer to home.

I'd learned to speak Spanish fluently when I'd spent time in Mexico in my early twenties. My first college degree was in the Sciences, so to teach it was necessary for me to attain a Bachelor's in Spanish. So, with three children at home, I attended college at night and substitute taught during the day. I graduated Summa Cum Laude from Bridgewater State University when I was 43.

Like many women, I switched to a less lucrative career for the benefit of my family. The harsh reality of the WEP's effect on my financial future is becoming clear as I approach retirement.

Because I entered the Education workforce later in life, I'll never be able to attain a decent pension. During a recent phone call with the Social Security office, I learned that I would only be able to collect approximately 33% of what I'd normally be entitled to if the WEP did not exist. At this point in time, it's roughly $640 a month when I've actually contributed enough to receive more than $1,800.

Like many women, I was a single mom. When I divorced after 23 years of marriage, I had to start my life over again. My former husband ruined us financially and I received no alimony or settlement. There was very little equity in our home.

Because I am a public servant, the WEP also excludes me from any Social Security benefits I'd normally be able to claim as a former spouse. Women like myself have struggled for years, but we never seem to get ahead. Instead, we are penalized.

The repeal of the WEP would help me and so many others who are in similar situations. We have contributed to Social Security, but what we earned and deserve is being drastically cut. I need both sources of income to survive.

Please do all you can to help all of us whose lives will significantly improve when the WEP is repealed.

STATEMENT SUBMITTED BY DANIEL CARR

WEP–GPO

Honorable Representatives:

I am a 67-year-old retired Federal employee who worked 41 years for the USPS and also worked enough quarters to qualify for Social Security Benefits. I am retired under the Civil Service Retirement System and did not pay Social Security taxes on my federal wages, but as I mentioned I paid FULL SS taxes on my nonfederal wages.

When I retired I was disappointed and shocked to find out that I would suffer a 56% penalty on my EARNED SS annuity because of the WEP (Windfall Elimination Provision). Instead of receiving $383 a month, I was reduced to $170. Any other American who worked the same number of years and contributed the same amount of money would receive the full amount but I am penalized because I have a Civil Service Retirement.

While I am happy that I have a pension, I am by no means thriving in retirement dollars. Being paid the full amount (which **I EARNED** and **FULLY CONTRIBUTED** into) would help pay bills and put food on the table.

My wife recently retired and I was sent a letter from SSA, informing me that I was entitled to a spousal benefit, which would either be 50% of her earned benefit or my benefit (whichever was higher). After I contacted the SSA, I was informed that the letter was an error and that I was not entitled to the spousal benefit (like every other American) because I have a Civil Service Pension . . . **WHAT?** I again was being penalized because of the GPO (Government Pension Offset).

If all of this wasn't unfair enough, if my wife, who has paid into Social Security her whole life passes away, I can't collect survivor benefits (like every other American) because of the GPO. Another injustice!

Why are government retirees being targeted so unfairly?

All I ask is to be paid the FULL Social Security amounts that I have **FULLY** contributed for. I feel like this is outright theft of the benefits that I have earned.

Please do the right thing and revoke these unfair and unjust penalties.

LETTER SUBMITTED BY ROSALIE CARR

June 3, 2024

Dear Members of Social Security Subcommittee Hearing on the Windfall Elimination Provision and Government Pension Offset:

I am writing to share my story as to how the Windfall Elimination Provision and Government Pension Offset tax has affected me personally. It is my hope and prayer that you all will read my story and understand how this unfair tax is significantly impacting my life due to my unplanned retirement this past December 2023. Keep reading, please don't quit on me.

I had been a teacher in the public school system for 26.2 years. I began my teaching career in the public school system in 1991 at the age of 36. I taught from 1991–1995. At the end of the 1994–1995 school year, I became a stay-at-home mom until 2002. In 2002 I returned to my teaching career in the public school system until my retirement in December 2023. Having paid into the Connecticut State Teacher's Retirement for 26.2 years I am entitled to just over 50% of my top 3 year's salary. This is nowhere near the 75 percent I would have been entitled to had I taught for 35 years or the 60 percent had I taught for 4 more years, retiring at the age of 71. **Imagine being 71-years-old, spending 181 full days, often from 6:45 a.m. to 7:00 p.m. daily, in addition to many weekend hours, in between trying to be present as a parent, with a class of 26 6-year-old children.**

You might be asking why would I want to work until I was 71-years-old. My hope, and prayer, was that if I worked 4 more years, the Windfall tax would finally be eliminated and I'd be able to retire in a better financial position. Being that teachers have been seriously under paid, the amount I am receiving from my pension is not enough to cover living expenses. Please be aware my pension is not a "windfall." It isn't something I won or receive by chance or luck. I paid into my retirement for 26 plus years. This is what I worked hard for and am owed. Being penalized by not being able to receive the full Social Security owed to me from working in the private sector both prior and during my public school teaching years, forces me to live much differently than if I were to have continued working or if I were able to receive my late husband's widow benefit.

You may be asking why I waited until 36-years-old to begin teaching in the public school system. When I graduated college in 1977 with a BS degree in Early Childhood education there was a shortage of teaching positions in Connecticut. I was able to secure a teaching position in a private pre-school, paying into Social Security for over 12 years. The salary was well below the salary of a public school teacher. As a result, I had to supplement my income by working other jobs outside of education. These additional jobs required me to pay into Social Security. Once I had a teaching position in the public school I continued to work extra jobs in the private sector due to continued low teacher salaries. I continued to pay into Social Security during my time teaching and working in the private sector. I have worked since I was 16-years-old, enough to collect Social Security benefit owed to me once I retired. Little did I know Connecticut has the Windfall tax law. I found out about this unfair tax a few years ago when beginning to plan for retirement. Once I found out my Social Security benefit would be significantly reduced I quickly realized I would be working for many more years. Being a single mom of a daughter still in her early 20 I felt I still had responsibilities where I would need more than 50 percent of my teaching salary.

You may be asking why I didn't apply for a teaching position in the public school once teaching positions became somewhat more available. In 1982 my husband, at the age of 26, was diagnosed with ALS, commonly known as Lou Gehrig's disease, an incurable disease. We were told he would live 2–3 years, no more than 5 years. We were a young couple, married only 4 years, just starting out in life. We both worked full time jobs, had a small college loan, very little savings and now were dealing with this grim, devastating news. As you may know, according to *mayoclinic.org "Amyotrophic lateral sclerosis, known as ALS, is a nervous system disease that affects nerve cells in the brain and spinal cord. ALS causes loss of*

muscle control. Eventually ALS affects control of the muscles needed to move, speak, eat, and breathe. There is no cure for this fatal disease."

My husband lived for 7 years. I was his caregiver for those 7 years. It was a full time job, yet I continued to work in the private pre-school to pay for limited home health care. We all know teaching in a public school has very long hours and many more responsibilities beyond of the regular teaching day. In order for me to take care of my husband, provide him with **all** his daily living needs, I knew I needed to work 8:00 a.m. to 4:00 p.m. and not bring work home with me. Teachers working in public schools bring hours of work home every day. I stayed at the pre-school, paying into Social Security fully believing when I retired many years down the road I would get the benefits I worked hard for and deserved.

My husband began working at 12-years-old, delivering newspapers. He held various jobs throughout middle school, high school and college. He got a full time job after graduating college and worked until he was 27 hears old when ALS took away his ability to walk safely and communicate with others. He worked for 1 year after diagnosis, even though he had difficulty walking, speaking and using his hands. He was not a quitter. He handled his diagnosis with courage, strength and grace. He paid into Social Security which, as his widow, I am no longer able to receive in full due to this unfair law. This is not what he thought would happen. He thought I would be taken care of in my later years as a result of his hard work and perseverance.

Prior to my unexpected retirement at the age of 66, I was receiving $2,185.00 per month in my widow benefits from Social Security. I now receive $354.00, a loss of $1,831.00 per month.

You may be asking why did I retire? In August of 2023 I had total knee replacement. I was "the perfect candidate" for this surgery. I am fairly young, not overweight, and have exercised daily all my life. I was to be back in the classroom by October. Unfortunately, complications arose and I am unable to walk well or use the stairs without pain.

As we all know teaching, especially little ones, I was a first grade teacher, is a physical job. Teachers must be able to walk, sometimes quickly, go up and down stairs with children, stand for long periods of time, sit, kneel, get up and down from the floor, climb ladders, carry books, rearrange furniture and much more. The most important, keeping all students safe. Not being able to walk steadily, use stairs appropriately would make it difficult and unsafe to get children out of a building in an emergency.

I used all my sick days and financially could no longer stay out of work. Unfortunately, I had to retire sooner than I had hoped. As a result, my pension is much less than what I had planned for and the Windfall tax is still alive and kicking. No quitting there.

Now I am asking each of you not to quit on me or all the other hard working Americans who are being penalized by this unfair law. I am asking for a full repeal of this law so all those affected will begin to get their full Social Security benefit. We worked hard, did what was expected of us by paying into Social Security. We deserve our full benefits without penalty.

Please think long and hard when it's time to vote. Imagine you or a loved one being put in an unfair financial position which was placed upon them unknowingly. This situation could easily be rectified by your perseverance in fighting for what is morally right. We are fighting for our lives. Please don't quit on us.

I appreciate your time and thoughtful consideration. Please feel free to contact me if you have further questions. I am your average American citizen hoping and praying you all will stand with me and others to eliminate this law.

Thank you.

Most Sincerely,

Rosalie Carr.

LETTER SUBMITTED BY DONNA CARTER

Dear Representative:

My name is Donna Carter. I am a part-time, adjunct, counselor and professor with a California Community College District.

I have been an adjunct for over 20 years. My retirement from the school district will just be enough to continue to pay my mortgage and bills but little else.

I am aware of the unfavorable conditions for any "public assistance" in this current Republican lead congress, repealing the GPO/WEP is a "long shot"! However, please understand there are thousands of widows suffering the effects of the GPO! Plus, this is money that was **ALREADY PAID INTO** the SSA by our husbands or ourselves! Protecting Widows and Children is a mandate as old as time itself. Although I reside in California, I am a USA citizen and in dire need of change! It is also imperative that widows be protected in order to not have to receive "welfare" benefits. SSA is **NOT** welfare.

My husband passed away 8 years ago before receiving any SSA benefits. I just became eligible to receive his SSA upon reaching my FRA (full retirement age). The problem is, even though I have reached my FRA, I cannot actually "retire" because I will lose almost **ALL** of my husband's SSA because of the GPO (Government Pension Offset).

Although I did work before coming to the SDCCD, my own SSA is very minimal. However, that too would be severely depleted by the WEP (Windfall Elimination Provision) because of my "teacher" retirement. As long as I keep working, I can receive my husband's SSA benefits. How does this make sense?

I cannot leave my position to allow a younger person a chance at beginning their career and I cannot retire because I will lose a significant income which has only recently allowed me to fix up my house and prepare to "age in place."

I understand why there have been "limits" placed on SSA benefits, however, the WEP and GPO do not allow for those of us who are **NOT** receiving CEO private pensions! My pension will only be around $2,000 per month!!! Police, Firefighters, Teachers, etc are NOT receiving $10,000 a month or more in private retirement accounts. There needs to be some changes to allow for the disparaging differences in financial retirement allowances.

Therefore, I am writing to you to ask for your help to cosponsor H.R. 82 and/or S. 597, an important bill to repeal or **CHANGE** the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). CalRTA supports H.R. 82 *and/or* S. 597, which includes repeal of both the WEP and GPO.

As in my case, one of the harshest inequity of these two offsets is the GPO, which primarily affects women, who suffer devastating financial loss when their spouses die, and they lose their survivor benefits paid for by their spouses SSA.

As an elected official who represents a state where public employees are affected by the Windfall Elimination Provision (WEP) or Government Pension Offset (GPO), please consider the true unfair outcomes of the WEP and GPO and help to repeal or at least change these programs. Please begin by cosponsoring H.R. 82 and/or S. 597 (Davis–IL), a bi-partisan bill, and move this issue to the forefront.

I urge you to retain the original language of H.R. 82 and/or S. 597, an essential bipartisan bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Just days before the bill would have been placed on the Consensus Calendar, having met the 25-day legislative requirement, and surpassed the 290-cosponsor threshold, a disingenuous move altered the process to vote on H.R. 82 as written.

Moving H.R. 82 and/or S. 597 to "mark-up" was a deliberate attempt to undermine the people's voice.

The bill currently has 299 cosponsors and dedicated support from public servants, including law enforcement, firefighters, teachers, PSRPs, federal, state, local, and foreign pensioners, and their affiliate institutions.

Correspondingly, as of this writing, over 102,000 American citizens have signed the petition at *https://sign.moveon.org/petitions/elimination-of-the-unfair.* The national grassroots WEP and GPO repeal movement boasts membership in over 60+ organizations representing public servants and foreign pensioners.

The WEP affects retired/disabled workers, spouses, and children. In contrast, the GPO disproportionately affects women (spouses and widow(er)s) who consequently suffer devastating financial losses, with a considerable number based on the death of a spouse, losing an already paid-for survivor benefit.

It is time to right this wrong, heeding the voice and needs of the American people, and retired citizens and their families expect elected officials to give this important issue the floor vote it deserves.

I appeal to you to move forward with the solid bipartisan bill, H.R. 82 and/or S. 597, and vote on it as written to help American citizens and their families.

Donna Carter,
Counselor, San Diego City EOPS.
In Lak'ech "You are my other me."

LETTER SUBMITTED BY LAURIE CARUSO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

First, I want to say thank you for listening to my story. I became a public school elementary teacher at 40-years-old. Prior to that, I proudly worked for a local ambulance company for 10 years. Once my children were older, and myself at age 35, I decided to return to college to complete my degree. Finishing college was important to me, and I wanted my children to see that hard work pays off.

I am approaching 60-years-old, and beginning to think about retirement. I'm in my 16th year of teaching. I have worked for the same district (my hometown) for all of those years. I plan to put 20 years into teaching.

My teacher's retirement will not be enough money to live on. I won't be eligible for the full retirement with 20 years of service. I believe I have the right to the full Social Security I earned and paid into for all the years I worked full time. Without it, I don't see how I can even retire. On March 6, 2023, my husband of 36 years passed away from a heart attack at age 60. He worked full time his entire adult life, and took wonderful care of us.

I have recently learned that once I begin to collect my Teachers Retirement (which won't be much), I cannot collect my late husband's Social Security. It is tragic that he never got to collect his Social Security and enjoy a retirement. I feel that I should be able to collect his Social Security.

I have friends who never worked and they are collecting their late husband's Social Security. I worked hard as a public educator and I can't . . . this is very unfair.

Please take action and repeal these old laws that negatively impact me and all the people who have worked hard in the public sector.

Laurie Caruso,
Connecticut Public School Educator.

LETTER SUBMITTED BY MARY CARVLIN

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Thank you for your good work.

I am a newly retired teacher who has sadly discovered an unfairness for a hard-working minority of us.

Due to the Windfall Elimination Provision (WEP) of 1983, workers such as myself can have **over HALF** of their fairly earned Social Security payments taken from them.

Here is my story: during the 20 years of supporting 3 children alone, I paid into SS. I was not able to build a 401K, and I remain my own sole support. After my daughters left home, I became a teacher in public schools for 18 years.

At age 66.5, I should have received about $14,952 a year from SS. Instead, I received $6,840 a year. **A 54% cut!** This cut is because of my small TRS (Teacher Retirement) pension of $27,000 a year.

The obtuse SS calculations are only revealed after one begins collecting! The less you get, the more they cut! I am shocked to be in the maximum bracket of 50%.

While some firefighters, police, and teachers may have achieved higher salaries or have working spouses, the WEP hits women such as myself very painfully. Even still, those workers earned their SS benefits too!!

Please pass the Social Security Fairness Act of 2023 or a similar bill. I have two beautiful grandbabies. I want to be able to give to them!

Thank you,

Mary Carvlin.

LETTER SUBMITTED BY GINA CASTLE

June 18, 2024

ELIMINATING THE WINDFALL ELIMINATION PROVISION (WEP)

My name is Gina Castle, and I am a 59-year-old widow. I am writing to express my deep concern about the Windfall Elimination Provision (WEP) and why it should be eliminated.

For many years, I have dedicated myself to serving the community as a paraprofessional in a school. My journey has not been easy. My husband worked tirelessly throughout his life, contributing to Social Security with the understanding that it would provide some financial security for our future. Tragically, he passed away 18 years ago, leaving me to navigate life without him. After his death, I went back to work to support myself and to earn a small pension from the school district.

Throughout my working years, I have paid into Social Security. The WEP will significantly reduce my Social Security benefits simply because I am also entitled to a modest pension. This reduction feels like an unfair penalty for my dedication and service as an educator. The WEP essentially punishes individuals like me who have devoted their careers to public service and have also contributed to Social Security through other employment.

The rationale behind Social Security was to provide a safety net for individuals who have worked hard and contributed to the system. However, the WEP undermines this purpose by diminishing the benefits that I, and many others in similar situations, rightfully deserve. The reduction in Social Security benefits due to the WEP will have a detrimental impact on my financial stability in retirement.

As a widow who has already faced significant emotional and financial hardships, the added burden of reduced Social Security benefits is particularly distressing. The pension I will receive from my years of service as a paraprofessional is not substantial, yet the WEP treats it as if it were a windfall, which it certainly is not. This reduction in benefits is an added stress at a time when I should be looking forward to a secure retirement.

Eliminating the WEP would restore fairness and equity to the Social Security system. It would recognize the contributions and sacrifices made by public servants like myself, who have worked hard to support our communities while also contributing to Social Security. The current provision is a punitive measure that disregards the financial realities faced by those who depend on these benefits.

I urge policymakers to consider the adverse effects of the WEP on widows, public servants, and all those who have dutifully paid into Social Security. Eliminating this provision would honor the original intent of Social Security and ensure that individuals receive the benefits they have earned and deserve.

Thank you for your consideration.

Sincerely,

Gina Castle.

LETTER SUBMITTED BY COLLEEN CATHERWOOD-KUBINSKI

Please support the repeal efforts for WEP and GPO. For close to 3 million of us, 83% women, the government penalizes us in our retirement for serving our communities.

From 1970–1988, I held various full and part time jobs in child care, retail, business, and private education and PAID into Social Security. Then I chose a position in a municipality which self- funded its teacher retirement from 1989–2013. During and after that time, I sometimes taught summer school, did consulting, worked in manufacturing or retail, paying into Social Security for each of these jobs.

WEP and GPO means that I lose $1 of my small earned Social Security for every $2 of my pension. It also means I cannot collect Social Security on my husband's earnings, even though if I'd never worked a day in my life, I could collect that. It also means I cannot even collect the paltry death benefit should he die first.

This is so blatantly unfair and discriminatory that I cannot understand why every legislator would not support their constituents who are and have been community helpers by repealing the WEP and GPO.

Thank you,

Colleen Catherwood-Kubinski.

LETTER SUBMITTED BY DONNA J. CATTON, RETIRED TEACHER

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) threaten the Social Security benefits of millions of retired teachers and public employees.

I am thankful that you are looking at this problem, and hope that this is the year that you rectify this situation. Thus, allowing those of us with limited fixed income to breath as we learn of each additional increase in out monthly bills.

I am a retired Adult Education Teacher, with almost 20 years of service. My income is just over $30.000 per year. Take home, after taxes and Medicare is $2,100.25 per month. My increase is $29.00 dollars per month, increased in October every year. This amount is ALWAYS based on my original income (from the day of my retirement) never to increase. Last year my car insurance increased by $60.00 dollars per month.

When I started teaching, I was not informed that I would lose my ex-husbands Social Security. I was a stay at home wife for the full length of my marriage, 24 years. If I had taken any other job, I would have received Social Security based on my husband's work experience.

For about 8 years I worked for two districts. Santa Barbara City College (Adult Education) while continuing my work at Oxnard Union High School (Adult Education). I taught Microsoft Office Suite: Word, Excel, Power Point, and for a few years Access.

I retired from teaching the month I turned 72-years-old.

Donna J. Catton,
Retired Teacher.

LETTER SUBMITTED BY CHRISTINE CECCOLINI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

After years of working both in Florida and New York, I was able to go back to my original career choice, which was teaching. As a single parent having the summers off was ideal but I did continue working part time in the summers.

When I retired in 2019, I was told that all the years that I contributed to Social Security were going to be penalized because I was a CT teacher. My Social Security is only $600 a month as apposed to $1,800. Fortunately I am a very budget conscience person, so I've been able to make ends meet now that I'm retired. Receiving my full Social Security would make my senior years much more comfortable.

Thank you for your time.

Christine Ceccolini,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY CHARLES CHANDLER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

I am writing to present my views for inclusion in the hearing record as I have been impacted by the current provisions of the Windfall Elimination Provision.

I began my career as a police officer for the Plymouth, Massachusetts Police Department in 1980 working part time and became a full-time police officer in 1985. Prior to 1985 I worked full time in a job where I contributed to Social Security.

I served as a full time police officer until 2005, when I retired with 20 years of service and a small pension calculated at about one quarter of my annual pay. A move to Mississippi followed and I became a police officer again, serving with the University of Southern Mississippi for another 15 years, during which time I again contributed to Social Security. I retired from there with another small pension, equal to about one third of my annual pay.

Despite having contributed to Social Security for decades, my benefit will be reduced as if I had earned a substantial pension. It is my belief that the Windfall Elimination Provision has impacted me directly and in greater measure than is warranted.

I sincerely hope the WEP can be modified to treat more fairly people such as myself. I have been employed for 46 years now, and for 26 of those have contributed to Social Security.

Thank you for the opportunity to have my views included in the record of this hearing.

Charles Chandler.

STATEMENT SUBMITTED BY SARAH CHANDLER

I am a retired teacher and receive a partial Social Security payment and will not be able to collect my husband's Social Security when he passes.

My husband has dementia and I am currently paying $15,000 out of pocket for memory care. At his passing I will be left with greatly diminished funds for the rest of my life and the impact of not receiving my husband's Social Security will affect my standard of living.

This very unfair and I urge you to repeal this law that punishes teachers.

LETTER SUBMITTED BY JOHN V. CHANLEY, RETIRED EVERETT, MA FIREFIGHTER

U.S. Senate
Committee on Finance

Dear Senate Committee:

As politicians you are used to making long speeches. This issue is quite simple. I served my community as a Firefighter for over 32 years. During that time I worked at one but mostly two side jobs to support my family.

I paid into Social Security and I acquired my 40 quarters. I worked for it and I am entitled to it.

Stop giving my hard earned money away to people who do not deserve it and back to the men and women who worked for it.

As Bill Belichick would say . . . **DO YOUR JOB.**

John V. Chanley,
Retired Everett, MA Firefighter.

LETTER SUBMITTED BY ROBERT CHENAIL

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

My wife and I are going to be negatively affected by not receiving some hard "Lifetime" earned financial benefits.

I believe that at the time the WEP and GPO were put into effect, the individuals involved did not seriously consider people who may enter a public servants position as a second career.

I will be retiring at age 66 after 26 years as a public school teacher in Brooklyn, CT. Previous to teaching I held jobs that paid into Social Security for 20+ years. My wife was a banker for 40+ years.

It is not fair that the funds we paid into Social Security will be so drastically reduced because I followed a calling that I, my friends, and family said I should follow, to use my skills to help young elementary students.

Too large a portion of the money that we faithfully and willingly submitted as good citizens of our country—the USA—will not be returned to us as our earned investment.

Please support repealing the WEP and GPO that is not fair and negatively affects my wife and I and many other social servants in the same situation as we are.

Robert Chenail,
Connecticut Public School Educator.

LETTER SUBMITTED BY ALEXANDER JEFFREY CHESTER

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

As a federal retiree, and member of the National Active and Retired Federal Employees Association (NARFE), I urge the Committee and Subcommittee take action

in support of repealing the WEP and GPO (Social Security Fairness Act, S. 597), offering relief to the countless public servants who are affected by them.

The bill's provisions to fully repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) are essential to ensuring that public servants receive the retirement benefits they have earned and deserve. S. 597 would put an end to these longstanding policies that unfairly reduce or eliminate earned Social Security benefits for millions of federal or state and local government retirees.

According to the Social Security Administration and research conducted by the Congressional Research Service, as of December 2022, 734,601 Social Security beneficiaries are impacted by the GPO; the majority of those have their Social Security benefit fully offset (*e.g.,* no benefit). The same study indicated 2,013,310 beneficiaries were impacted by the WEP.

I am a CSRS retiree (35 years of service) married to a FERS retiree (31 years of service). The WEP and GPO harms us personally in multiple ways.

I earned Social Security benefits from work prior to and after my federal civil service. Those benefits are greatly reduced by the WEP, barely enough to pay my Medicare Part B premiums, and in some years it does not due to IRMMA. Why are my Social Security benefits, earned outside his government employment, penalized just because I retired from the government as a CSRS annuitant?

As a FERS retiree, my wife's annuity is minimal due to changes made to federal retirement plans in the early 1980s. To have elected a survivor benefit at retirement would greatly reduce her paltry annuity, already not enough to live on. Thus, we made the decision to forgo a survivor benefit from her annuity, expecting to rely instead, if needed, on a Social Security survivor benefit because she paid into Social Security for about 40 years. We have since learned that I—a CSRS annuitant—really will not get a survivor benefit from my wife's Social Security, as it would be greatly reduced by the GPO. This is unfathomable because she could be married to someone who never worked outside the home, never contributed to Social Security, or be a billionaire, and each would be eligible for her survivor benefit. Why would I be denied survivor benefits that she earned from her work service?

I hope I have demonstrated how the GPO and WEP have harmed us and I hope to live to see this penalty on civil service retirees repealed—immediately, not phased in. The people harmed thus far don't have that many years left to reap the full benefits of their services.

With majority in the Senate, and overwhelming majority in the House (over 300 cosponsors), it is imperative that we continue this momentum and take concrete steps towards addressing these unfair provisions. This level of bipartisan backing reflects the urgent need for repeal and underscores the importance of this legislation, and championing for a just future for hardworking federal retirees across the nation.

The WEP and GPO have negatively impacted countless public servants, like us, who have dedicated their careers to serving our communities and nation. It is time for Congress to act and ensure that individuals who have paid into the Social Security system receive their full benefits.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, offering relief to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all. The Social Security Fairness Act, S. 597 would address a critical issue affecting retirement benefits of public servants.

Thank you for your attention to this important matter.

I look forward to your response,

Alexander Jeffrey Chester.

LETTER SUBMITTED BY SHERYAN EPPERLY CHESTER

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown,

As a federal retiree, and member of the National Active and Retired Federal Employees Association (NARFE), I urge you to cosponsor the Social Security Fairness Act, S. 597, and support the mark-up of the bill. This bill would address a critical issue affecting retirement benefits of public servants.

The bill's provisions to fully repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) are essential to ensuring that our public servants receive the retirement benefits they have earned and deserve. S. 597 would put an end to these longstanding policies that unfairly reduce or eliminate earned Social Security benefits for millions of federal or state and local government retirees.

According to the Social Security Administration and research conducted by the Congressional Research Service, as of December 2022, 734,601 Social Security beneficiaries are impacted by the GPO; the majority of those have their Social Security benefit fully offset (*e.g.,* no benefit). The same study indicated 2,013,310 beneficiaries were impacted by the WEP.

I am a FERS retiree (31 years of service) married to a CSRS retiree (35 years of service). The WEP and GPO harms us personally in multiple ways.

As a FERS retiree, my annuity is minimal due to changes made to federal retirement plans in the early 1980s. To have elected a survivor benefit at retirement would greatly reduce a paltry annuity, already not enough to live on. Thus, we made the decision to forgo a survivor benefit from my annuity, expecting my husband to instead rely instead on a Social Security survivor benefit, because I paid into Social Security for about 40 years. We have since learned that because of the GPO, my husband who is a CSRS retiree, really will not get a survivor benefit from my Social Security, even though he has sufficient Social Security credits and receives benefits greatly reduced by the WEP. This is unfathomable because I could be married to someone who never worked outside the home, never contributed to Social Security, or be a billionaire, and each would be eligible for my survivor benefit.

As mentioned above my husband's earned Social Security benefits are greatly reduced by the WEP, barely enough to pay his Medicare Part B premiums, and in some years it does not due to IRMMA. Because he was a CSRS government employee, why are his Social Security benefits, earned outside his government employment, penalized just because he retired from the government under an earlier retirement system. Why would he be denied survivor benefits that I earned from my service?

I hope I have demonstrated how the GPO and WEP have harmed us and I hope to live to see this penalty on civil service retirees repealed—immediately, not phased in. The people harmed thus far don't have that many years left to reap the full benefits of their services.

With majority in the Senate, and overwhelming majority in the House (over 300 cosponsors), it is imperative that we continue this momentum and take concrete steps towards addressing these unfair provisions. This level of bipartisan backing reflects the urgent need for repeal and underscores the importance of this legislation, and championing for a just future for hardworking federal retirees across the nation.

The WEP and GPO have negatively impacted countless public servants, like us, who have dedicated their careers to serving our communities and nation. It is time for Congress to act and ensure that individuals who have paid into the Social Security system receive their full benefits.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, offering relief to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your attention to this important matter.

I look forward to your response,

Sheryan Epperly Chester.

LETTER SUBMITTED BY HAROLD CHILDERS

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I earned my Social Security benefits with 2 years of work before college, work during 4 years of college, 10 years of active military service, and 10 years of reserve

military service. Since my retirement from Federal service in 2003, WEP has reduced my retirement income by many thousands of dollars. And if I die, it is my understanding that my wife will likewise be hurt financially by GPO. This is entirely unfair.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Harold Childers.

LETTER SUBMITTED BY CAROL CHRONEOS

June 15, 2024

How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Hello, My name is Carol Chroneos:

I am asking you to repeal the WEP and GPO outdated laws. I worked 13 years in business and accounting and earned Social Security from that period. I also went to night school for many years to earn my bachelor's degree in business. Then I stayed home 15 years raising three amazing children who are all successful contributing members of society. After a very painful, unwanted divorce I returned to college and earned a master's degree in special education.

As a student teacher I worked for free my first year. I just completed my 15th year as a teacher and have 15 years in my pension. I am now at full retirement age and will begin drawing Social Security but intend to work only 1 to 2 more years until I retire. I have been told by Social Security due to my pension which I and my employer have contributed to, that once I leave the work force my Social Security will be reduced by ⅔ due to WEP and my portion from my former husband will be eliminated due to GPO. So my monthly Social Security amount of approximately $1,900 could be reduced to around $600! This is **NOT RIGHT!** My former husband who I was married to for almost 18 years has paid an incredible amount of money to Social Security which I should receive some of as his former wife and the mother of our three children. We were married over 10 years, I never remarried, and completed raising our three children pretty much on my own along with attending night school to earn my master's degree and then working as an educator.

I chose to be a special educator for two reasons: My passion is teaching children with specific learning disabilities, developmental delays, other impairments, and mild autism to read, write, and understand math.

I also wanted my schedule to match my children as they were pre-teens when I was divorced, and I knew their father would not be very involved.

I have worked in a field where I contribute to the well-being of others and society, and it is not right I am penalized for this. Since I started teaching at a later age, I do not have the time to build up a pension of 20 or more years.

Please repeal these outdated laws so I can receive monies that will help me live and survive as prices continue to climb.

Thank you very much!

Carol Chroneos.

LETTER SUBMITTED BY LINDA CICERO

June 7, 2024

Subcommittee on Social Security,
Pensions, and Family Policy.

Public workers who service society deserve the Elimination of the WEP and GPO. Everyone who financially contributes to Social Security should have equal rights to their full benefits. Unfortunately these penalties represent an unjust discrimination to a sector of our society.

I paid into Social Security during my 7 years of college working full and part-time. I work as a teacher in non profit organizations between my undergraduate and graduate degrees. I chose to earn my masters degree in education to become a public school teacher and also earn financial stability. I had an amazing education myself in public schools and wanted to serve community in this profession. I believed that I would contribute to a strong pension system.

When I attained a teacher position at a public school, I continued to work 1 day a week for 2 years to pay off my student loan. I was not making a considerable annual salary as a first year teacher, our salaries go through annual steps. I wanted to save for a home, my future. The student loan had a very high interest rate and I wanted to pay it off, which I did within two years as I had planned. I was doing everything right.

My name is Linda Cicero and this year I am retiring as a beloved teacher. In my planning stage in the last few years I was informed of the Windfall Elimination Provision and Government offset. I then became aware of the story of its beginning and reason. I was astonished at the inequality, discrimination and just overall unfairness that was placed on our hardworking backs.

I will not be collecting a full teacher retirement because I have not reached the 35 years to do so. I began teaching and paying into the pension as a second career at the beginning of my midlife.

In essence with the currant law I will loose approximately $500 per month, $6,000 annually and more than $60,000 in the next 10 years due to yearly increases. My plans to enjoy retirement, and yes, adding to the economy at the same, time has a damper on it. Why, because of the discriminative government law put in place about 40 years ago.

I ask our government to completely eliminate the WEP and GPO as it is the right thing to do for all public workers. Move to pass the Social Security Fairness ACT

I hope to share my thanks to you very soon.

Sincerely,

Linda Cicero,
Ohio Retired Public School Teacher.

LETTER SUBMITTED BY LOUISE CIVETTI

May 2024

Dear Members of Congress:

My name is Louise Civetti. I am a 67 year old woman. I worked for the City of Watertown for 18 years. I was also married for 18 years. Due to the fact that I worked

for the City of Watertown, the WEP takes a portion of my Social Security income. My husband (ex) passed away in December 2023. The GOP takes all of my spousal benefit from my Social Security income. I receive less than half of my Social Security.

I cannot retire. Ever.

Please address the unfair taking of Social Security income. I paid into a pension. I paid into Social Security. I deserve to keep what I earned. I also deserve to receive my spousal benefit. I paid into that, as well.

Thank you,

Louise Civetti.

LETTER SUBMITTED BY MARTINA CLARITT

June 10, 2024

Greetings:

I am a librarian with nearly 21 years of service in the DeKalb County School District in Georgia. As of this date, I've had breast cancer and then a recurrence of breast cancer in less than 3 years of the initial diagnosis.

I'm angry about not being able to receive my full Social Security because I worked the full 40 quarters and I've earned my full retirement. Those 40 quarters that I worked were during the same time that I was working in education. In other words, I had two jobs. It was only after I became a librarian that I was able to stop working two jobs, but because I had to support my children as they matriculated to college, I got another job to help them. Now, I need the second job because I used all of my leave for cancer treatment in the previous year and that has put me behind financially. Medical bills are adding up and it's hard for me to pay them and now student loans have started again. Expenses are much higher than before the pandemic.

I'm able to retire early because I was able to buy back years that I worked with the State of Georgia, but, I don't think that I'll be able to afford to retire. However, I can't continue to work full time. The fatigue and bone pain from the shots and medication is overwhelming. I was a vibrant and healthy woman before all of this started and I wasn't thinking about retirement.

I need ALL of my Social Security.

Sincerely,

Martina Claritt.

LETTER SUBMITTED BY DONNA B. CLARK

June 7, 2024

Dear Senate Finance Committee:

I taught in public schools for 14 years; then I worked for CSU for 14 years. I paid into SS when I worked before I became a teacher, and afterwards when I worked for the CSU. I retired from both systems, STRS and PERS. I weren't married, I would never been able to retire by myself.

In total I spent more time under SS than in STRS.

When my husband signed up for SS, he was offered a chance to take a reduction on his SS so I could have survivor benefits. He was shocked to learn that because I was a teacher for half my career, I would not benefit from his sacrifice! I don't know how I will be able to survive without this help if anything happens to him. In addition to not being eligible for survivor benefits, I cannot get my own Social Security benefits although I have my required 40 quarters.

The system is totally unfair. My brother-in-law was in the Coast Guard. He gets his military pension, his private pension, investments and Social Security! No one is talking about his "windfall."

Please vote to overturn the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Thank you,

Donna B. Clark.

STATEMENT SUBMITTED BY BENJAMIN H. CLUFF

June 7, 2024

I began paying into Social Security in 1972. I paid into Social Security consistently for the next 24 years, including 4 years of military service. I paid into Social Security sporadically upon entering state service in 1996.

Upon retirement, I receive a reduced Social Security payment due to my years of state service.My wife and I are in our late 60s. We have health concerns. We live on a fixed income. Having paid into Social Security faithfully and consistently for over 24 years, it seems only right for a fair and equitable Social Security benefit.

Please modify the Windfall Elimination Provision and Government Pension Offset towards that end.

LETTER SUBMITTED BY DEBORAH CODY

June 21, 2024

REPEAL WEP/GPO

To whom it may concern:

I have worked since I was 16-years-old. I married at 19 and my husband was the breadwinner. I have been a dedicated wife and mother.

Like many women in my age group we worked to supplement our husbands salary. We were always available should our children need us. I later worked full time.

Many of those years were not what Social Security considered substantial earnings. I worked hard and finally got what the government considers substantial earnings.

My husband lost his insurance and I felt blessed to receive a civil servant job that offered insurance. I worked hard and loved my job. I never worried about Social Security as I had my quarters in.

I worked for the state for 20 years and it was not until I went to retire that I learned about WEP/GPO. My meager Social Security and pension equal the income I would have received had I not put in 20 years with the state. I just don't think this is how we should be rewarded for decades of loyal service.

I am widowed after being blessed with a wonderful husband for 40 years. He was devastated to learn that I would not be protected by his Social Security. I would have more income for my later years had I just not worked as a civil servant or not at all. I am not only being punished unfairly for my dedication, but being singled out for being a civil servant.

Thank you for your time and consideration,

Deborah Cody.

STATEMENT SUBMITTED BY LINDA COHEN

I have worked since I was 16-years-old. I worked as a waitress for years, putting myself through University, as a single mother. I paid taxes on those earnings, which went into Social Security.

I earned 2 degrees and a teaching certificate. I then taught for 33 years, for The San Diego Unified School District. I also teach for the San Diego Community College District.

The WEP program penalizes teachers. It steals the money we paid into taxes before we became teachers.

I know of some people who are getting 3 pensions: military and maybe two different professions they have worked in. Why are our contributions withheld from us? This

is not an incentive to be a teacher. It says, "If you become a teacher, 60% your previous Social Security contributions will be ignored."

We should not only be getting that money we contributed to Social Security, but also back-pay for what the WEP program, (Republican-backed) has withheld all these years.

Now Social Security is asking for me to **PAY THEM!** Yes, they say I owe $715. Additionally, they claim I owe past-due premiums of $1,724.

They take away my benefit, then claim I owe for Medicare. **HELP!**

LETTER SUBMITTED BY KAREN COHN

WEP AND GPO

U.S. Senate
Committee on Finance

I am a retired teacher. I am not quite old enough to be eligible for Social Security, and when I am, I will only receive perhaps 60% of the benefits I worked for, and earned fairly—because I chose a career in education.

When I became a teacher in 1994, WEP was new, and it was never mentioned. I spent 30 years teaching, for which I earned a pension—and because of that, under current laws, I will never see a significant portion of the benefit I earned, something I only learned about long after I began teaching.

A great many of my coworkers have similar issues; many of them will have to work well past the time they might otherwise have retired to make up the difference in retirement income; a few will never be able to retire because of it. Some younger teachers I know changed careers before becoming fully vested in PERA (Public Employees Retirement Annuity) rather than risk losing their Social Security benefits, especially given that they earn too little as new teachers to make up the difference themselves in savings.

I understand all the issues impacting Social Security funding today; nonetheless, I ask that you rescind the Windfall Elimination Provision, and the associated Government Pension Offset, both of which unfairly impact women and minorities.

None of us are asking for funds we did not earn; rather, we are asking that we be given the money we earned fairly, and which, but for a career in public service, we would receive without question. Instead, we are being punished financially for our career choices, after careers in fields which already pay less, and therefore lead to lower benefits, made even lower by these unfair provisions.

Thank you for your consideration in this matter,

Karen Cohn.

LETTER SUBMITTED BY DENNIS J. COLE

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

In my case, I worked for the U.S. Navy for 41 years and earned a government pension. My wife worked for private companies and paid Social Security taxes for over 30 years. In the event my wife predecessors me, her spousal benefit available to me will be reduced to zero just because I have a government pension.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Dennis J. Cole.

LETTER SUBMITTED BY MARK COLEMAN

WEP/GPO

June 7, 2024
Columbus, Ohio

My name is Mark Coleman and I served on the Boston Police Department for over 32 years, primarily as a Detective.

Near the end of my career, I had to make the hard decision to leave because I only had 12 quarters paid into Social Security/Medicare. I reluctantly left the job I loved, at the age of 57, to seek employment in private industry to build up the quarters I would need for Medicare and subsequent Social Security benefits.

I was able to find full-time work, which I did for 7 years and then continued to work in private industry part time, which I am still doing to this date.

At the age of 68, I decided to apply for Social Security and was informed that even though I had much more than 40 quarters paid into the system, I was going to be penalized at least 60% because I had worked for the Boston Police Department.

Obviously, I was extremely disappointed to find that out, especially since I left the job I loved to better myself in my senior years.

Please give every consideration to correcting this inequity.

Thank you for listening,

Mark Coleman

LETTER SUBMITTED BY MELINDA J. COLLETT

June 7, 2024

A full repeal of the unfair Government Pension Offset—Windfall Elimination Provision would make a significant difference in my life.

I am currently 70-years-old and retired effective January 1, 2022 after 30 years of service in the public schools in Ohio. I began working in the public sector at the age of 17 and paid into Social Security for almost 12 years. I married and had a family and then returned to the work force, choosing a job in the public schools.

I started as an aide working part-time, then advanced to administrative secretary working full time for many years. During those years, I periodically held part-time jobs in the public sector to assist with our family income.

Upon retiring, I submitted the necessary documents to the local Social Security office. I had received notification that my monthly benefit before deductions would be $1,100. In January 2021, the amount increased to $1,115 per month.

During the next year I received benefits, but also received notifications of varying amounts. I was never quite sure of the accurate amount I was to receive. I received a notice that I had been overpaid $1,052 because the benefit was incorrect. This amount was withheld and paid back during the next few months.

Benefits began once again, and I received notifications of varying amounts. Before I knew it, I was informed that I had been overpaid $6,756 and needed to repay it. I completed the Request for Waiver of Overpayment Recovery because the error was not my fault, I could not afford to pay it all back and felt it was very unfair.

I was notified that $150 per month would be withheld until May 2027!! My current monthly benefit is now $134!!

I feel like my own money has been stolen from me. My retirement income is very modest and the additional Social Security income I was counting on would help a lot.

Please totally repeal this very unfair legislation and pass H.R. 82 and S. 597.

Respectfully,

Melinda J. Collett.

COMBINED LAW ENFORCEMENT ASSOCIATIONS OF TEXAS (CLEAT)
408 W. 14th Street
Austin, Texas 78701
(512) 495–9111
Texas WATS (800) 252–8153

Proudly Serving Texas' Finest

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Chairman Brown:

The Combined Law Enforcement Associations of Texas (CLEAT) and our 27,000 members write in strong support of the Social Security Fairness Act, S. 597. The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are detrimental to not only our officers but all public employees.

Many law enforcement officers work for agencies that participate in defined benefit pension plans and do not contribute to Social Security. Most of these officers and their spouses participate in secondary employment or own businesses while working as an officer. During this secondary employment they do contribute to Social Security. In addition, many officers may work for many years working in a job that does contribute to Social Security after their retirement.

The GPO effectively reduces Social Security benefits for spouses, widows, or widowers of officers who receive a defined benefit pension described above. Nearly three-quarters of beneficiaries affected by the GPO lose their entire spousal benefit, even though their spouses paid Social Security taxes for many years.

The WEP penalizes officers by reducing the Social Security benefits they earned simply because they earned a defined benefit pension from an employer who did not contribute to Social Security during a period of time in their career.

The WEP can deprive a retiree of more than $500 a month in Social Security benefits duly earned by that individual.

Police officers put their lives on the line daily protecting our communities. Recruiting and hiring officers has also become a great challenge today. Any incentive to encourage new officers should be seriously considered.

The GPO and WEP as applied to law enforcement officers is unreasonable and unjust and will cause thousands of officers and their spouses to experience a dimin-

ished quality of life or be forced to return to work to make up for the effect of these provisions.

CLEAT was proud to support a resolution adopted by the Texas Legislature urging Congress to pass legislation to correct this injustice.

CLEAT supports the Senate's version of this bill. Our members have been waiting for a fix on this issue for a very long time and we are happy it's being discussed. We hope to hear the bill is passed very soon.

Sincerely,

Charley Wilkinson,
President.

STATEMENT SUBMITTED BY BOB COOKE, VICE PRESIDENT OF THE CALIFORNIA NARCOTIC OFFICERS' ASSOCIATION

I have been working since I was 14-years-old. I am now 73-years-old and still work full-time.

My Social Security pension was cut in half because I have a government pension. I find it unfair and unjust that my ex-wife left me and took 50% of **MY** pension but collects 100% of her Social Security.

I am only asking for what is fair. The people that PAY into this fund ought to receive their fair share and not be punished. Please support those of us, and our families, that have been treated unfairly.

Thank you.

LETTER SUBMITTED BY CAROLANN CORMIER

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

June 7, 2024

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I worked as an educator for over 34 years. Prior to, and during my tenure as a public educator I worked other jobs and contributed to Social Security. I was not aware until later in my educational career that I would not be able to collect Social Security due to Windfall Elimination Provision. It was upsetting to learn that if I worked one state over, I could collect Social Security.

I know many individuals who started teaching later, as a second career, due to a passion to help others. Those individuals have to work well beyond the normal retirement age, due to the WEP. In addition, several educator friends are not able to collect Social Security from their deceased spouses, again due to the WEP.

Please do all you can to repeal the WEP and the GPO for myself and so many other like me.

Thank you for your consideration,

Carolann Cormier,
Retired Connecticut Public School Educator.

STATEMENT SUBMITTED BY MICHELLE COSGROVE

June 7, 2024

I am writing to share with you how the WEP and GPO penalties impact me.

Years ago, when I was a teenager and college student, I held part-time office jobs and jobs in the food service industry. Starting in 1983, I worked in the private sector as a paralegal for many years before I changed careers to become a public school teacher in 1999. I was a substitute teacher for 5 years and a full-time classroom teacher for 20 years.

During the years I worked at part-time jobs and then full time as a paralegal, Social Security deductions were taken out of my paychecks. Unfortunately, the law passed years ago unfairly prohibits me from receiving the full Social Security benefits that I earned because I became a teacher.

As I head into retirement, I will not receive a full teachers' pension because I have not worked in education long enough to earn a full pension. Nevertheless, my Social Security benefit will be reduced substantially because I became a teacher. To make matters worse, again, because I am a teacher, I am not entitled to my husband's Social Security benefits even though he contributed to the system for decades, from the time he worked as a teenager until he died at the age of 63 after battling cancer.

If the WEP/GPO penalties are repealed, I could worry less about making ends meet. Clearly, the WEP/GPO penalties unfairly disadvantage retired public employees like me and must be repealed.

Furthermore, the penalties are a disincentive to people considering a public service career. I certainly would not have made the career change I made had I understood the impact of the WEP/GPO. I urge you to repeal the Windfall Elimination Provision and the Government Pension Offset.

The government must keep their promises and pay hardworking public service employees the benefits they earned.

LETTER SUBMITTED BY JOHN W. COTTON

June 10, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

I am a retiree in the Hampshire County Retirement System. The WEP/GPO came into law after I had approximately 11 years into my career as a Police Officer. I retired as a Chief of Police for the Town of Williamsburg Massachusetts.

I paid into Social Security when working civilian jobs. When I applied for Social Security, my monthly payment was calculated, next I was told due to my government service, my Social Security would be garnished by approximately $360.00 per month or $4,320 per year. Having been forced to pay into Social Security, I should be able to receive my full Social Security benefit each month.

Only seven states, Massachusetts being one of them punish those of us who worked very hard supporting our families, paying to put our children through college.

Now that I am "elderly" (age 72) this extra money is needed to support myself. I was forced to pay in while working, thus not receiving my full allocation is theft of my hard earned funds.

Please resolve this for all effected retirees.

Sincerely,

John W. Cotton.

LETTER SUBMITTED BY RUTHANN C. COUCH

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

I had my 40 quarters of work paying into Social Security before I became an Air Traffic Controller with the Federal Aviation Administration. I started working for NJ Bell Telephone as a Telephone Operator at the age of 16, working summers and all holidays. My Telephone Operator job continued through my college years. When I graduated from college, I joined the US Air Force and worked for a little over 5 years as an Intercept Controller, controlling fighter aircraft to intercept Russian Bear and Bison aircraft and running air refueling missions. My telephone operator and Air Force work qualified me for Social Security. By my federal career as an Air Traffic Controller canceled out half of my Social Security $1,100 monthly entitlement thanks to WEP. I now receive $550 per month. How is that fair?

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Ruthann C. Couch.

LETTER SUBMITTED BY DANIEL AND PAULA COUGHLIN

June 7, 2024

Dear Committee Members:

We are asking that you cosponsor the Social Security Fairness Act (S. 597) and that you support it with your vote. This bill will repeal the WEP/GPO provisions that greatly and unfairly penalize retired public servants—teachers, fire fighters, police officers, and others who have paid into Social Security but have a greatly reduced benefit.

Before beginning our teaching careers, we worked part time during high school and working our way through college, paying Social Security taxes on our earnings. During our long, very successful teaching careers we paid into our State Teachers Retirement System. After retirement from teaching, we each worked on professional projects to supplement our pensions, (Dan on professional development programs for EASTCONN and the State Department of Education and Paula as an environmental educator for the Connecticut Audubon Society). In each of these roles, we paid full Social Security taxes on our earnings.

When at age 66 we qualified to collect our Social Security benefits, we were informed that these small benefits would be greatly reduced because we were retired public employees who received a pension (that we contributed to). We paid the full Social Security tax on what we earned, but are only entitled to a portion of what we should receive. It is clearly time for this discrimination against public workers to stop.

By cosponsoring and supporting S. 597, you can lead the effort to eliminate these discriminatory inequities in 2024.

Thank you,

Daniel and Paula Coughlin.

LETTER SUBMITTED BY GERALD. E. COUSINEAU

PLEASE REPEAL THE GPO AND THE WEP

June 6, 2024

My wife and I had careers in public service as public school teachers in Rhode Island for a combined total of 65 years.

I taught in a district that participated in Social Security, beginning in 1968. As such, I contributed to FICA in the hope of qualifying for a pension upon retirement, in addition to possible retirement and/or survivor benefits for my wife. In my wife's case, she taught in a district that did not participate in Social Security.

When Congress enacted the Government Pension Offset as an amendment to the original Social Security in 1983, an inequity was created for those people with careers in public service. In the event of my death, my wife will not be able to collect survivors' benefits because the GPO prevents a spouse from accessing the normal survivors' benefit if it is lesser in value than 66% of the value of her public pension. I paid for this benefit during my 34-year career, to no avail.

Similar inequities for people with careers in public service were created by the Windfall Elimination Provision.

I urge you to take the necessary steps to repeal the GPO and the WEP.

Respectfully submitted,

Gerald. E. Cousineau.

STATEMENT SUBMITTED BY DENNIS J. COX

June 7, 2024

As a former vice president and then the president of the Californian Federation of Teachers' Council of Retired members, I've now heard countless concerns and stories from retirees much more unfairly injured financially by the WEP/GPO than I. While working with the National WEP/GPO Repeal Task Force, the number of such painful stories has greatly expanded.

However, my situation nevertheless also clarifies in part the injustice suffered by those who mistakenly thought they would receive the full benefits they earned from the money they paid into a system they trusted to treat them fairly.

For example, upon my retirement, the full entitled Social Security benefit amount that I had earned was $658.00 a month. The unfair WEP penalty reduced the Social Security benefit payments I received each month to $387.00, a 42% reduction. With an additional more reasonable Medicare payment of $164.00 a month, the benefit payment I received was $223.00 instead of $658.00. For now, I can accept my Medicare deduction. The $271.00 per month, even with cost-of-living adjustments, that is taken from me by the WEP is not just or acceptable give my age (81) and the financial and health risks I face as an elderly retiree.

A $271.00 monthly deduction adds up to a yearly loss of $3,252.00. So in 14 years of retirement, I unfairly have had taken from me some $45,528.00. At that rate, even with COLA, if I am fortunate to live another 10 years, I stand to lose another $39,000.00. That adds up to a total loss of approximately $84,552.00.

The financial pain I and my wife face from the GPO is even greater. If my wife should pass, God forbid, in the next few years, while I struggle with my grief, I should be given $2,390.00 a month from her Social Security benefits so I could have some chance of keeping the home for which we now are both paying.

But no, because my other pension benefits which I earned are slightly higher than her Social Security benefits, the spousal benefits to which I am entitled are entirely taken away from me. I get nothing. The same would be true of my wife. In my case that is a loss of $28,680.00 a year, if I am lucky enough to live another 10 years, would add up to a staggering loss of $286,800.00. Many of the retirees I know will suffer even more severe financial loss than that I am forced to anticipate.

We retirees are not asking for entitlements. We are asking for benefits for which we have paid. We are asking for fairness to those of us who worked to provide service to others and our country as teachers, firefighters, police officers, and Federal and municipal workers. Please stop shoring up the Social Security Fund by unjustly taking our money from us, funds we need for a secure retirement and even, for a great many of us, to keep the homes in which we now live, while excusing the wealthy from paying their fair share on all they earn.

STATEMENT SUBMITTED BY JOANNE CRAIG

My name is Joanne Craig and I have worked in as a special needs counselor and behavior analyst for over 30 in public schools in both Massachusetts and Connecticut.

Trying to live on a teacher's salary especially while raising three children, quickly became a struggle. I was unable to cover the most basic living expenses such paying my mortgage, utilities, and car. There was no money left over for things like groceries etc. As a result, I have had to take on a second job to make ends meet and had to continue to work two jobs for most of my adult life.

After a tiring school day, I would run to a second job, working with children with autism in their homes coming home in the early evening. A typical work day for me spanned 10–12 hours between both jobs. I worked hard in the various second jobs and Social Security was taken out of each and every paycheck. I had and earned my 40 quarters and much more.

Once my children turned 18, I found myself divorced and facing re-starting my life from scratch. Half of my assets including my home went to my ex-husband and at age 55 took out a 30 year mortgage on a small home. My children were in college and I tried to help them financially as much as I could.

Again, I continued to work two jobs to make this happen.

Now at age 62 as I am a few years away from retiring from the Massachusetts teacher's retirement board. I was horrified to learn that the windfall elimination provision would interfere with me collecting a full Social Security check to live on when I retire. I will only receive ⅓ of what I put in and worked hard to accumulate.

As you know, teacher's salaries are low and our pension is based on averaging our 3 highest years. Even with a pension from MTRB, it will not be easy making ends meet in my "golden years" especially when you factor in inflation. I worked hard for many years and contributed to Social Security and it is grossly unfair that I will be unable to collect my fair share after.

My projected pension is not going to fully cover my daily living expenses and mortgage payment. Now I will be forced to continue to work after retiring from the public schools solely because that pension (that contributed to) is preventing me from collecting Social Security.

Please consider reversing the windfall elimination provision. It hurts public servants like myself and would make all the difference in the world for retirees who have low paying pensions.

LETTER SUBMITTED BY ROBERTA CRAIG

June 7, 2024

U.S. Senate,
Committee on Finance,

Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Committee Members:

I am a retired educator from Massachusetts who has been retired for approximately 5 years. Due to the Windfall Elimination Provision, my Social Security benefits have been cut by approximately $600.00 per month, adding up to thousands of dollars over the past 5 years. I counted on receiving this money in addition to a partial pension from the Massachusetts Teacher Retirement System. Together they should have added up to a full pension but did not.

I paid into the Social Security System for 17 years and did not find out about WEP and its devastation until right before retirement. WEP is an unfair, arbitrary and outdated law that needs to be repealed.

I have worked for over 35 years and am just asking for what I am owed, payment for life long service in Public Education. There are millions of stories like mine. People are suffering.

Now is the time to act. There has never been more support for the repeal of WEP/GPO. We will remember in November.

Sincerely,

Roberta Craig,
Retired Educator.

LETTER SUBMITTED BY ANN CRAMER

June 7, 2024

Dear Senate Committee on Finance, Subcommittee on Social Security, Pensions, and Family Policy:

I am a retired 71-year-old woman. I worked at jobs that paid into Social Security (SS) for 28 years. I then choose to enter public service in order to serve the community. I became a housing inspector working for 25 years exclusively with the low-income population.

My career in a municipality required I enter into a mandatory retirement system. I was never made aware of the affect this would have on my retirement income. I was not a high earner in either case, leaving me with low SS benefits and a modest pension.

The Windfall Elimination Provision (WEP) affects me negatively as it reduces my SS benefits to a fraction of what would otherwise be due. My pension is modest as well. My 71-year-old husband just retired due to ill health. He has been paying into SS for 55 years. If my husband dies before me, the Government Pension Offset (GPO) will disqualify me from receiving most, if not all, surviving spouse SS benefits. This will leave me with very little to live on and will not sustain me. It will not cover my basic costs of housing, heat, electricity, medical expenses, and food.

It is heartbreaking to see my husband worry at this point in his life about what will happen to me when he passes. My worry is just as profound. We have a modest lifestyle and never imagined our "golden years" would be fraught with fear.

I stand with all civil servants that are affected by the WEP and GPO; the many public employees who have served our nation as first responders, firemen, law enforcement officers who have kept us safe, teachers who have educated our children, and public servants who have kept our government running at the local, state, and federal levels.

These provisions are especially detrimental to seniors and women. Time is of the essence as more and more seniors are driven into poverty. I believe you would agree that there is no justification for penalizing those who chose to serve their communities through public service by denying them the full breadth of their earned and spousal Social Security benefits.

Thank you for allowing me to tell my story.

Sincerely,

Ann Cramer,
Retired municipal worker.

LETTER SUBMITTED BY ELAINE CRICHTON

June 23, 2024

GPO

To The Senate Finance Committee:

Although I did not submit this on Friday I am hoping that my concerns will be accepted for the work day on Monday. I rarely write concerning my disappointment on subjects that I have no control over, however this is such an important issue I must write to you.

I am in process of completing my SS spousal benefits as it relates to my deceased ex husband of 49 years. He worked until 2015 and passed in December of 2023. His benefits were in the vicinity of $3,400.00 a month because he worked until his 70s.

I worked for the city of Peabody in Massachusetts and I am impacted by the WEP and my benefits were reduced when I retired in 2009. Approximately $900.00 a month is what I would have been eligible for and I did have my 40 quarters but it was reduced by ⅔ . . . not exactly a windfall. My concern is that the spousal benefit will be reduced by ⅔ as well which they are in process of calculating. I was told that the reason I am receiving less is because I did not contribute. And they are correct but my understanding is that no spouse contributes to another spouse's SS. Every person who qualifies for this benefit is eligible for the full amount yet because and just because I worked for a municipality I am penalized.

That is such an injustice to all of us who's spouses contributed to SS because of a law that should not have been passed the way it was worded. I was impacted by Hurricane Ian and my insurance company was allowed to walk away without any responsibility and declare insolvency. I wish I could do the same with my taxes, repairs and expenses but I can't, can I? And now I am denied monies that rightfully should be mine.

Please, please review this WEP/GPO. It is not and never has been a windfall.

Thank you for your consideration,

Elaine Crichton.

LETTER SUBMITTED BY JAMES P. CROWLEY

June 4, 2024

U.S. Senate,
Committee on Finance,
Dirksen Office Building,
Washington, DC 20510.

RE: REPEAL of the WEP and GPO

Dear Senators Wyden, Brown, and colleagues:

I can only imagine the volume of correspondence you face daily, to say nothing of the demands of responding to each query and request. I know well that I am contributing to the situation now, but I'll do my best to make my point quickly and clearly.

As my subject line indicates, I write concerning the possible repeal of the Windfall Elimination Provision and Government Pension Offset. It's not my purpose to debate approaches to Social Security program solvency or to rehash the provenance of these legislations. I'd simply like to offer my personal case in testimony to repeal.

Much to the point: without my full Social Security benefit, I cannot retire at age 71. It's that simple. Now for some details, if you have the time:

Although I live in Rhode Island, the bulk of my career as a teacher, at both secondary and university levels, has been in Massachusetts, one of the "non-Social Security states." I do, however, qualify for Social Security benefits, as my "quarters" are paid up from work elsewhere over time.

What awaits me in retirement is not a Massachusetts state pension, but what the state university system calls an "Optional Retirement Plan" through TIAA–CREF. It is not a pension, nor is it close. Although my university employer does indeed contribute, the amount is lower than would be made to a state pension. Further, the

plan does not provide a stable monthly payment, nor does it receive COLAs or periodic incremental increases of any kind. Again, it's not a pension—though for reasons incomprehensible, it lands in that classification.

I will be 68 in August, and by then will have been a teacher/university professor for 46 years, a long run by any standard. I hope to retire in 3 years, at age 71, because I plan to have the mortgage and car paid at that time. In retirement, I am not looking for luxury, just a basic standard of living. I own the almost-paid-off home and one 2019 Chevrolet. I live alone and do not own a boat, other properties, a vacation home, an enviable stock portfolio, or anything of the sort. The Social Security benefit in my case is anything but a "windfall."

I have responsibility for uncovered expenses tied to two serious medical situations in the last 5 years: open-heart surgery and a procession of procedures for aggressive prostate cancer. The cardiac experience in April 2018 entailed extensive bypass surgery and the rehab stints that go with it.

Eighteen months later, in October 2019, I was diagnosed with aggressive, high-risk prostate cancer, which necessitated surgery, radiation, hormonal therapy and more. A side effect of those treatments required me to have my upper teeth replaced—without dental insurance. I'm not complaining: I've had wonderful medical care. But it has not been free—nor is the follow-up care now still required and that yet to come.

I have never defaulted on a charge demanded of me—but fastidious handling of such things hasn't left much to spare. Losing even part of my Social Security payment in coming days is devastating. I simply cannot retire. I cannot afford it. I hate to think of it in these terms, but after nearly 5 decades of service as a teacher, perhaps I've earned a few years to myself. And I say "a few" because, given my family history and recent medical experience, I really don't expect to be joining the ranks of the truly ancient.

Our government has long been known for its generosity to causes of merit worldwide. We appropriately support other nations, scientific explorations, struggling industries and more. I hope that we find it appropriate to apply this vital largesse to citizens who have worked and paid their taxes and served a lifetime in the instruction and guidance of younger generations.

We need help now. Some find a repeal of the WEP and the GPO tied to moral or ethical stances, and I would leave those matters to your own conscience. I've tried here, in brief, to sketch my concrete practical situation, and I thank you now for your time in considering it.

Please repeal the WEP and GPO and make it possible for those who have reached the end of their working shelf life to spend some time, not in luxury, but in respectable dignity.

Yours,

James P. Crowley.

LETTER SUBMITTED BY MICHAEL F. CROWLEY

June 7, 2024

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am writing to voice my strong endorsement for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) as a retired federal employee.

The WEP and GPO unfairly penalize dedicated public servants who have spent their careers serving our communities and nation. These provisions reduce retirement benefits earned through years of hard work and commitment. It is unjust that individuals who have contributed to Social Security through other jobs should see their benefits diminished simply because they also receive a public service pension.

The financial impact of the WEP and GPO is profound for those affected, making it challenging for retirees to meet essential expenses and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely heavily on their earned benefits. It is important to acknowledge that these retirees have paid into both Social Security and their public service pensions, and they deserve to receive the benefits they have earned without penalty.

Moreover, the complexity of the WEP and GPO breeds confusion and frustration among affected individuals, exacerbating the already intricate landscape of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82, which seeks to repeal the WEP and GPO, offers crucial relief to over 2 million public servants. This legislation would ensure that their hard-earned retirement benefits are not unjustly reduced, allowing them to retire with the financial security and dignity they deserve.

I urge the committee and subcommittee to support the repeal of the WEP and GPO and to explore relief measures for the numerous public servants impacted by these provisions. Your attention to this critical issue is greatly appreciated, and I look forward to a retirement system that is fair and equitable for all.

Thank you for considering this important matter.

Sincerely,

Michael F. Crowley.

LETTER SUBMITTED BY COLETTE CURTIS-BROWN

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Finance Subcommittee:

I am reaching out today in regards to H.R. 82, the bipartisan bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). My research finds that 2.7 million American citizens have been denied their earned Social Security benefits for decades due to the penalization of the WEP and GPO. **These unfair practices need to be stopped!**

In my case, 10 years after I retired, I learned that should I be widowed, my spousal Social Security benefits will be drastically reduced. At the time, my husband received about $2,500/month and my widow's benefit was estimated by the SSA to be less than $500/month, while also losing my own Social Security benefit of $350. This netted to receiving only $150/month more in my benefit and completely losing my husband's benefit of $2,500. I was shocked to realize that is **an annual reduction of almost $30,000 per year.**

This drastic reduction in income can potentially be the difference between me keeping my home or being forced to sell it. Since my husband, who is 12 years older than me, has paid into Social Security for over 50 years, I believe that I should receive the full widow's benefit without any reduction. I also have more than 10 quarters paid into SS, some being from higher paying jobs after I retired. My pension has nothing to do with his income and should not be taken into account in my widow's calculation.

It also makes no sense to me that a spouse who did not work at all will get a higher benefit than someone like me who has worked her entire life. Because I worked 28 years without paying into SS and knew in advance that **my own** SS benefit would be unfairly but legally reduced, I planned accordingly. But to then learn that my widow's benefit would also be severely decreased is intolerable.

WEP and GPO are even **more unfair** to people who paid into Social Security their entire life except for the last 10 years working at a public employer providing a pension. I worked with several people in this situation who are now retired with deceased spouses and decreased incomes.

Please repeal these unfair reductions to our rightfully earned benefits.

Respectfully,

Colette Curtis-Brown, retired,
Central Contra Costa Sanitary District.

LETTER SUBMITTED BY JOSEPH M. CUSIC

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree with 37 years of devoted service to the Department of the Navy and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned. In addition to my 37 years of public service I have also worked in the public sector earning enough Social Security credits to qualify for Social Security benefits. Due to WEP regulations my Government annuity is reduced every month, and will be reduced for the rest of my life.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Joseph M. Cusic.

STATEMENT SUBMITTED BY DONALD CZERNIAK,
AFSCME OHIO COUNCIL 8 LOCAL 7 PRESIDENT

To the members of the Subcommittee on Social Security, Pensions, and Family Policy, my name is Don Czerniak, and I am a city of Toledo employee and President of AFSCME Local 7. I am submitting a proponent testimony in support of the passage of the Social Security Fairness Act.

I am honored to represent hundreds of city employees who make Toledo happen. The city workers who make up the membership of AFSCME Local 7 include street, parks and recreation, maintenance, water, sewer, and sanitation workers; clerical workers, civilian employees of the police and fire departments, including emergency dispatchers; administrative personnel, and many others. Being a public service worker is never easy but for AFSCME Local 7 members, providing vital public services to our community is not just a job, it's a calling.

In 2001 I was elected President of AFSCME Local 7. As president of my local union, it is my duty and privilege to advocate for AFSCME members on the job. Our union has successfully negotiated increased pay and benefits for city workers, access to quality health care for workers and their families and has fought to protect their retirement security. Today, AFSCME Local 7 members and I are coming together to raise our voices against the Government Pension Offset and Windfall Elimination

Provision. My members and I want to be clear—we do not expect special treatment as public employees—instead, we simply want access to the benefits we have earned as a result of contributing to the Social Security system while performing covered work in the private sector.

I want to thank Senator Sherrod Brown, his staff and the members of this committee for holding a hearing over the unfair and harmful effects of the Windfall Elimination and Government Pension Offset provisions on Ohio's public service workers and their families upon their retirement, disability or death.

I have worked for most of my life—I started working at the age of 15 as a busboy. I have worked primary and secondary jobs in the private sector and paid into the Social Security system for over 60 years. I started working for the city of Toledo in 1991 as a maintenance worker and through hard work and dedication, worked my way up to the position of alternate foreman. As a result of my public sector work with the city of Toledo, I have also contributed to the Ohio Public Employee Retirement System. The fact that I have worked in the public sector and contributed to OPERS does not negate the fact that I also contributed to Social Security while working in covered employment and as a result of those contributions, earned a Social Security retirement benefit as well.

However, because of the windfall elimination provision, despite my years of hard work, my retirement security and that of my wife is in jeopardy. When I retire, the WEP formula will cause me to lose $600 dollars of earned Social Security benefits a month. And if my wife retires next year, she will lose close to the same amount. That is a $1,200 loss of earned benefits each and every month of our retirement. Alternatively, if my wife continues to work, she runs the risk of losing even more of her earned Social Security benefits. This is due to the fact that the more she contributes to OPERS, the greater her monthly public sector pension benefit becomes, causing a larger reduction of her earned Social Security benefits.

Like many others, I have underlying health concerns that require expensive medical care. These issues add to my concern over our retirement security. After a lifetime of hard work and commitment to our community, my wife and I will find ourselves on shaky financial ground in our retirement due to the reduction of our earned Social Security retirement benefits to the point that one health emergency could wipe out everything we worked hard to achieve. This is not the retirement future I expected. And making matters worse, any survivor benefits my wife, or I would otherwise have been entitled to upon the other's death will be adversely affected by the Government Pension Offset provision.

Many Ohio public service workers face the same uncertain future. They worry about their ability to care for themselves and their spouses and the burdens they may force on their loved ones if their retirement benefits are insufficient to cover their needs. They deserve better.

I join the thousands of other Ohio public service workers across Ohio who are asking this committee to reconsider the Government Pension Offset and the Windfall Elimination Provisions by voting to advance the Social Security Fairness Act to the House floor for passage.

LETTER SUBMITTED BY MAUREEN D'AMICO

I feel compelled to list the unfairness that I have been living with regarding the WEP.

I worked and earned my 40 quarters and paid 100% of the tax involved with Social Security, but also had a city job. I worked, sometimes 2 jobs, for 35 years trying to make ends meet and take care of my family.

Now that I am retired my Social Security benefits are penalized **and** my husband and I both have to pay IRMMA part B and part D penalties. Also, I sent my children to college with no financial help.

So now just how much more do I have to bend over for the government. Work hard, get penalized, and pay for someone else's college debt.

Thanks for your time,

Maureen D'Amico.

LETTER SUBMITTED BY LISA DE ACUTIS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

In regards to the Windfall Elimination Provision, I strongly feel that I should be entitled to receive my **full** Social Security benefit.

I have worked in other jobs for years while contributing to Social Security prior to my working in a California school district. This policy is very discriminatory. I feel I am being penalized because I chose to work in another field that offered a pension, which has nothing to do with my prior work where Social Security taxes were being deducted from my salary.

I am disheartened that I will not be able to collect the money that should be rightfully mine. I am hopeful that this unfair policy will be overturned.

Respectfully,

Lisa De Acutis,
Retired School Psychologist.

LETTER SUBMITTED BY ROSIE E. DE LUNA-GONZALES

June 4, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I have been checking yearly for the possible repeal of the WEP and GPO. In a couple of months, I will be retiring after 21 years of Service in Public Education in the State of Texas. My position with the district all these years has been as an Instructional Assistant. It's been almost a year since I started receiving my Social Security benefit which at this time it is about $1,424.00.

Looking at my estimated retirement benefit provided by TRS, it comes to $1,005.08 per month. Since my Social Security benefits will be impacted by my TRS retirement check and therefore be cut by at least ½ if not by ⅔, my Social Security check will now be about $712.00 a month.

At this time my projected monthly income between my retirement check and my decreased Social Security check, will now be about $1,717.08. After 21 years of service in Public Education, how is it possible to live on this amount?

All I am asking, **please,** repeal the WEP and GPO provisions so I can at least get my original designated Social Security check amount!

No one may ever really read this input that I am providing, but at least I will know that I made the effort to speak out, in case someone is really listening and wants to help, not only me, but the thousands of people in my situation!

Thank you for this opportunity,

Rosie E. de Luna-Gonzales.

LETTER SUBMITTED BY DANIEL DE SANTIS

June 21, 2024

U.S. Senate,
Committee on Finance.

Social Security WEP

I contributed to Social Security for 25 years when I worked in then private sector.

I subsequently worked for a municipality in Massachusetts for 20 years, and contributed to a pension fund, and now I receive a pension.

It's not fair and it's a hardship that I receive a reduced Social Security benefit amount from my work in the private sector.

Please find an equitable solution soon that provides me with a larger benefit from Social Security that I am entitled to.

Thanks,

Dan De Santis.

LETTER SUBMITTED BY JUDITH DEAL

June 11, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, June 7, 2024

Dear Subcommittee members:

I am writing to express my concern regarding the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), which I believe are fundamentally unfair to public employees in Ohio. As a constituent, a concerned citizen, and a retired public employee. I urge you to support legislation that repeals or significantly reforms these provisions.

The Windfall Elimination Provision and Government Pension Offset were initially enacted to address perceived inequities in Social Security benefits for individuals who receive pensions from non-Social Security-covered employment.

As a dedicated public employee in Ohio, I served as a public librarian for 10 years, and a public-school teacher for 24 years. It was my honor to serve the great State of Ohio and many local communities in that manner.

However, I also worked in the private sector for over 11 years before becoming a public employee.

The WEP and GPO, however, significantly reduce these earned Social Security benefits that should rightly be mine, and I should not be penalized for serving my community.

Additionally, the impact of these provisions is particularly harsh here in Ohio. Public employees in our state are already facing challenges due to budget constraints and pension reforms.

Furthermore, the Government Pension Offset has severe implications for surviving spouses. Under current regulations, the GPO can drastically reduce or even eliminate the Social Security benefits that a surviving spouse would otherwise receive. This places an additional and undue financial hardship on individuals who are already coping with the loss of their partner. The GPO's impact means that many surviving spouses of public employees may be left without the financial support they had counted on, potentially leading to significant economic insecurity during an already difficult time.

I urge you to support legislative efforts to repeal or reform the WEP and GPO. Bills such as the Social Security Fairness Act have garnered bipartisan support and offer a pathway to rectify these injustices. By supporting these efforts, you will be standing up for the rights and financial security of public employees and their families in Ohio and across the nation.

Thank you for your attention to this important issue. I look forward to your support and action on behalf of the hardworking public employees who have contributed so much to our society.

Sincerely,

Judith Deal.

LETTER SUBMITTED BY PAMELA DEANE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sirs and Madams:

I worked for 33 years in a job paying Social Security. I started working full time in the 1970s.

Some may remember that women were paid less as a matter or course. When I graduated as an accountant, I found the men hired doing the same work as I were paid 30% more. Yet there was nothing I could do about it.

I married in 1986 and was a homemaker, while my ex husband worked as a CFO for a SF Bay Area corporation. I counted on his Social Security in my retirement. In 2007 I began divorce proceedings with my husband due to domestic violence issues.

I mistakenly thought that going back to school and getting a Masters Degree in teaching in 2008 would allow me to raise my 10-year-old twins and 15-year-old son with autism. However, 10 years into this career I was attacked by a student at an inner city school and injured. This precipitated my retirement at age 62.

I was put on a disability pension. This pension is evaluated annually to determine if I am still disabled. I can lose this pension, if the determination is that I am "recovered." When I started Social Security I called and asked why it was so low. I was told I was subject to WEP and GPO. I was told when my ex husband dies I will not be eligible for his death benefit. This man abused me and our children for 26 years. At a minimum perhaps you could write in a caveat to exclude documented victims of domestic violence.

I feel like I am again his victim.

It is my right by law to receive a detailed accounting of how my Social Security is calculated. When you call on the phone and ask, agents try to figure it out. I have been told I am not eligible for anything, or $500 a month and actually receive a $1,000. No one will tell me what my ex husbands Social Security is. He was making a half million a year while I was a homemaker. I have only been told I am ineligible for any of his Social Security and any benefits from him. **I have asked for the detailed GPO benefits, but SS refused to disclose.** How can anyone check whether their benefits are done correctly if they will not tell me you how it is being done and why I am ineligible to claim anything on his account?

I have asked how they calculated the WEP penalty on my SS benefit, but I have been refused every time I have called. Again, agents are unable to figure out why I get the amount I get but I understand the benefit amount is proprietary and cannot be disclosed to me. I have called a SS attorney who says this is illegal, yet what can I do, besides continue to call SS? I do not know what amount SS is using as my pension benefit. I just learned that SS will come after me if I do not report any COLA increases to my benefit and my actual pension is less than what they are using to calculate my benefit.

I have never received a letter asking for this amount to be updated annually and am terrified I will be hunted down and made to pay back any "extra" benefit. How would I report this, there is no place on the site or person to call, nor is this something pensioners are educated on? Yet it will be my fault. Perhaps I could do something if I could see the calculations, but it is not possible for SS recipients to be given this information. Why?

Last year my back fractured due to severe osteoporosis requiring surgery and am now disabled in a different way. I needed money for help around the house as I am single. I needed someone to drive me to the store. The only thing I got out of my divorce was a 401K. There were no **Roths** to contribute to in the 1970s, 1980s, 1990s etc. The only way to get money after my injury was to do a rollover.

This rollover caused me to become subject to IRMAA penalties. My Medicare premium next year will go from $174 a month to $551 a month (IRMAA penalty amount), my Medigap policy is $230 a month in Washington, my Part D will go from $15 a month to $80 (IRMAA penalty amount) a month plus the $256 annual deductible. Due to osteoporosis I have frequent dental visits which are not covered by Medicare adding about $100 a month. If my Social Security is $1,000 a month and my Medicare expense is $982, that leaves me $12 a month after paying these premiums. But of course **85% of my SS is taxable so I will potentially owe more in tax on it than I receive each month.** This just feels cruel.

I can understand why the penalty might occur to someone with a $110,000 pension but mine is $40K.

I worked in a dangerous, gang filled inner city high school, which I think qualifies as a public service, as few are willing to do that work. I was injured multiple times by fights and aggressive students. I have lost access to my ex-husbands SS due to my choice to teach. My former husband remains a threat to my children and I to this day. I have a confidential address so he cannot (hopefully) locate me. I move frequently to ensure my safety and having my full SS would help with the frequent moving expenses.

In conclusion, I worked more than 30 years paying SS, earning less than my male counterparts. It is appalling to me that I cannot get this penalty waived. To be waived you must have 30 years of SS earnings. I **do** have more than 30 years of SS earnings. However Social Security has determined that 4 of those years were not "substantive" enough, therefore I am ineligible to escape the penalty because I **only** have 26 years deemed **substantive.**

I find myself in a situation where SS does not care that my pension is for "disability." It says on my pension check that it is a disability pension. I think that alone should disqualify my SS from being taken, and I should be allowed access to my ex-husband's SS benefits. I called SS last week and asked if I was even on my husbands record. They refused to tell me. They told me I needed an appointment. Then they told me there were no appointments available and perhaps in the future one would open. I was told if that happened, I would get a call and be scheduled. I have no idea even what my ex-husbands benefit is, as I am continually told I am not allowed to know it. If I cannot know it, how would I know if I might be entitled to something?

Could you consider setting a threshold of say $60,000 a year and pensions under that threshold could be allowed to collect their SS as long as they had 30 years of SS work (with only half of those years subject to "substantive wage testing" or acknowledgement that women's wages tend to be less than men's and perhaps adjust that testing amount for women and minorities?

Could you consider that people receiving temporary or permanent disability pensions be released from penalties? I have large medical expenses and with nearly $1,000 a month in Medicare premiums. Being disabled and having your SS taken is unfair.

Could you consider allowing victims of Domestic Violence to bypass penalties? I have to move every year or so, to ensure my safety.

I worked hard, I paid into Social Security. My benefit is not much, but between medical expenses, taxes, cost of living, rent, car and renters insurance and utilities, I am at a negative each month. That $1,000 a month that is taken as a penalty would be life changing for me.

Please consider the life situation of pensioners that do not have large pensions. I am not living in luxury. I live in a small apartment and am just asking you to make my life easier and more stable by allowing me to access my Social Security.

With Respect,

Pamela Deane.

LETTER SUBMITTED BY PATRICIA ANN DECOSTER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Representatives:

As a teacher of over 36 years in two different states I have paid for Social Security during most of my adult life. I did take care of my young children for 6 years and did not receive a substantial income at that time.

Currently I am allowed 40% of my Social Security income and none of my ex-husband's Social Security income. As a single mother who raised two children since they were 8 and 10-years-old, I do not have "generational" wealth coming my way.

I had a full scholarship with the U.S. Air Force that paid for my first 2 years at Occidental College and I put myself through the rest of my schooling using a collection of scholarships, loans, and a lot of jobs! (Hence the non-teacher income that was fully taxed for Social Security).

For nine years I taught in Catholic High Schools (a non-profit institution) and paid in Social Security as well. Once I moved to Connecticut at 38 years of age (I divorced at 40) I was in a system that did not deduct Social Security from my main income as a teacher. But I always worked more than one job to keep a roof over our heads, including sewing, laundry, beta-testing software, writing test questions for standardized tests and acting as a portfolio reader for new teacher certification.

I have worked hard my entire life and have no alimony, nor did I get much child support as my ex-husband was "unemployed" for most of my children's lives and claimed no income to be garnished.

Now I am still working as a retired teacher and am working as an adjunct professor at two universities where I teach chemistry and education to keep things together. I still do not have any real savings and my IRA is laughable. I do not travel, except locally, I do not "splurge" on dinners, clothes or anything that one might consider within the means of a middle-class person.

Lastly, I was diagnosis with Long COVID in June of 2023 after having it for almost 6 months undiagnosed. During that time, I got hurt several times as I attempted to continue working and completing my usual activities with balance and fatigue problems that made daily tasks quite difficult.

Fortunately, after many doctors' visits, I am on a few medications that have allowed me to be somewhat active most days. However, my fatigue comes on suddenly and unexpectedly at times.

Fortunately, the universities I work for have cut down on my schedule and restricted my classes to mornings and early afternoons. However, this is even less income that I have to depend on.

Please consider those individuals that have served the public well for many years and allow this legislation to reach the floor of the House and Senate.

Thank you for your time reading this statement.

Sincerely,

Patricia DeCoster.

LETTER SUBMITTED BY WILLIAM DEGAN

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I recently retired after 35 years as a Connecticut public school teacher. But throughout my career, I also worked ¼ to ⅓ time as a church musician, and the churches (and I) paid into the Social Security system. I should earn benefits from Social Security the same as someone else for that work.

Furthermore, my wife, who did not work as a Connecticut public school teacher, is now drawing on her Social Security. If she were to pass away, I should be eligible for the same amount of her Social Security as anyone else.

Please pass S. 597 (or John Larson's even better, more comprehensive plan) to correct these injustices.

Thank you for your consideration,

William Degan,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY JOSLYN DELANCEY

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public-school educators like me, as well as other public servants, and their repeal is long overdue. I am an active teacher in the State of Connecticut. I also serve as the Vice President of the Connecticut Education Association and represent over 40,000 active, aspiring, and retired educators across the state. This testimony speaks for my own experience, but is also on behalf of those members who suffer or will suffer from these penalties.

WEP and GPO have many consequential impacts to individuals who have contributed critical services to their country for their entire careers and lives. I want to remind you that the people impacted are teachers, like myself, firefighters, police officers, and postal workers. I see the issue of a full repeal falling into three buckets. After considering these three critical areas of impact, I'm hopeful that you will agree with the need for swift action to move to a floor vote.

First and foremost, WEP and GPO are unfair and quite literally steal money from hard working Americans. Second, these penalties have a negative impact on state and local economies. Lastly, WEP and GPO will continue to have a detrimental impact on workforce recruitment and retention.

- WEP and GPO are fundamentally unfair penalties that are far from a windfall for our nation's most critical workforce members. Many of the people in Ohio who are impacted by WEP and GPO are educators. I know that you will be hearing many stories from teachers who will either be losing their spousal benefits or whose Social Security benefit is slashed by over 50% each month. When seeking a repeal, no one is looking for anything they didn't pay into. Educators often work multiple jobs to allow for a livable yearly income. In 2021, I submitted 5 W–2s. All but one of these W–2s showed Social Security withholdings. Even though I'm paying in, when I seek to retire, I will be penalized because I earned my pension through a municipality who chose to be omitted from the Social Security system 30 years before I was even born. I pay in, and continue to pay in, and should be able to receive that benefit. When people lose their spousal benefits, they are being denied monies that their spouse paid into the system and expected to go to their partner should they pass before the other. How is it fair that a woman who never worked or paid into any system can receive spousal benefits, but a woman who committed to a career in public service loses that same benefit? It fundamentally isn't right. I could also speak to second career educators who a penalized even after paying into Social Security for over 40 quarters. These penalties are antiquated, unjust, and need to be repealed.
- While fairness is the area that most people speak to when pushing for a repeal, a more compelling issue is the cost that WEP and GPO have on state and local economies. Many argue that the money withheld from retirees as WEP/GPO penalties prevents a windfall to people who didn't "pay into the system" and is protecting the solvency of the fund. But this argument neglects a critical point, especially in states like Ohio where over 100,000 people are hit with these critical penalties. People suffering from these penalties can lose upwards of over $1,000 a month in retirement income—especially if they were second career educators or completely lose their spousal benefits. In Ohio alone, that's $100 million dollars a year in lost monies that would be going into the state and local economies. Think of the additional dollars that could be earned if all that money were being spent on rents, food, and services. A full repeal would not only give people the financial security they need to retire gracefully and as people who can live comfortable and supported retirements, but it would immediately put

millions of dollars back into the your state. Ohio is a state that has people directly impacted by WEP/GPO penalties, but this issue also appears in states like Florida. Florida's active workers will not be subjected to WEP/GPO penalties, but Florida also has over 100,000 retired constituents impacted by WEP/GPO, and economy also loses millions of dollars a year from this issue.

- Lastly, WEP/GPO jeopardize Ohio's ability to recruit and retain critical workforce members. The nation is already facing a workforce crisis, especially in teaching. When looking to start a career in education, potential employees are notified of the penalties. This is a deterrent to employees. People want to be able to look forward to a meaningful retirement. WEP/GPO do not allow for that. If professionals have the opportunity to choose teaching jobs in neighboring states like Pennsylvania (where they can collect a pension and Social Security) they do. WEP/GPO also prevent second career educators from joining the profession, or they leave after a short while to avoid getting hit with the penalties. Many people think that using second career folks will be a solid solution to the workforce crisis; this is a flawed concept in WEP/GPO states. People will not give up their Social Security benefit (so long as they are notified this happens), and as a union leader, I cannot in good conscious support a person leaving a strong career that most likely has a private pension option as well as a Social Security benefit to go into public service. Especially when I know they will never be able to spend enough time in that job to earn a full pension—and then they will be hit with the Social Security penalties (even though they put in well over their 40 quarters).

I sincerely hope that these three buckets help you to realize the need for a full repeal of WEP and GPO. It's time. I watch too many colleagues to count suffer financially and emotionally from the costs of these penalties. It's criminal that people could work a full and committed career in public service only to retire into poverty—or to watch a colleague lose a spouse and have to suffer that loss, then turn around and learn that all of the money their life long partner paid into the Social Security fund will no longer be offered to that widow or widower. I cringe every other week when I see that Social Security dollars are being taken from my own paycheck, having a new roll outside of my teacher pensioned position. It's money that I'm paying into a system that I will not be able to fully actualize on. Well, I could, but I'd have to work an additional 30 years past the 20 I've already put in to remove all of the penalties and receive what I've paid into.

Thank you for the time you're taking to listen to people testify today and for your consideration of a full repeal. I look forward to seeing S. 597 move forward to a floor vote, and I know that voters will be watching as you hopefully vote in favor of passing this legislation.

Joslyn DeLancey,
Connecticut Public School Educator, and
Vice President of the Connecticut Education Association.

STATEMENT SUBMITTED BY KAREN A. DELMASTRO

The WEP and GPO penalize teachers and other public service employees and both should be repealed.

For over 20 years I held jobs which required that I pay into Social Security. I taught in a private school, worked as an instructional assistant, was a substitute teacher and held other jobs. These jobs required me to pay into Social Security thus giving me enough earnings to collect Social Security when that time came. During the last part of my working career I held a teacher's job which required that I pay into Teachers' Retirement. It was not an option for me to decide if I should pay into either of these. It was a requirement. My teaching job eliminated my ability to collect my rightful Social Security benefits.

When I started collecting my Social Security in 2019, the WEP and GPO substantially decreased my expected retirement money. When I began collecting Social Security my teacher's pension was $1,041 a month. My SS benefit was reduced by $694 a month due to the GPO. Therefore, I only received $598 a month. In addition I am required to report my COLA increase from my pension each year. Social Security subsequently deducts ⅔ of that COLA from my Social Security payment. I am required to pay that money back to Social Security.

I took the spousal benefit because I was out of the work force for 10 years. I stayed at home to raise our dependent children until they started school. Although this is seldom seen today, it was common in my generation to stay home in order to care for the children. It was also common that a woman was paid less than a man for the same job. This still happens in current times. Therefore the spousal benefit that my husband paid into and earned is important to my generation.

The WEP would have also penalized me if I had gone that route. Instead of receiving a benefit of $669, my benefit would have been reduced to $298. The additional $371 doesn't seem like that much but it would have made a big difference to me. However, I would not call $371 a month a windfall. I, hopefully, have a number of years left to enjoy retirement.

Please repeal the WEP and GPO now so that I can live a comfortable life with less concern about money. This is rightfully my money that I was required to give to the government. Presently my gross teacher's pension is $1,150 and my gross Social Security is $826 for a total of $1,976 a month. By repealing WEP and GPO I am not going to get rich on this amount. I would receive $766 more each month which would provide a great benefit to me but due to the GPO, I do not receive this amount of money.

I was forced to pay into Social Security the same as my non teacher acquaintances. They receive their full amount even when they collect some type of pension. However, due to WEP/GPO my benefit is greatly reduced because I have a teachers' pension. This is definitely unfair. I worked for my benefits and they are being taken away because I worked in a job that serves the public.

This is a travesty. During my teaching career, I heard rumors about whether we would be able to collect Social Security or not. When I checked the Social Security website it said my benefits may be reduced. Never did I expect that they would be reduced by this amount!

My husband also paid into Social Security and earned not only his benefits but also spousal benefits. At some point he is likely to predecease me. I am concerned that I could lose a significant amount of my widow's benefits also. This is not something I had considered and it would be devastating to my financial security. He was also expecting to provide for me from his earned Social Security. Due to the GPO, widows' benefits are going to be much less than we anticipated.

The cost of repealing the WEP and GPO is estimated to be about $15 billion a year. This is money that should have been given to public servants all along. Social Security has been using our money and it is time for this injustice to be corrected. The government is, and has been, using our money to help sustain Social Security. Does it seem fair that we should be penalized so that others can receive 100% of their benefits? That should not be a consideration. We have had our benefits taken away for too many years and we need it corrected.

Only 15 states penalize Social Security benefits. Thirty five states do not penalize teachers concerning their Social Security. If I move to any one of those 35 states I would receive my rightful Social Security benefits. Why should I be penalized because I live in one of those 15 states? This should not be tolerated in my state and it should not be tolerated in any other state in the Union. This unjust law must be repealed!

My daughter is also a teacher. She paid into Social Security before she started her teaching career. She will never see the money that was taken from her. If she had worked longer at jobs that forced her to pay into Social Security, my advice to her would have been not to follow a teaching career. I know there's a shortage of teachers and I loved my teaching job but at some point we need to look after ourselves.

H.R. 82 has strong bipartisan support. There are presently 322 cosponsors. Numerous people agree that the present situation is unfair. S. 597 has 59 cosponsors. Make Social Security fair and equitable for us by repealing the WEP and GPO.

Please, please repeal the Windfall Elimination Provision and Government Pension Offset. These penalties are unfairly hurting myself and my fellow colleagues. Action is needed now!

Thank you for giving me the opportunity to send in my testimony.

STATEMENT SUBMITTED BY JUDITH DESSEL

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a State of Connecticut retiree writing to express my strong support for the repeal of the Windfall Elimination and Government Pension Offset.

The WEP and GPO create significant confusion and frustration as they are complex and poorly explained by Social Security representatives. This lack of clarity further compounds the challenges faced by retirees already navigating the complexities of retirement. The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much needed assistance to over 2 million public servants who have dedicated their careers to serving our communities. I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO. I appreciate your attention to this critical issue.

Please see attached personal statement.

Thank you for your consideration.

I began my professional career as an RN in 1981 where I was employed by hospitals which contributed to Social Security. In 1987 after obtaining my MSN and license to practice as an APRN (Nurse Practitioner) I began working for the State of Connecticut at the University of Connecticut in the student health service.

As an employee (at age 27) I chose an Alternate retirement plan (it gave me flexibility should I have chosen to leave prior to 5 years of employment) and I was not going to be contributing into Social Security. This Alternate plan (Traditional IRA) is not a true pension as there is no COLA or fixed payments.

I was under the impression in 1987 that I would be entitled to a portion of my spouse's Social Security when I achieved full retirement age as well as survivor's benefits. In planning responsibly for retirement I also contributed into a 403B plan.

I retired from my position at UCONN in 2021 after 34+ years of service. Unfortunately I do not have enough quarters of earnings to be entitled to Social Security benefits on my own however my spouse has over 40 years of contributions (the majority self employed so he paid 12.4% of his earnings) and is presently collecting the maximum benefit for an individual retiring at full age.

I recently spoke with a representative from my local Social Security office in New London CT and was informed that I am ineligible to collect anything based on my spouse's earnings when I am of full retirement age and probably cannot collect survivor benefits either! I am being unfairly penalized for responsibly contributing to a retirement fund (they claim I saved too much money).

My spouse of 40 years (June 24, 2024) has taken out a life insurance policy (at a cost of $2,500 annually) to assist with potential income loss should he predecease me. It is unacceptable to deny survivor benefits when a spouse has paid into Social Security consistently for so much time!

A portion of my retirement funding has always been based on some Social Security benefit, the WEP/GPO as it applies now has removed any possibility of that and therefore has added to some definite financial insecurity for my family.

LETTER SUBMITTED BY JOHN H. DETWEILER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security

through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

In my case, I earned my 40 quarters serving in the Navy and Navy Reserve. GPO/WEP has taken a big bite out of my Social Security payment. It would be great to get some of that money back.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

John H. Detweiler.

LETTER SUBMITTED BY ELLEN DEVECIS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My personal statement:

I began my teaching career in 1990, after spending the 1980s in the computer field. I had earned a BS in Computer Science in 1981. Teaching was always my desire so I made a career change into elementary education in my 30s.

I was not able to work long enough to obtain a full pension, but 9 years ago, when I retired, I was encouraged because I had received a notice in the mail stating there was a strong push to repeal WEP.

In addition to my years in the computer industry, I had also worked various part-time jobs to supplement my income while teaching and met requirements to qualify for a monthly Social Security payment. How disappointed I am that the WEP is still in full effect.

I have worked very hard in my life and only expect to receive what I deserve and have earned. Full Social Security benefits would make a tremendous difference in my quality of life. Indeed, due to the WEP I will lose over $550 a month, when I finally begin collecting Social Security in September 2024. I have held off collecting as long as possible.

Repeal of the WEP is long overdue, and greatly impacts many of us who were devoted teachers and may, like me, have made a career change into teaching. Like myself, many retirees are also the children of WWII veterans. My father fought for this country and I think he would be disheartened to know that his daughter (who he saw enjoy her teaching career), would be facing financial challenges because of an outdated, unfair law. He would want me to be treated fairly and receive what I have earned. Nothing more.

I know that we live in divisive times, but this effects people on both sides of the aisle. Please work together to find a way to reform or repeal the WEP.

Ellen Devecis.

LETTER SUBMITTED BY WAYNE DEVRIES

June 6, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Honorable United States Senators:

Thank you for your Hearing on the WEP and GPO set for June 7, 2024. I respectfully submit my statement, as follows.

Both the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security reduction "provisions" are seriously flawed in their concept and their execution, as well.

The WEP targets a specific group of Americans who have qualified for a Social Security retirement benefit, by applying a financial penalty to the amount that they have earned. This group consists entirely of public servants, often working a full lifetime in various employment. They put in the years, fully paying their required contributions along the way. The GPO usually eliminates any S.S. survivor benefit, due to the civil service factor.

These penalties serve to punish only certain seniors. The WEP and GPO were likely, in large part, inserted as cost reducing measures, into the last major Social Security reform effort of 1983. Clearly, the measures remain unfair, discriminatory and harm many civil servants, nationwide.

Social Security has benefited greatly by these withholdings, for decades, while those under the penalties are a finite group, passing away over time. Considering the very broad bipartisan support for H.R. 82 and S. 597, the time is now, for repeal, thereby restoring Social Security Fairness without increasing any tax.

Thank you very much for your service and serious consideration of this pressing issue.

Sincerely,

Wayne DeVries,
USPS City Carrier, retired,
Member of National Active and Retired Federal Employees/NARFE.

LETTER SUBMITTED BY VICTOR M. DIAZ

June 5, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

To whom it may concern:

I am writing this letter to inform you about the impact of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This offset/penalty is weighing heavily on my quality of life. My retirement age is approaching fast. I was planning on collecting my Social Security benefits at the age of 62; I am currently 56. With this offset in place I will have to work several more years in order for the penalty to be eliminated. I have contributed to Social Security prior to and after my retirement, but still have not been able to eliminate it.

I would really like to collect some of my benefits before I pass. As you may know, a lot of public sector workers and first responders don't live long enough, after retirement, to enjoy this benefit. These Social Security benefits are very detrimental to my remaining years on this earth.

We are so close to make this bill a reality. As of this writing there are 57 cosponsors. We only need 3 more cosponsors in order for this bill to have a chance for passing. I would like to thank you in advance for your anticipated assistance in this grave matter.

Respectfully yours,

Victor M. Diaz,
Retired Police Lieutenant,
Newark Superior Officers Association.

LETTER SUBMITTED BY ROSEMARIE DILLON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I want to thank you for having the Subcommittee on Social Security hearing to examine Social Security's Windfall Elimination Provision and Government Pension Offset, their intended purpose, shortcomings, and alternatives.

I wish you will consider eliminating or amending the Social Security Act to provide an equitable Social Security formula for individuals with both non-covered and covered SS employment and provide relief for individuals currently affected by the WEP and GPO.

I have lived in West Springfield, Springfield, and East Longmeadow Massachusetts, so I have been in Massachusetts jurisdiction my entire life. My family members have served in the public sector as Firefighters, Police Officers, Teachers, School Nurses and in the Springfield Courthouse for multiple generations. I personally worked at Aetna and Mass mutual Insurance companies (19 years of gainful employment/SS contributions) as a Computer System Consultant.

I spent a few years working part time, raising my family and volunteered in the East Longmeadow school system. While volunteering I saw a great need for technology knowledge. In 2010 I decided to bring my computer experience into the local school district. I have worked in the East Longmeadow School district and Hampden Wilbraham Regional School District as an Information Technologist for the past 11 years. (Yes, the COVID years were a challenge!)

Making the career choice to switch from the private sector to the public sector was a very hard financial decision for me and my family as this was a substantial drop in income. My reward was in giving back to the community, working with dedicated administrators, teachers and enthusiastic students.

As I have moved forward to retirement I'm proud I chose to work in the school system, but I feel the way the WEP and GPO is presently enforced I'm being penalized in my retirement years. Career-changers who begin to work in the public sector later in life are particularly vulnerable. We have paid into Social Security for decades and have fewer years to earn full public pension benefits. I feel I have worked hard while contributing to both Social Security and Hampden County Pension. With low wages and only 11 years in Hampden County Retirement, my Public Pension is small.

I am adversely affected by WEP. Using the existing formula my Social Security will be reduced by $498 per month. Additionally when a COLA increase is agreed upon for my Hampden County Pension my Social Security benefit will be reduced by an equal amount. My net income increase between Pension and SS will be $0, basically eliminating my Hampden County COLA.

Also, any SS COLA will be based on my further reduced SS benefit. I believe the WEP formula reduces SS benefits by too much. Please stop punishing public servants for their decision to bring their expertise serving the public good later in their career. I personally know many technology knowledgeable people who would like to bring their expertise into the public sector but will not due to the WEP and GPO rules.

I don't pretend to understand how to fund the repeal/amending the WEP and GPO but I feel what Ms. Altman said in the hearing regarding those making greater than $400,000 paying their "fair share" is a start. If we start to apply FICA proportionally we can make some headway into funding SS reforms.

Please continue your fight to repeal or amend Social Security's GPO and WEP's unfair formula. I feel, I and others who have worked hard and contributed to both Social Security and Government Pension plans deserve to receive our well-earned retirement contributions. Social Security is not an "entitlement or Welfare"; Social Security is an investment plan that we and our employer have paid premiums/contributed to throughout our working years.

Thank you for your continued support.

Sincerely,

Rosemarie Dillon.

LETTER SUBMITTED BY LORRAINE M. DIMAURO

June 7, 2024

U.S. Senate
Committee on Finance
Washington, DC 20510–6200

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I worked for a total of 29 years in the Private Sector and paid into Social Security for the same. Some early jobs were part time while attending High School, College, and Grad School, approximately 8 years. And, another approximately 4.5–5 years of part time jobs between my first "Real Job" of 16 years at M.W. Carr & Co., Inc. and second "Real Job" of almost 20 years with the Commonwealth of Massachusetts. A grand total of almost 49 working years.

My first "Real Job" after completing my MBA degree was with a privately owned, premier photo frame Manufacturer/Distributor, M.W. Carr & Co., Inc. located in Somerville Massachusetts. I started my employment on October 20, 1975. The company was starting to grow rapidly and as a result I was given many opportunities to manage various departments as needed, received numerous promotions with salary increases, and ultimately became a Company Officer, Vice President of Inventory Management and Administrative Services. I had learned a lot, gained a lot of experience and just really enjoyed the job along with its many challenges. And then, the "Big Dig" was announced! Living South of Boston I thought long and hard about what would be increased traffic, resulting in even longer commute times, given I already left home at 6:00 a.m. and never left work until after 7:00 p.m. I made the decision to leave, started planning/preparing for what needed to happen at the company prior to my departure and left within the next year or so.

My second "Real Job" was with the Commonwealth of Massachusetts, Division of Medical Assistance, Board of Hearings which later became structured under the Executive Office of Health and Human Services, Office of Medicaid, Board of Hearings. I began employment with Board of Hearings September 18, 1995. It was a combined Administrative and Tech type position. I enjoyed working at the Board and addressing the many challenges the Board faced over the years due to the ever growing numbers of MassHealth Members, MassHealth Applicants, MassHealth contracted Providers, and Skilled Nursing Facility Residents, all of whom had appeal rights to the Board of Hearings. As MassHealth grew, so too did the number of appeal requests received.

Once again, I found myself in a rapidly growing and changing environment both assisting with and handling multiple challenges that presented themselves in order to meet the Board's mission, to meet the designated time frames, from appeal receipt to appeal closeout, as defined by Massachusetts Law.

Turning 65 years of age in November 2015, I was planning to retire in April 2016. However, former Massachusetts Governor Charlie Baker announced an Early Retirement Incentive Plan with a departure date no later than June 30, 2015. I applied for the ERIP, was accepted, and ended my employment on June 30, 2015. As a result of ERIP, my pension increased to 59.4% which would have been 50% otherwise, as I was almost 45 years of age when I started working for the Commonwealth.

Before I comment on the WEP and GPO, I first want to point out that traditionally salaries of Public Servants trail behind that of Private Sector employees, so there is already a discrepancy which can discourage many talented folks from working in the Public arena. Add to that the WEP and GPO impacts, and it gets even more difficult to attract these individuals, thereby limiting the pool of qualified job candidates resulting in a great disservice to the Commonwealth.

As regards the Windfall Elimination Provision, WEP and the Government Offset Pension, GPO, I personally find both these totally unfair, discriminatory and insulting.

I worked long and hard in both the Private Sector and the Public Sector. I paid into Social Security for 29 years and earned what should be my entire benefit. Instead, due to my pension from Public Service and WEP, my "earned" benefit was reduced by $428 monthly or over $5,000 annually when I applied for my Social Security benefit at age 70.

With regard to the GPO, my spouse's Social Security benefit of just over $32,000 may be reduced if I predecease him, and possibly reduced to zero. He worked as a machinist for approximately 30 years and paid into Social Security all those years. How can his own benefit based on his earnings be so radically impacted due to my pension, and especially because I also paid into Social Security for 29 years?

Additionally, if he predeceases me, I will not qualify to receive any portion of his Social Security benefit greater than my benefit due to my pension, approximately $6,600.

In sum, I personally am impacted negatively by over $11,660 today. Should I predecease my husband, his Social Security benefit could be reduced by up to $32,000 and potentially more due to the GPO. This is totally unfair and begs relief.

Crazy, convoluted, unfair, and outdated policies/law should be abolished. I am aware of the immense funding issues involved when considering eliminating or changing these but I believe the challenge to do so should be taken on, that it is, in fact, possible to find creative funding solutions and to do so in a reasonable and timely manner. Just like any other tough problem and no matter how huge, there is always a solution to discover, especially given the raw talent and brilliant minds that exist in this country.

Thank you for your attention and consideration,

Lorraine M. DiMauro.

LETTER SUBMITTED BY MIA DIMBO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I have been an educator for over 25 years, but I also worked in the private sector before teaching. Upon my retirement, I will not receive my Social Security benefits/pension, because I'm a teacher. I worked and my money was taken for Social Security so I deserve to get all my money.

Please vote to repeal this, because as you know teachers don't get paid enough for all we do and we deserve to get the money we paid into!

Mia Dimbo,
Connecticut Public School Educator.

LETTER SUBMITTED BY NANCY DIPAOLA

June 20, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I began my career as a licensed Registered Nurse in Connecticut in 1979. After working 12 years as a nurse in an acute care hospital and in public health, I made the change to teaching.

Working with inner city clients became my passion and I thought that teaching others how to care for the vulnerable would make a greater impact. I taught a medical careers intro program to inner city youth in a public high school.

What a wonderful experience bringing these students to work in the hospital setting. Students who struggled to sit still in a conventional classroom blossomed in clinical rotations. This was hands on skill learning 5 hours a day, 4 days a week, working with the spectrum of medical career professionals.

Throughout the high school, our program became known as "the Allied Health family."

I taught for 25 years and now receive 50% of my earnings rather than the 75% received by career teachers. My Social Security has been reduced as per the WEP and GPO penalties.

My full Social Security would not be a large sum; rather it would be a welcomed sum. Inflation has gobbled up (no pun intended) monthly income in grocery bills.

God bless my husband, who, at 74, continues to work. To keep our home as we like it, it is necessary. I fear how long this will or will not last.

Please vote with clear conscience. We are not extravagant people. Just honest, taxpaying citizens who believe in the good in this country.

Thank you for your time,

Nancy Dipaola.

LETTER SUBMITTED BY MARY DIXON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To the Subcommittee on Social Security, Pensions, and Family Policy:

I taught for 40 years as an elementary school teacher and have been married 47 years to my husband. I retired in 2008 when we were taking care of my husband's mother with Alzheimer's and my husband was having heart issues and couldn't take care of her alone.

She passed away 2 years later and 6 years later my husband developed cancer and had a total laryngectomy. He survived the operation and is fortunately alive 8 years later. If he had died in 2008, 16 years ago, I would not have received his Social Security at an average of $22,000 a year or a total $352,000. That money each month goes to paying off our mortgage.

If he dies and I receive no Social Security, chances are I will have to sell my home which is about 1,800 square feet. However, If I had worked 40 years in the private sector or in a job that received PERS Public Employee's Retirement System, I would not lose his Social Security. This is totally unfair and WEP/GPO needs to be eliminated immediately.

Public Educators and other retirees deserve secure retirement benefits after a lifetime of hard work. Please protect Social Security, Medicare, and other programs important for retirees. Please eliminate the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions of Social Security.

The WEP and GPO reduce, and sometimes eliminate completely, Social Security benefits for those that have dedicated themselves to public service.

Thank you in advance,

Mary Dixon.

LETTER SUBMITTED BY SUSAN DIXON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Susan Dixon and I am the President of the California Retired Teachers Association and the Vice-Chair of the National WEP/GPO Repeal Task Force.

CalRTA is a non-partisan retiree organization that currently has close to 34,000 members. Many are affected by the Windfall Elimination Provision (WEP) and all

public school teachers in California as well as public school teachers in 14 other states are affected by the Government Pension Offset. To date, there are over 375,000 California retired teachers affected by the WEP and the GPO.

CalRTA has been working for over 36 years for the repeal of the WEP and GPO. We are a strong supporter of the bipartisan bill S. 597; Social Security Fairness Act of 2023. The GPO is the harshest of the two penalties that affect approximately 735,000 educators in 15 states and this number is growing as more educators retire and then lose their spouses.

Over the past few years, we have been emphasizing our argument **against** the idea that we are not entitled to spousal benefits and spousal death benefits because the educator did not pay into Social Security.

This argument does not stand. Millions of Spouses who do not pay into Social Security or qualify with the 40 quarters collect 50% of the spouse's monthly Social Security benefit while the spouse is living and the larger amount when the spouse passes. We are penalizing educators who have worked, and assume their public pension is enough for them to retire in dignity. In most cases, the public pension falls woefully short.

On the Social Security website, it states "Why we reduce benefits by the GPO . . . Congress intended for Social Security spousal benefits to support non-working spouses who are financially dependent on a working spouse. Because many spouses have their own careers and are not financially dependent on their spouse, **the law requires us to reduce spouse,** widow, and widower benefits by the dollar amount of the spouse's own Social Security retirement or disability benefit."

This is appalling—this is 2024. For well over 30 years most households rely on two incomes. The government is punishing women/spouses who have worked outside the home by assuming that they do NOT need their spouse's income and the spousal Social Security survivor benefits should be treated differently because the spouse has worked.

I began colleting Social Security last year. I qualify for $622—the WEP penalizes my earned benefit by approximately $290, after my Medicare is deducted, I owe SS each month. The most devasting will be when my husband passes and I do not get survivors benefit, he receives about $3,400.00 monthly. I will be forced to sell our home and make drastic changes all because I taught for 35 years—never took a pregnancy leave, raised 3 sons and devoted my time to public education. Stop taking our earned benefits. Penalizing women who work.

The notion that repealing the WEP and GPO would negatively impact the solvency of the S.S. Trust fund is unfounded. Over the course of nearly 4 decades, Social Security has used our earned benefits to bolster the Social Security Trust fund and maintain its solvency. The time is NOW to right the wrong of these unjust penalties. S. 597 is the only bipartisan bill for full repeal of the WEP and GPO.

Susan Dixon

LETTER SUBMITTED BY SUE ELLEN DODELL

My name is Sue Ellen Dodell and I am a retired civil servant from New York City.

I have worked 45 years for New York City and am adversely affected by the WEP provisions of current law, which reduce my Social Security benefit.

I urge you to repeal WEP and GPO.

Please pass the Social Security Fairness Act of 2023.

Thank you,

Sue Ellen Dodell.

STATEMENT SUBMITTED BY CODY DOLNICK

As an adjunct community college instructor for 35 years, I can attest that I will **never** be able to retire unless the WEP is eliminated, unless you want to tell me how I'm supposed to live off a $1,500 a month CalSTRS pension.

Without the benefit of the small Social Security check that I am due from labor performed outside of teaching over the years—which **I paid into**—I will be forced to **work until I die.**

I am 57-years-old, I have already taught for 70 semesters, and given my age and physical limitations, I cannot imagine having to work another 40 or more before I die. I will most certainly **kill myself before then**.

I have devoted my entire life to teaching and given up any semblance of a normal life to serve my students, but adjuncts in my district are paid around half of what full time professors are paid to teach the **exact same classes**.

For the last 15 years, to care for a parent, I have slept in my car 2 nights a week during the semester to stay employed at an institution that provides a decent health-care package and modest rehiring rights, commuting more than 400 miles a week in the process.

When it's time to do genocide on the Palestinian people, there's no lack of funds, but when teachers need money, not so much.

Cody Dolnick.

LETTER SUBMITTED BY TERENCE F. DONAHOE

Dear Sir or Madam:

The Windfall Elimination Provision (WEP) has drastically reduced my Social Security benefits during the 19 years since I retired from teaching high school English and history. When I retired after teaching for 31 years in the Novato Unified School District (in California), I began to collect the modest pension, that I contributed to throughout my teaching career, from the California State Teachers' Retirement System (CalSTRS).

When I applied for Social Security, I found that my monthly benefit was reduced by ⅔ because I was receiving my CalSTRS pension. Despite the fact that I was fully vested in the Social Security System, having paid FICA payroll taxes from the ages of 15 to 31, WEP reduced my SS benefits substantially. During 3 of those years (1968–1970), I served in the United States Army.

I discovered an additional Social Security penalty some years later when my wife applied for her Social Security benefits. The Government Pension Offset (GPO) made me ineligible to receive any of her Spousal SS benefits.

These are *unfair* penalties that target retired teachers in California and in 15 other states. The WEP and GPO also adversely affect other public employees throughout the country.

The **WEP penalizes teachers, like me, who chose to enter teaching in my 30s after serving honorably in the U.S. Army and paying into Social Security for over 16 years.** The penalty that is applied to my and others teachers' earned benefits is far-reaching and causes financial hardship for many retired teachers.

The GPO unfairly penalizes a beneficiary's survivor and harms him/her financially. If I had never worked nor paid any income taxes at all, I would still be entitled to Spousal Social Security. But because I chose to become a public school teacher and help educate future generations, I am denied any Spousal Social Security.

Ironically, a person receiving a private pension isn't penalized by the WEP or GPO. Only those who served the public are singled out for such discrimination.

These penalties are unfair and should be repealed.

I ask you to please introduce full repeal legislation and push for a vote on this much needed equity for public school educators.

Sincerely,

Terence F. Donahoe.

LETTER SUBMITTED BY CHERYL DOWLING

June 7, 2024

U.S. Senate,

Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I am a second career teacher, having paid into Social Security long enough to earn benefits at age 67.

As a teacher, I will also earn a moderate pension at my retirement. Given that I started my teaching career later in life, my teacher pension will not be as substantial as most who spend their entire career teaching. It will be a necessity to combine my full Social Security benefits with my pension in order to have some sort of secure retirement.

Any reduction of my Social Security benefits will mean I will need to continue working well into my 70s and I believe this is very unfair—it seems like I am being punished for switching careers and becoming a teacher.

Long gone are the days of the traditional male breadwinner with a stay at home wife. I am a divorced, single mother. I will not even have access to my ex-husband's Social Security due to my pension.

Please don't let the WEP/GPO take away my very hard earned retirement!

Teaching is extremely challenging these days, more than I could have ever imagined. If you fail to do what is needed, I will further question my career change and will most likely leave teaching sooner than I planned in order to return to my original work force.

Cheryl Dowling,
Connecticut Public School Educator.

LETTER SUBMITTED BY JAMES DOYLE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I became a public school math teacher at age 31 after a decade of working the family egg farm with my brother. I have 28 years of service as a public school math teacher. I contributed to Social Security both during my days at the farm and since then via my private math tutoring business.

While I am appreciative of the public pension I will receive, I do not believe the WEP reduction to my SS benefits is justified. With the rising costs of health care premiums and general cost of living, I find myself considering retirement a difficult to afford luxury.

Thank you,

James Doyle.

LETTER SUBMITTED BY DOROTHY DROBNEY

June 7, 2024

U.S. Senate,

Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I am a second career teacher, my first was as a dental assistant/practice manager and I paid into Social Security for over 20 years.

When I decided to follow a life-long dream to go to college (at 38) and become a teacher, I had no idea how much I would be penalized for doing so.

I retired from teaching 8 years ago, at the age of 64, and discovered the WEP/GPO provisions when I went to my local Social Security office and the young man who helped me started with, "I have some bad news for you. . . ."

I have a small teacher's pension based on my 18 years in the classroom (penalized for being under 20 years), and feel it is just wrong to have the Social Security funds that I and my previous employers paid into for many quarters reduced. Far worse was learning that I will not be able to receive survivorship benefits if my husband is to pass before I do.

He is so frustrated by this ruling, believing that since he has worked his entire life to wait for Social Security, he should be entitled to all benefits including leaving me in a more financially secure position. If I'd never worked at all, I'd be fully covered . . . so this makes no sense since I did earn my benefits.

Please consider the millions of U.S. citizens who are still impacted by this senseless legislation, and do the right thing . . . repeal it.

Thank you,

Dorothy Drobney,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY LT. TEREASA DUNCAN

June 19, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senators:

On behalf of the **Detroit Police Department,** representing hundreds of sworn law enforcement officers, I am writing to advise you of our strong support for H.R. 82/S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid 50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are im-

pacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

Lt. Tereasa Duncan,
Detroit Police Department.

LETTER SUBMITTED BY DENISE DUPHILY

June 7, 2024

United States Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

We are losing teachers at a rate that is ghastly, and we simply don't have the numbers to replace them. Frankly, I would find it difficult to recommend teaching as a career after spending 40 years in a profession I love.

Teachers still struggle to gain respect or compensation for the exhausting and emotionally agonizing work we do. This loss of respect is never clearer than when Connecticut decided to borrow from the teacher fund, not support their end of the bargain, and then deny us Social Security that we justly earned.

It could be so easy to amend this injustice and at the same time to lead the state in showing respect for teachers by simply passing this bill to reinstate our access to money that is rightfully ours.

Please take action to help us financially and to clearly voice your genuine support for what we do.

Denise Duphily,
Connecticut Public School Educator.

LETTER SUBMITTED BY KATHLEEN DURKIN-MIRABELLA

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Lawmakers:

My name is Kathleen Durkin-Mirabella and I have been a teacher for 36 years.

I am writing to you to beseech you to repeal The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These two provisions unfairly penalize retirees.

In addition to being a teacher, I also worked as a waitress for several years and paid into Social Security. My husband has paid into Social Security for 40 years. I am planning to retire soon and these policies would deny me from receiving Social Security benefits for myself and God forbid survivor benefits should something happen to my husband. I am not alone.

Many of my coworkers in the same situation and experiencing significant economical difficulties. We have worked tirelessly for decades and yet struggle to retire due to these unfair policies. The name "Windfall" Elimination is offensive.

It is not a windfall to receive what one has earned and the fact that I will receive a teacher pension that I have earned and paid into for nearly 40 years should not "offset" any spousal benefit that my husband has earned by paying into Social Security for 4 decades.

Again, I implore you to repeal The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Sincerely,

Kathleen Durkin-Mirabella.

LETTER SUBMITTED BY PATRICE EARNEST

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I attended this June 7th, Senate Hearing where the focus was on the financial hardships experienced by those who are subject to the Windfall Elimination Provision (WEP) and/or the Government Pension Offset (GPO). The testimonies of the speakers were powerful and were representative of not only Ohioans but the nearly 3 million adults who are harmed by these penalties.

I am one of the nearly 3 million public sector workers who are impacted by the offsets after the death of my dear husband from brain cancer. I never expected to have to live my older years fighting for the benefits that both I and my husband earned through years of paying into Social Security.

Actuaries have confirmed the inaccuracies of the formulas of these offsets and U.S. Senators on a bipartisan level have correctly affirmed the unfairness of them and their negative impact. The time is now to correct this injustice, and there are 59 members of the Senate who have agreed that repeal is the answer when they signed as cosponsors to S. 597, the Social Security Fairness Act.

Cost **savings** must be considered and confirmed in the decision to repeal the WEP and GPO. Very little data has been published on how elimination of the WEP and GPO would lead to cost savings to overwhelmed public programs that impacted public sector retirees have needed to rely on for assistance with basic needs, but there is one example: The Congressional Budget Office (CBO) in September 2022 reported that **H.R. 82 would increase Social Security income for some people who also receive SNAP benefits leading to spending for SNAP benefits decreasing by $2 billion over the 2022–2032 period.** Simply put, more public sector retirees could purchase their own food. Savings from other programs must also be calculated and reviewed but unfortunately the data is not available. These programs include:

- Social Security's Extra Help for low-income beneficiaries, which covers Medicare prescription drug expenses.
- Centers for Medicare and Medicaid Services (CMS) Medicare Savings Programs (MSP) that include Qualified Medicare Beneficiary (QMB and QMB1), Specified Low-Income Medicare Beneficiary (SLIMB) and Qualified Disabled Working Individuals (QDWI).
- Home and Community Based Services (HCBS) and State Medicaid Systems including the Medicaid Waivered Program (MWP).
- Low Income Heating and Energy Assistance (LIHEAP).
- Older Americans Act In-home supportive services.
- Subsidized Housing.
- State and local tax relief programs.
- Federal Communication Commission's Lifeline Assistance Program.
- State and local utility discount initiatives.

These **Cost Savings** would occur on a national, state and local level.

The CBO report also did not address the **decrease in waiting lists** for many of these overwhelmed public benefit programs that will result from implementation of the Social Security Fairness Act. It is also critical to know that these programs can NOT be viewed as "fall back" programs for those who are having their earned Social Security income being taken away, and in many instances, entirely eliminated.

Individuals affected by WEP and GPO did not expect to rely on these programs; it's in their DNA to serve rather than receive assistance.

As a retired professional in Aging Services, I am concerned that the injustice of the WEP and GPO only adds to the challenges of supporting a good quality of life for older adults. The statistics today are alarming: 5.1 million older adults live in poverty; 80% of older adults have at least one chronic condition; more than 24% of older

adults in poverty are food insecure. (Source: Advancing States—Aging in America: We Can Do Better 8/9/2022). It's a quality-of-life issue that cannot be ignored.

Please continue to do the correct thing and end the current injustice of robbing those who earned their Social Security benefits by repealing WEP and GPO through passage of the Social Security Fairness Act, S. 597.

It is the correct and fair thing to do.

Patrice Earnest.

LETTER SUBMITTED BY LINDA EBERSOLE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

The WEP and GPO penalizes people who have dedicated their lives to public service, including many teachers, firefighters, and police officers, as well as railroaders and their spouses and foreign pensioners (legal immigrants in the United States and Americans abroad) by taking away benefits they, and/or their spouses, have EARNED. My family is affected by this directly—so please repeal the WEP and GPO. It is beyond unfair to hardworking citizens of the United States. Retirement is no time to punish them by not giving them benefits they were promised by for their years of dedication.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Linda Ebersole.

LETTER SUBMITTED BY JASON K. EDWARDS

June 4, 2024

Hon. Senator Sherrod Brown,
U.S. Senate,
Committee on Finance,

Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

My purpose in writing is to express my unwavering support for repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). As an American Government and American Studies teacher for 28 years, a repeal would greatly help me, and others in similar circumstances plan for a positive, healthy and less stressful retirement.

I have worked beyond the classroom for my entire career to help "make ends meet," and I have earned the required number of credits to qualify for Social Security benefits upon retirement age. However, I may very well have to retire early to help care for my own aging parents as they navigate trying to meet later-in-life milestones with dignity and comfort, as we all hope to do.

What this difficult choice will likely mean for me is that my pension will be considerably less than I would hope for, though there is not much choice in our family's situation. I will be left with a much smaller pension, and with the WEP and GPO still the law of the land, I cannot look forward to any sort of substantial assistance from Social Security years from now to offset our collective sacrifice. This is the essence of my argument. I have taught students about the collective sacrifice and success of our Social Security program since The New Deal Era. Yet, I will not be able to even hope for a share in benefitting from the collective "safety net" our elected officials promise.

I have a more in-depth understanding of the economic and political factors that likely weigh on any decisions you have to face in your position. I also have the in-depth understanding of a dutiful, committed son who may have to forego working longer in years and in hours to support my family members including my Father, a 30-year police veteran himself.

All I ask is for a chance for basic assistance to me, so I can continue to provide dignified, basic assistance to my aging parents. Eliminating the WEP and GPO will help immensely.

Thank you for your time, and best of luck with all of your difficult decisions in the coming weeks and months.

Sincerely,

Jason K. Edwards,
Newtown High School,
Teacher of the Year 2023–2024,
Newtown Public Schools.

LETTER SUBMITTED BY JOHN A. ELDREDGE, SR.

June 14, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

Re: Hearing on June 7, 2024

Dear Finance Committee:

I am a Massachusetts retiree writing to inform you that I am very disappointed that the state has chosen to withhold some of my retirement benefits. My Social Security has been slashed! I earned every penny of that money and I am entitled to receive it!

I truly thought that with my Social Security benefit and my retirement my wife and I could enjoy retirement, not so!

My wife has a disability that caused her to have to stop working years before she intended to retire. Needless to say she does not get enough Social Security to live on.

I began working at the age of 14, I have put money into Social Security for approximately 59 years. Withholding my full benefit that I have earned has put a burden on me and my wife. We have to be very frugal and watch every penny we spend.

I was looking forward to retiring from the Town of Harwich and relaxing after working almost 60 years, I don't make enough money to retire and relax. I have to continue to work whenever I can to make ends meet.

I am hoping that the state will address this problem and we Massachusetts retirees will get the benefits.

Thank you for your consideration!

Sincerely,

John A. Eldredge, Sr.

LETTER SUBMITTED BY MARY ELLIOTT-KLEMM

June 18, 2024

Re: Friday, June 7, 2024—Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Respected Congressional Legislator:

I am certain that you are aware of the unfair effects of the WEP/GPO.

As you know, the GPO deprives retired teachers of their spousal and survivor benefits under Social Security. Typically the spouse of a Social Security recipient receives half of the amount of their partner's benefit while they are alive and the larger Spousal Death Benefit when they pass. However, under the GPO, that amount is reduced by two-thirds of the amount of the pension provided by California State Teachers Retirement System.

At the moment, my spouse is still living. He receives a $4,042 per month Social Security, which pays for expenses (mostly taxes).

However, should he pass away and leave me to be a widow, I will receive none of his Social Security. I live on a pension and the decrease in monthly income will be devastating. I will need to pay taxes from a source other than my husband's Social Security. What will that be? Likely I will need to sell our property.

Most people do not need to face such an unpleasant scenario in their future. They will receive the Social Security benefits of their spouse. This is incredibly unfair. Why should educators be penalized?

I hope that you will rectify this unfair situation and repeal the WEP/GPO.

Sincerely,

Mary Elliott-Klemm.

LETTER SUBMITTED BY HELEN SCOTT ELLIS

June 6, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Collins, and Congress Members:

I am a retired Texas teacher. My husband of almost 40 years worked and paid into Social Security for almost 50 years. He was still working as a professor when he died unexpectedly at age 67. He only had his Social Security benefit for 1 year, and my survivor benefit from him is drastically reduced by the Government Pension Offset (GPO).

Needless to say the GPO has had a highly negative impact on the quality of my life as a retired teacher. Had I realized the impact the GPO would have on me, I might have chosen a different career path even though I loved teaching. The GPO and WEP will likely steer some aspiring teachers to rethink their career options. This is especially unfortunate in light of our nationwide teacher shortage.

I urge Congress to repeal the GPO and WEP that continue to drastically deteriorate the quality of life and threaten the security of public service retirees.

Sincerely,

Helen Scott Ellis.

LETTER SUBMITTED BY LAURIE ELLIS

June 7, 2024

U.S. Senate
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Lawmakers:

As a fellow American and a fellow public servant, I am asking you to please pass and or promote the passing of bills S. 597 and its companion bill H.R. 82.

I am being personally impacted by both unfair provisions. I spent the first 25+ years in my professional career working in the private sector. During these 25+ years I paid my fair share of Social Security payments. After my second child was born, I decided to go back to school and secure the proper credentials, a Master of Education, so I could change my career to teaching children. When I incurred this cost of time and money to get my degree, the idea that I would later be penalized by the loss of a large portion of my previously earned Social Security benefits was nothing I could even imagine, as it would be totally unfair. I have been teaching children for over 20 years, and for the last 17 years I have been teaching some of the neediest children in a low-income public school in Massachusetts.

A few years ago, during the COVID epidemic, my husband passed away. My husband suffered from Multiple Sclerosis for over 30 years. Even so, for over 30 years he courageously went to work every day with this debilitating disease before he passed away. When I began my teaching career, again, I would have never thought that my deceased spouse's Social Security benefits would also have been discounted due to my teaching career choice, as again that would seem totally unfair. The idea that a law would discount what I and my deceased spouse had previously paid into Social Security, just for the mere fact that I choose a public service career to teach 6-year-olds how to read and write, and learn about math, science, and history, would seem ludicrous. Who would ever want to be a teacher if they knew you would be unfairly penalized.

These two laws are unjust and unfair. In a recent Ways and Means Committee it was unfairly implied that it was justified to keep this unfairness to public servants, because after all they only represent 4 percent of Social Security beneficiaries, and it was implied that is completely fair to continue this unfairness because after all by penalizing this 4%, my fellow public servants can keep the Social Security program solvent for one more year. This is insane reasoning. We are being denied what we paid into Social Security so that our elected legislators don't have to do their jobs and solve the Social Security funding problem. That it's okay to unjustly penalize teachers, firemen, police officers, and other public employees so that lawmakers can **kick the can down the road for one more year. This is such a slap in the face to public servants.**

Lawmakers who don't want to do their job and solve the difficult issues need to retire or resign, not merely kick the problems down the road. When one of my students is struggling with learning how to read and write, I can't and don't say, "Oh, that student represents only 5% of my class, so that student doesn't matter." I suggest that those who choose to become a member of Congress only do so if they are willing to compromise with others and solve the long-standing funding issues of Social Security. Public Servants should not be required to shoulder this burden and work until they are 80, or until they die, because elected officials refuse to do the job they were elected and paid to do.

Furthermore, I, along with just about all of my colleagues, believe that a Ways and Means hearing that was held on April 16, 2024, was disheartening and unfairly did not represent all of the views of the stakeholders. The hearing testimony was extremely tilted towards not passing the repeal and did not include any real stories about how this unfairness severely affects teachers, firefighters, police officers, and other public servants. I really don't understand why the hearing did not include testimony from the public servant's perspective. Unlike the hearing of April 16, 2024, it was most refreshing that the hearing that was held on June 7, 2024 did in fact

include testimonies from fellow public servants, and that the testimonies did illuminate how these evil twin laws unfairly cause harm to those who spend some or all of their lives serving the public.

I'm not asking for more than my husband and I earned from Social Security. Rather, I just don't want what we both paid into Social Security to be unfairly discounted. When I retire my teaching pension will also be discounted because I will not have as many years of service. My teaching pension being discounted is fair and reasonable because I am receiving what I have earned with my teaching pension based on my years of service. I am entitled to what I contributed to both. Not more, not less. I should not be forced to work until I'm 80 or die, as a result of these unfair laws.

I am asking you to please pass S. 597 and help promote the passing of its companion bill H.R. 82.

Respectfully submitted,

Laurie Ellis,
Hoping to one day be able to be a retired educator.

LETTER SUBMITTED BY GEORGE EMANUEL

June 16, 2024

Re: WEP Provision

Hello:

I am a 42-year veteran of the fire service in a small Massachusetts's town. Like many firefighters I worked part time jobs during these years paying into the Social Security system. In Mass I am only allowed to collect 40% of my Social Security but must pay 100% of my Social Security obligation.

With the Consumer Price Index at 2 to 3 percent each month my buying power is diminishing quickly. I know that I have received COLA's but they are based on $14,000 and not my actual pension. After taxes I gain about $20 a month.

I need to collect my full benefit that I have paid into during those years.

Another factor to consider is the ability to find work. When you are 77-years-old. How many years will I be able to work and supplement my income. Eventually the day will come when I am no longer employable. What do I do then?

Please consider this fact and remember we retirees do not have time on our side. Please reach an agreement to help us soon.

Thank you,

George Emanuel.

LETTER SUBMITTED BY JOANN EMERY

June 14, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Honorable United States Senators:

Thank you for the hearing on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I have worked both in the private sector and the Federal Government in my career and qualified for Social Security. (I won't reiterate what many of my peers have already brought to your attention regarding these two provisions). I only want to add, my generation was taught the 3-legged stool method of planning our retirement—Social Security, Pension, and Savings/Investments.

My parents emphasized and encouraged me to follow this theory to avoid the struggles they had in retirement. Unfortunately, my Social Security "leg" has been reduced by ⅔ (even though I have enough quarters to qualify) because of WEP and GPO. I urge you on behalf of myself and all the other public servants affected by this to consider their repeal and restore to us our earned benefits.

Thank you very much for your consideration and allowing me to voice my concerns.

Respectfully,

Jo Ann Emery,
Retired Registered Dietitian,
Veterans Administration.

LETTER SUBMITTED BY RANDOLPH P. ERICKSEN

June 5, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: June 7, 2024—Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Mr. Chairman:

I am writing in support of the Social Security Fairness Act of 2023 that would eliminate the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions unfairly penalize retirees in states across the country who have spent careers in public service but also have paid into Social Security at other points in their careers. While these provisions do not impact every retiree in every state, the people they do impact feel real economic pain. The GPO denies survivor benefits to retired public service workers whose spouses paid into Social Security. Both penalties disproportionately affect low-income retirees, and the GPO targets women five times as often as men.

I will be personally affected by the WEP when I start to collect Social Security. I worked for the State of Alaska prior to moving to Oregon in 2007. Since then, I have worked full time, paying into Social Security, until I retired last year. I have now paid into Social Security for over 20 years. I estimate that my monthly Social Security benefits will be reduced by 30% compared to someone who paid into Social Security the same amount and time that I have. This is unfair and affects me economically as I transition to a fixed income.

I urge you to do the right thing and repeal the unfair WEP and GPO provisions.

Respectfully,

Randolph P. Ericksen.

LETTTER SUBMITTED BY MARIBEL PINTADO ESPIET

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senators:

As you hear from retirees today in Columbus, Ohio, I would like you to hear about my situation as a former State employee with the Commonwealth of Massachusetts and as a resident of Pittsburgh, PA.

I am 70-years-old. Two weeks ago I finally requested my Social Security. I have been receiving my small pension from Massachusetts and maintaining full-time work as a freelance court interpreter and translator. I delayed accessing benefits for almost 6 years because of what the WEP/GPO laws would do to whatever amount Social Security would pay.

On June 1st I received my verification letter from SSA indicating that I will be receiving $1,017.10 a month. My Medicare premium of $174.70 will be deducted and I will receive $842.00. Although the letter is unclear as to the exact amount de-

ducted because of the WEP/GOP (there is zero mention of that in the letter), it appears that my full monthly payment should have been $1,718.50.

I will be 71-years-old on December 25, 2024. I have been working since the age of 15. The letter I just received might as well be my epitaph. Although I am in good health and the work that I do requires no heavy lifting, I will have to work until my very last day on this earth. My combined pension and SS benefit add up to $3,000. That takes care of my rent and some utilities. My spouse and I live modest lives. Our "vacations" consist of overnight trips that are part of my regular work for the state courts in Pennsylvania. We don't eat out and we have zero luxury items. The last time I visited my family in Puerto Rico was in 2014.

When I applied for my Social Security benefits I hoped to receive at least $1,400.00. My aspiration was to freelance a little less; perhaps stop traveling in the wintertime. Last year I worked for 3 translation companies and interpreted for 12 different counties in Pennsylvania. It saddens me when people ask me about my retirement date . . . That will actually never happen.

I am aware of the costs associated with the elimination of this so called windfall reduction law. But I ask you, is there not a fraction of money that could be cut from other areas? I am not special. I am someone who has worked very hard and who, in addition to contributing to a state pension plan, also paid my share to Social Security. I just want access to the monies I have paid and not to be penalized for working. I specially urge Senators Warren and Cassidy to continue their work alongside other committee members in trying to persuade other senators to sponsor whatever bill comes to the floor and addresses this situation. It is a matter of fairness to us all.

Thank you for your time.

Sincerely,

Maribel Pintado Espiet.

LETTER SUBMITTED BY NANCY ETHIER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants and their repeal is long overdue.

When I retired from my career as a classroom teacher in Hamden, CT, I became a full-time caregiver to my husband who by that time had mid-stage Alzheimer's disease.

After 3 years of being his sole caregiver, he was diagnosed with stage 4 pancreatic cancer. Again, I was his sole caregiver. While I loved being able to give him security, care, and love to the end; it did consume a considerable amount of any extra savings we had diligently put aside to enjoy our retirement years together. I was a career teacher in the primary grades.

There was often a lack of money in the school's budget to provide extra supplies necessary for interesting regular and enrichment activities. My husband always stressed that I should spend as much of "our" personal money as necessary to buy the extra supplies necessary to be able to enhance my teaching lessons as well as the educational experiences of my students. Many weeks that even meant buying nutritional food for classroom snacks because some parents couldn't afford to provide them.

My husband's career was in the business world, and as such he earned a good Social Security benefit upon retirement. However, I now receive no spousal benefit because I have a teacher pension. Our retirement savings was depleted when I was caring for my husband. Even during our working years, some of my income went back into my classroom for the needs of my students instead of being able to save more for retirement. Every month is an "experiment in frugality" for me just to make certain I can pay for my housing and utilities with enough left over to cover each week's grocery bills.

Having my husband's Social Security spousal benefit would greatly help me so I never have to seek public assistance in the future. If my pension came from a different source, such as working for a public utility company or a business enterprise, I would also be able to collect a spousal benefit under my husband's Social Security record. I ask you, 'How is this fair?'

Thank you for reading my testimony, and I humbly ask you to please vote to repeal these unfair WEP and GPO provisions.

Thank you for your time and all the hard work you do serving in Congress.

Sincerely,

Nancy R. Ethier,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY NORMAN EVERETT

June 10, 2024

Re: WEP/GPO

To whom it may concern:

I am a member of the Massachusetts Teachers Retirement Board.

I am imploring you to act positively on reforming or fully repealing these two programs. For the 18 years I have been retired I have survived fairly well. Choices in the way my wife and I choose to level have seen to this. This coming year may prove to be a back breaker for the most of us living with these unfair laws.

Each year my pension gives roughly a $350 COLA. This comes to about $275 after taxes. I use this to pay my property tax increase each year. This year our State Education Property Tax (VT) is expected to increase by 13–20%. My Property Tax Payment is already close to $12,000. Where am I to find up to an additional $2,000 to pay these taxes. I don't have the disposal income to do so. Even if the laws are amended to pay, up to, 80% of what I receive, I would be helped.

For 40 plus years I worked as a high school/college sports official. Each year I declared my income because it was the correct, thing to do and I could collect some SSI. I didn't realize that as a self-employed person I would pay double (15%) and still receive only 40% of what I'm entitled to. That really doesn't seem fair.

I'm 76, just had a brain tumor removed last week (benign). Whatever time I have left I would like to not have to think about financial issues I may encounter. I'm not asking for the world, I'm only asking for fairness. After all, I'm not one of the Washington Wealthy Politicians, I'm just an average **peon** trying to get by.

Please do the proper thing and fix these broken laws. After all, you always say you think of the little people.

Thank you,

Norman P. Everett.

LETTER SUBMITTED BY CAROL A. EWALT

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

In 1978 when I started teaching, the WEP/GPO did **not** exist.

In 1982 I became a military wife (dependent). With the responsibility I was expected to move from military assignment to military assignment. These assignments were

not all in SS states by no **fault** of my OWN. I went where the U.S. Navy sent my spouse (U.S. Navy Submarine Corpsman in short supply).

In addition, I taught one of the hardest areas, **severe** and **emotionally** handicapped. From 1978–2018 I received my SS Statement which showed my **full** retirement. It was **not** until I filed for SS in 2018 that I found out I would not be entitled to my full retirement because I would receive a small pension of only 12 years from GA which amounted to less than $500.00 SS monthly.

I was too old and too broken to go back to work for another 12 years to meet the exception although I had already worked for 32 years teaching. Now I, a person who taught the most difficult area and at times physically dangerous field and remained a dedicated military spouse, am not even allowed my husbands spousal benefits; **zero.**

I will be forced, once my husband passes away, to go onto public assistance instead of receiving our earned benefits. I taught because I loved it and now, I am punished because I loved teaching and because I was a military wife who supported her husband and his commitment to the USA.

How can this be fair, how can this be just? Had I known this years ago, I could have made changes but I didn't cause this.

Please, I **beg** you, fix this so I can live my life with some dignity.

Carol A. Ewalt.

LETTER SUBMITTED BY BEVERLY FAMIGLETTI

June 10, 2024

Re: H.R. 82 SS Elimination

Dear Sir/Madam:

I am writing to you to urge you to pass the H.R. 82 bill currently pending in the 118th Congress. I will be 62-years-old this year and have worked 35 years in the private and public sectors. It was my plan to retire soon, but I recently learned about the impact WEP has on my Social Security benefits that I paid into for 18 years of my life. My financial advisor informed me that my Social Security benefits would be reduced by 60% all because I became and teacher and began to pay into a pension. However, what makes this even more unjust, is after working 17 years in teaching, I am only eligible for 28% of my pension.

How can I live on 40% of my Social Security and 28% of my pension? The answer is, I can't!

Furthermore, WEP also eliminates my ability to receive my spouse's Social Security benefits should he pass before me—ultimately turning his earnings over the you, the government.

I was never aware of this pension offset when I went into teaching and I am not sure how or why this was passed long ago. Perhaps it did not impact teachers who entered into this profession as a life-long career and did not contribute to Social Security. This is not the same profession it was long ago. Many people are entering into it as a second career unaware of how this provision (WEP) will impact their Social Security benefits that they have already paid into and are counting on for retirement.

I think most will agree that H.R. 82 should be eliminated; yet you are not sure HOW to do so since Social Security is already in such a perilous state. However, kicking this down the road is not the answer. This injustice must end. Like many others, I paid into Social Security to secure my future as I age and retire. It is unfair to simply deny me the full benefits I have paid.

Thank you for your time and consideration.

Beverly A. Famigletti.

LETTER SUBMITTED BY WILLIAM D. FANDEL

June 7, 2024

Re: Keeping The Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senate Committee on Finance:

My name is William D. Fandel, and I worked various jobs during the 1960s and 1970s paying into Social Security. I was 17 at the time I graduated from high school in 1969 and sought full time work to help support a family of 10 siblings.

Working in a nursing home, driving a truck, being a kitchen worker at a hospital, and taxi driving were some of the jobs that helped. In the early 1980s, May 1982 to be exact, I became employed by the city of Boston as a custodian for the Boston Public Library. In 1985 I transferred to The Boston Public School Department, also as a custodian. Working for 35 years with the city of Boston, retiring in 2017, I contributed to a pension fund for retirement.

I applied for Social Security when I was 65-years-old. Because of my contributions during the 1960s and 1970s, my benefit was around $425 per month. Because I was going to receive a pension, my Social Security benefit was reduced 80% because of WEP/GPO. My benefit now is $140 per month in 2024.

I am strongly in favor of repealing the WEP/GPO law.

Respectfully,

William D. Fandel.

LETTER SUBMITTED BY DAVID J. FATULA

Good afternoon Congressmen:

I am writing to support total WEP reform.

This is how it has affected my household, mostly my wife's Social Security when she first started getting Social Security payments before she fully retired the amount was around $830.00 a month.

The first week after retiring it went down dramatically to about $260.00 a month. We both get a state pension (a modest one at that).

The following are the amounts of our monthly income. Now laugh if you want but this is it.

	Pension	Social Security	Total
Deb's	$892.43	$286.00	**$1,178.43**
Mine	$1,140.02	$1,463.40	**$2,603.42**
Combined Total	**$2,032.45**	**$1,749.40**	**$3,781.85**

As you can see from above the Total Income per month is $3,781.85. Could any of you live on that kind of money?

So ladies and gentlemen that $500.00 plus that was taken away after retiring sure would help with food and everyday bills that we all have.

David J. Fatula,
Maintenance Working Foreman,
University of Massachusetts,
School of Law—Dartmouth.

LETTER SUBMITTED BY LAWRENCE FAY

June 19, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Lawrence Fay.

LETTER SUBMITTED BY AMY M. FERGUSON,
DUNMORE JR./SR. HIGH SCHOOL

June 4, 2024

Dear Senator Brown:

I am a school counselor within the Dunmore School District located in the northeastern part of Pennsylvania. I am a former drug and alcohol counselor who chose to go back to school so that I might obtain certification in school counseling.

Three years ago, I was in a serious car accident where I sustained injuries including a fractured skull, as well as a displaced C1 vertebra fracture and fractured C7 vertebra. These injuries forced me to be out of work for a year. During that time, I had numerous medical bills despite being insured.

While my doctors insist that I would meet the threshold for disability, I think it is important for me to work as long as possible. While I am grateful to be back to work, there are times when I worry about the future. I know that should I be forced to retire before my plan, I will need to rely on Social Security to supplement my savings.

I was raised in a family where the benefits of hard work and determination were impressed upon us. My parents taught us the value of honesty, decency, and respect for being active participants in our democracy. I've actively worked since the age of 16. I am now 52-years-old. I am not alone in saying that I feel it is an American right to be allowed to retire without the strains of financial insecurity.

I am asking for your support in repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I believe this a real solution to the concerns of future retirees who worry about the financial strains that would be incurred should Social Security benefits be affected. I and countless others believe that putting into the Social Security system should guarantee a right to benefit from that system in the future.

I thank you and Senator Collins for working together to address these concerns. In a time when bipartisanship is more the exception than the norm, it is nice to see both parties willing to work on such a worthy cause.

Sincerely,

Amy M. Ferguson,
Dunmore School District,
Mental Health Wellness/Crisis Counselor.

LETTER SUBMITTED BY KELLY FERMAN

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tills, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I became a teacher to help children with learning challenges. I am passionate about teaching students with disabilities to learn to read and spell. I have dedicated my training and own education to becoming highly qualified to teach structured literacy. I work endless hours, nights and weekends, to make sure my students get what they deserve.

I am faced with leaving a career that I love and where I am making a positive difference in the lives of children, because of the GPO/WEP. I cannot risk my financial security in retirement by remaining in a teaching career.

Many highly qualified, dedicated teachers will face the same decision to leave the profession in order to protect their own future financial stability.

Please don't continue to penalize teachers. Value teachers and their dedication to our country's youngest citizens.

Thank you,

Kelly Ferman,
Connecticut Public School Educator.

LETTER SUBMITTED BY RANDY S. FERRIN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, asthey are complex and often misunderstood. This lack of clarity further

compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Randy S. Ferrin.

LETTER SUBMITTED BY GREG FERRO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for reviewing the Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I currently serve as a full-time public school teacher in Connecticut. Unfortunately, teaching salaries have not kept up with inflation over the past several years, and I have been motivated to take on additional work outside of my full time job. For example, I teach summer courses at an inner-city magnet school. I pay into Social Security as a summer school employee.

Because of WEP, the benefits that I receive from these Social Security contributions will be significantly reduced.

In Connecticut, there is a lack of math teachers, particularly for summer courses. Programs like WEP and GPO make it less likely that talented individuals will join the profession full time. They also make it less likely that full time teachers like myself will take on additional work, like teaching summer school, tutoring, or coaching.

As we try to incentivize talented individuals to become teachers, I hope that the financial restraints of WEP and GPO can be removed.

Thank you for your time,

Greg Ferro,
Math Teacher,
Connecticut Public Schools.

LETTER SUBMITTED BY ROBBIE FIELDS

June 5, 2024

Re: WEP and GPO

I have been a high school Science teacher in Texas for 22 years. I have not had a raise in 3 years. I worked years in other professions until I started teaching in my 40s. I paid all my quarters to qualify for SS.

I am also a Widow. My husband was murdered 34 years ago. He, too, paid into SS. I am now 67-years-old. I can not retire because I will only receive 50.5% of my current salary from the Texas Retirement System because I started teaching in my 40s.

If I could receive my SS widow's benefits or my own SS benefits, I could retire today. As it stands now, I will never be able to retire with just my teacher retirement.

There has always been a push to get people to teach who have real world working experience instead of people who have only worked in the Education sector. If people knew that they would lose their paid in SS just to teach, I seriously doubt there would be many people who would make the change. The law was changed 2 years after I started teaching.

Please repeal the WEP and GPO so people like me can at least have a few years of retirement.

Sincerely,

Robbie Fields.

LETTER SUBMITTED BY DALE B. FINK

June 17, 2024

Re: WEP Reform

Hello, I am a retiree from the state university system. I worked the final 14 years of my career as a full-time professor at Massachusetts College of Liberal Arts, and finished with the rank of full professor with tenure. I am grateful for the wonderful experience I had with colleagues and students, and I hope they believe I contributed something along the way. I am happy to also have a pension; it comes close to one-third of what I was earning in my last few years.

My Social Security would never have been very large because the jobs I had when I was younger were in the low-wage, nonprofit sector. I had such jobs as a teacher or assistant teacher in a daycare center and director of an after-school program. Though it would never have been very substantial compared to better-paid workers, it would still have been meaningful and helpful. I had 28 years of Social Security taken out of my check from those various jobs.

I was dismayed to find that even the relatively small amount of Social Security I earned was going to be reduced because of WEP. I believe if I had 30 years in the system (instead of 28) I would have not suffered this setback. But indeed, a few hundred dollars a month are taken off because I fell 2 years short. My resulting monthly allotment from those 28 years of employment is considerably less than $2,000.

I am hopeful that this situation will not persist forever, for me and for all working Americans. I earned my Social Security, and I earned my state pension. I did not "double dip." I just got up in the morning and went to work and did the best I could.

Thanks for your consideration,

Dale B. Fink.

LETTER SUBMITTED BY RICH FISLER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I worked designing medical equipment as an engineer for 23 years and decided to go into teaching to inspire students to go into technology fields and learn how to apply what they learn in school to the world outside of school.

I teach physics, computer science, and chemistry and typically write 20–25 college recommendations a year to help Students get into the college of their choice. I run independent studies for students to learn material not offered at my school. My work day runs from 6:30 a.m. to 4 p.m. I am on emails with parents and students well into the evening and on weekends. I am dedicated to the success of my students.

I am hoping the WEP will be repealed so I can receive the Social Security benefits I earned working in the private sector, and that I can go into retirement confident that the work I have done to help others and the money I invested into Social Security can support me and my family in retirement. I hope you see that reducing benefits is not fair and equitable.

Thank you for your time,

Rich Fisler.

LETTER SUBMITTED BY ROBERT FITCH

Greetings:

My name is Robert Fitch. I retried in August 2021 after a 40 year career serving persons with disabilities. I worked for several different not-for-profit organizations, and several school and community college districts.

The result was just under 20 years with both Social Security and CalSTRS (California State Teachers Retirement System). I contributed to both systems, chose CalSTRS for my retirement, and get a fraction of my Social Security.

I paid into both systems. I moved from one to the other based on job availability in my field. I wanted to continue serving adults with disabilities.

For that, I am being punished.

Robert Fitch.

LETTER SUBMITTED BY STEPHANIE A. FLETCHER

June 6, 2024

Senator Sherrod Brown, co-sponsor.
Senator Susan Collins, co-sponsor.

Re: Social Security Fairness Act of 2023

Dear Senator Brown, Senator Collins, and Members of the Full Senate:

Since my pension as a public-school teacher is set to begin on June 30, 2024, I am imploring you to restore what is rightfully mine: the full amount of my monthly Social Security check by repealing the WEP/GPO. ***I earned it.***

Congress should deem the WEP and GPO illegal offsets.

Proponents of these offsets love to hammer the phrase "double dipping" when talking about public employees' pensions alongside Social Security checks. Yet, on what planet does private sector work I did prior to teaching (when I paid into Social Security for years) have any connection whatsoever to the public sector job I secured after that?

This is also a matter of equity. Why, in 24 states, are residents allowed to take their full Social Security checks **and** their pension, while 26 states penalize their residents?

I would respectfully and passionately request that the full Senate repeal the WEP and GPO so seniors like myself (who is days from retiring as a full-time inner-city high school special education English teacher-at the age of 70) receive the monies they rightfully **earned**. Do this to make life marginally better for retirees. It is the ethical thing to do.

Thank you for your careful consideration to reverse this highly unfair practice.

Sincerely,

Stephanie A. Fletcher.

LETTER SUBMITTED BY WILLIAM FORSTER

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: WEP/GOP H.R. 82/S. 597

Senator Sherrod Brown.
Senator Thom Tillis.
Senator Elizabeth Warren.
Senator Bill Cassidy.

Dear Senators:

I am 80-years-old, have been retired over 20 years, I have lost ⅔ of the purchasing power of my retirement income and savings to inflation.

This WEP/GOP was an unfair punitive tax placed on public employees. I have been working and contributing to Social Security since I was 14-years-old and filled out "Working Papers" for the city of New York.

It is time for Congress to give me what I worked for and deserve. With decades of double digit inflation I need the money.

William Forster.

LETTER SUBMITTED BY DETECTIVE RENEE FORTE

June 12, 2024

Re: GOP AND WEP

Ma'am/Sir:

I am writing to ask one simple question: How is it any different for someone working at the big 3 (GM, Ford, or Chrysler) who paid into Social Security and then receives a pension from those same company's, which by the way is considerably higher than any pension a Police Officer or Detective could ever make. They lose nothing from their Social Security.

I paid into Social Security for 27 years before becoming a Police Officer in the city of Detroit where I have been for the last 19 years. My pension for 20 years of service with the last 8 as a Detective is $32,000 and you want to take up to 40% of what I paid into Social Security.

If you are going to reduce Social Security for police officers getting a pension then why is that not true for all who receive a pension. The system is not fair to those risking their lives on a daily basis.

Detective Renee Forte,
Detroit Police Department.

LETTER SUBMITTED BY VICKY L. FOSTER

June 4, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

I began a teaching career later in life, having worked and paid in S.S. for years.

However, as you well know, I can no longer receive the full amount of Social Security due me. My husband passed 6 years ago (May 11, 2018), therefore, I am widowed with only KTRS benefits and an insignificant amount from Social Security.

Thank you for your time and efforts to intervene on my, and others, behalf regarding the recovery of Social Security benefits!

Sincerely,

Vicky L. Foster.

LETTER SUBMITTED BY KONNIE FOX

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

The Windfall Elimination Provision and Government Pension Offset are harmful for working Americans who have served this country in our retirement.

Specifically in my case, my husband had worked his required number of quarters to earn Social Security **before** he took a job for the state which provided him with a pension. Since retirement he has lost out on thousands and thousands of dollars in what should have been his Social Security payments.

The worst feature of his retirement pension is that it doesn't provide at all for me, his spouse, at the time of his death. As our family depended primarily on his salary, and his retirement, if he should unfortunately pass away before me, I will be left with no Social Security benefit from the time that he worked, and paid into Social Security, **and** nothing from his pension. We didn't know the WEP/GPO would have such a dramatic effect in our retirement years.

The essential message here is that it is unfair to penalize government workers like my husband, and by extension, his family.

I am not alone in the possibility of being a destitute widow. This unfortunately is a possibility for many marriage partners of government employees, teachers, police, firefighters, social workers, and more.

Now it is way past time to do something to remedy this injustice, this unequal treatment of people who have served this country.

Thank you for passing the Repeal of WEP/GPO now!

Sincerely,

Konnie Fox

LETTER SUBMITTED BY JAN FRANKS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown,

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Jan Franks,
Retired from Rock Island Arsenal under CSRS.

P.S. I have worked 40 credits in minimum wage part time jobs and my Part B Medicare is still not covered 100% under my Social Security due to the WEP and GPO. I paid a little over $300 last year out of pocket.

STATEMENT SUBMITTED BY KIM FRITZ

As a retired teacher, the Windfall Elimination Provision affects my retirement and takes $ 9,000 from me every year. Since I retired, WEP has taken $81,000 from me. This is money I need to live on, support my family, and help my grandchildren with college.

I am also a widow and affected by the Government Pension Offset. My late husband worked for 38 years paying into Social Security. When he passed away, he had not collected any Social Security payments. Because of GPO, I was denied any survivor benefits when I retired. His entire Social Security benefits are kept by the government and given to others.

I retired from teaching after 20 years and my entire pension benefit is $2,640 per month. Try living in California on this small amount. The only way I could make it is by getting a reverse mortgage on my home. But, when the equity runs out, I will no longer be able to pay my property taxes or insurance and be pushed into poverty. Yet I would be financially stable if these unjust laws hadn't been passed. Just because I worked for the school district, I am cheated out of retirement money I paid into the system. These laws unfairly target only certain segments of working Americans, mostly women. Often politicians don't see Social Security as a paid benefit and unjustly label us as "double-dipping." Public employees, like me, deserve their rightfully earned Social Security benefits. Discrimination against us must stop.

Please support Americans who spent their lives helping others. I urge you to repeal these unfair laws!

LETTER SUBMITTED BY ALAN W. FROST

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I understand why those retired under CSRS who never earned requisite quarters under CSA are not entitled to any SSA benefits. I do **not** understand why those who **have** earned the requisite quarters **and contributed** to SS are denied the benefit. But most of all, I bristle at the fact that my wife of 45 years who worked for 34 of those years for the Federal Government and retired under the CSRS is denied SSA spousal benefits that I paid for during my 32 years of Navy active duty should I predecease her!

I am member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned

benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Alan W. Frost.

LETTER SUBMITTED BY NANCY C. FROST

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I understand why those retired under CSRS who never earned requisite quarters under CSA are not entitled to any SSA benefits. I do not understand why those who **have** earned the requisite quarters **and contributed** to SS are denied the benefit. But most of all, I resent the fact that I worked for 34 of years for the Federal Government and retired under the CSRS but am denied SSA spousal benefits that my husband paid fully until he retired from 32 years of Navy active duty should he predecease me!

I am retired Federal Employee and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Nancy C. Frost.

STATEMENT SUBMITTED BY LUCILLE LAMBERT FUREY

June 7, 2024

I am writing this submission today to urge the full repeal of the Windfall Elimination Provision and the Government Pension Offset penalties by adopting the bipartisan bill S. 597. It has strong bipartisan support.

This is my story: I worked for 17 years in the business sector and paid into Social Security. I then became a teacher and worked for 21 years as a special education teacher in the State of Connecticut. When I went to apply for Social Security benefits after I retired, I was informed that my benefits would be reduced due to the WEP/GPO penalty. I understood that I would receive $800 less each month. I have been retired since 2014 and was eligible to start receiving Social Security in 2016. That is $76,800 that I should have collected from Social Security had I not been living in Connecticut which is one of the states that participates in WEP/GPO.

These penalties must be removed from Social Security law because they represent unjust discrimination. My withheld funds, above noted, bolstered the Social Security fund for years. Social Security estimates the annual cost of repealing the WEP and GPO to be approximately $15 billion. It's crucial to understand that this is the money collected from penalties.

STATEMENT SUBMITTED BY LYNN NUNEZ GAGNON

June 7, 2024

I am a 73-year-old widow. I was a special education teacher, assistant principal, principal (in a lower socio-economic area) and education supervisor.

After serving 25 years in education, I briefly worked at the Louisiana Procurement Agency. Then I worked in real estate for 19 years.

My husband died in 1992. I have never remarried. My husband had Social Security credits, and I obviously have enough of my own Social Security credits due to approximately 20 years in other professions in addition to my service in **public education.**

However, due to the unjust WEP/GPO offsets, I cannot get the full Social Security benefits I earned.

Please support those who **worked** and who may still be working. Many **working-class public servant** seniors have been penalized for years. Correcting this BIPARTISAN issue which is obviously an injustice is overdue. Using withheld monies from working class public servants is not a fix for Social Security; people are hurting especially seniors and widows.

LETTER SUBMITTED BY DON GALA, PH.D.

June 7, 2024

Chairman Ronald Wyden,
U.S. Senate,
Committee on Finance.

Chairman Sherrod Brown,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a retired Federal Law Enforcement Officer (CSRS–LE) and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I make the CBO's document, Testimony—Social Security's Finances, dated June 4, 2024,[1] as part and parcel of this statement.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to live comfortably and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

When I retired, I was not an SES employee. I faithfully and selflessly served the United States of America for nearly 28 years. Although I would have been eligible to receive $1,400 per month, I could only receive $200 per month because of the WEP/GPO. After I retired, I worked and contributed to the Social Security Fund for an additional fourteen (14) years. In late 2023, I began to receive Social Security benefits, which was $800/month less than what I would have received had my benefits not been adversely affected by the WEP/GPO. The present inflation makes this loss of income an even greater hardship.

Additionally, spouses feel the burden of the Government Pension Offset (GPO), a similar penalty that prevents them from collecting the Social Security benefits their spouses earned from private-sector jobs due to their public service. The spouses of retirees must also pay income tax on their Social Security benefits. The GPO affects 723,970 beneficiaries, 48 percent of whom are widows or widowers and 52 percent of whom are spouses.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve. Today, H.R. 82 now has 322 cosponsors. This represents 74% of the U.S. House of Representatives.

I am writing to advocate for nearly 1 million living CSRS retirees experiencing the devastating effects of the Windfall Elimination Provision (WEP). This policy, which reduces the earned Social Security benefits of local, state, and federal retirees who worked in Social Security-covered private-sector employment and earned an annuity from their non-Social Security-covered government employment, is causing significant financial distress. For many, the WEP can result in a monthly Social Security benefits loss of $512–$1,700 per month, making it difficult to have a comfortably life in retirement. The present inflation exacerbates these financial hardships.

When I retired, I was not an SES employee. I faithfully and selflessly served the United States of America for nearly 28 years. Although I would have been eligible to receive $1,400 per month, I could only receive $200 per month because of the WEP/GPO. After I retired, I worked and contributed to the Social Security Fund for an additional fourteen (14) years. In late 2023, I began to receive Social Security benefits, which was $800/month less than what I would have received had my benefits not been adversely affected by the WEP/GPO. The present inflation makes this loss of income an even greater hardship.

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[1] *https://www.cbo.gov/system/files/2024-05/60281-Social-Security-Finances.pdf#:~:text=In%20this%20testimony%2C%20I%20will%20discuss%20CBO%E2%80%99s%20two,uncertainty%20in%20the%20agency%E2%80%99s%20projections%20for%20the%20program.*

Why should employees who entered federal service before December 1983 be penalized for working hard for our country?

We rightfully earned these benefits in exchange for our dedication and hard work in the private sector. We contributed to the Social Security Fund for 14–20 years before entering federal service. It is past time to stop punishing us for our public service and allow us to collect what we rightfully should receive pursuant to the original Social Security Act.

The Social Security Fairness Act of 2023, H.R. 82/S. 597, which would repeal the WEP and GPO, would provide much-needed financial relief to approximately 1 million federal public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unjustly reduced and that they can retire with the financial security and dignity they deserve.

I am enclosing a letter, dated April 5, 2023, that I sent to Senator Joe Manchin about his desire to cause an increase of the taxable income (FICA) to raise additional funds for the Social Security Fund. Senator Manchin was correct. I urge that the Committee and Subcommittee act in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Don Gala, Ph.D.

Attachment

April 5, 2023

Senator Joe Manchin, III,
306 Hart Senate Office Building,
Washington DC 20510.

Re: Social Security—Taxable Income.

Dear Senator Manchin:

I write to you today with serious concerns about the lack of income taxed for Social Security. In February 2022, you stated that you support raising the amount of income that is taxed for Social Security from the current level of $147,000 to $400,000. You are correct to suggest such a modest increase for your grandchildren.

According to C*arbon Collective (https://tools.carboncollective.co/inflation/us/1945/147000/)*, the $147,000 in 1945 would be worth $2,456,860.00 in 2023. How did we allow the Social Security Fund to be neglected like this.

Yes, $400,000 is a modest suggestion, which is 6 times lower than the present worth of this amount. In my professional opinion, I would suggest that this taxable rate be raised to $1 million. This would still be less than ½ of the actual worth of today's $147,000.

Kindly revisit this issue and pursue it with great vigor. Yes, your grandchildren will appreciate you protecting their future as well. This is the only way the Social Security program will be saved.

Lastly, there should be an addendum attached to such a bill to prohibit a President of the United States from borrowing from the Social Security Fund for purposes of the National Budget, regardless of the collateral being Treasury Bonds. This practice (>$1.3 trillion) must end.

Please contact me if you have any questions or need any further information.

Respectfully,

Don Gala, Ph.D.

LETTER SUBMITTED BY CHRISTINE A. GALICA

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

Please accept my remarks on how the Windfall Elimination Provision (WEP) has negatively impacted my Social Security benefits.

When I started receiving Social Security benefits in January 2024, the WEP deduction reduced my benefits by approximately $700 per month. This is the result of the reduction of the first part of the three-part formula that Social Security uses to calculate the benefit of a person who worked partially in employment where one contributes to Social Security ("covered employment"), and employment where one does not contribute to Social Security.

The reduction in the first part of the formula is based on the number of years of "substantial earnings." If one has 30 or more years of substantial earnings, a 90% factor is used. If one has 21–29 years of substantial earnings, the 90% factor is reduced to between 45% and 85%. In my case I had 32 years of "covered" earnings, only 14 years of which were considered "substantial." During the years when I did not reach the "substantial" earnings threshold, I was working part-time. Part-time work allowed me to care for my 3 children and my disabled, widowed mother.

Because I worked as an unpaid family caretaker while working part-time, I am losing approximately $700 in Social Security benefits per month. It is my understanding that the WEP deduction amount will continue to increase each year that I receive Social Security benefits, further reducing my benefits. These are benefits that I earned on my personal employment record, and to which I believe I am entitled.

Please revise the Windfall Elimination Provision to remove this penalty for part-time workers.

Please support S. 597.

Thank you for your assistance in this matter.

Sincerely,

Christine Galica.

LETTER SUBMITTED BY CATHERINE GALLAGHER

June 19, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

Please consider my statement for the record regarding the WEP and GPO.

My life story is like the stories of many of the attendees and those affected by this archaic and unjust law. I was born in Cambridge, MA to a Janitor and Donut Shop Waitress. At the age of 11, I started babysitting to help the family and to have a small amount of spending money. At the age of 13, I started working through CEOC which is a program that assists lower income families in many ways. For me, it was job assistance. I had the privilege of summer work at Harvard University (Office Work) and the Walden Square Apartments (Day Care at a low-income housing project).

With the experience at Harvard under my belt, I worked throughout high school at a small business in the Cambridge area. This employment continued for a couple of years after high school. The experience prepared me to work at various office positions throughout my career.

At the age of 30, I had my first child and at the age of 32 my second child. During these years, I worked in office positions at home and in the evenings, while raising our children. My husband ran a small business 6 days a week at that time—until his retirement at the of 67.

For many years, I had applied to state employment, as I had always had an interest in public service. In addition, the exorbitant cost of our health care, through my husband's small business, had become difficult to afford. After 34 years of employment in the private sector—at the age of 50, I was finally able to get into public

service with the Massachusetts Rehabilitation Commission (MRC) in Lawrence, MA as part of the clerical staff. MRC assists people with disabilities to find employment.

At no time in the state employment process nor through reading my Social Security statements was I made aware that my Social Security would be reduced due to my public service work. Over the years, I would receive Social Security statements noting the amount that I could expect to receive upon retirement.

Many years after starting in public service I was made aware of WEP. It was a shock to say the least and I didn't know how my husband and I would absorb the WEP hit; but by this time, I was ensconced in my rewarding public service career with MRC and there was no turning back. I worked for MRC for 14 years and 8 months. Although I am grateful for my small pension, after an entire life's work it would certainly be a bit easier with my Social Security income as well.

A couple of years prior to my recent retirement (5/31/24) I checked with Social Security regarding how the WEP would affect my SS amount. It was devastating to find out that it would be reduced by about 40%. I worked my entire life, paid taxes, and for more years (34) than not—I and my employers paid into my Social Security. My 34 years of clerical/secretarial jobs were not the highest paying, but I worked hard and assisted in the success of many small and large businesses. All the while, helping to put food on my family's table, a roof over our heads, and assisting in putting our 2 amazing and productive kids through college.

My full Social Security amount is not a windfall ("an unexpected gain, piece of good fortune")—it has been earned through many years of hard work and sacrifice! The loss of 40% of my Social Security income is unfair and punitive. Please reconsider eliminating this law, or at the very least reducing the exorbitant amount removed from our Social Security payments through WEP.

On another note, the GPO is unconscionable and should be eliminated. In our case, as in most cases, my husband worked full time (plus) for 51 years and put into Social Security (as did his employers) every one of those years. If a spouse passes away after working a lifetime, and their SS benefit amount is higher than the survivor—that amount should pass along to the surviving spouse and become their Social Security payment.

Thank you for the consideration of my statement and please know that there are many hard-working Americans who are counting on you to make the right decision and return our earned Social Security to us.

Sincerely,

Catherine Gallagher.

LETTER SUBMITTED BY SUSANNE GARRITY

June 4, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom it May Concern:

I am writing to you to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions have unfairly penalized me. Most of my career was in public schools, however I started working when I was 16-years-old. When I graduated from college, I worked three jobs to make ends meet. I also had to quit my teaching job to take over my father's business when he was too sick. I have paid more than 40 quarters to Social Security.

Additionally, I am a widow of 13 years. Both my children were in college at the time of my husband's death. My husband paid for Social Security for his entire career. He worked endless hours and took a lot of pride in his work. Yet, I am not allowed to collect his Social Security. When I visited the Social Security office upon his death, the representative said, "You're not going to receive a dime beyond the $255.00 death benefit because you're a teacher." How disheartening to learn when both my husband and I paid into Social Security, and I was not able receive either benefit in a crucial time of need. I was panic stricken and sad to be treated this way.

Please repeal the GPO and WEP. It is the right thing to do for the citizens who have paid into Social Security. I have bills to pay. I need to take care of my family,

my health, and my house, but I need the funds to do it. Stop penalizing and hurting citizens who work diligently for independence.

Thank you for your time and consideration.

Sincerely,

Susanne Garrity.

STATEMENT SUBMITTED BY JOHN GAUTHIER

I am one of the people who has been adversely affected by the WEP. My public pension is quite small as I only receive $887.00 per month as a pension. When I started my Social Security benefits at age 66 the WEP reduction was correct, but 2 years later SSA *incorrectly* told me that I was no longer subject to the WEP and increased the benefits. I immediately officially notified SSA they had made a mistake, but they continued to send the increased benefits. In my appeal at the time, I clearly indicated that I did not want to owe them back the extra benefits later for money that was already spent. Another 2 years go by and SSA notifies me that I owe back the extra benefits. I appeal again and the appeal notice says they won't reduce my benefits until the appeal is heard. Nevertheless, they withheld benefits both in 2022, in 2023 and finally in 2024. I appealed every time. No hearings or outcome on the appeals were forthcoming. I contacted my congressman and the local SSA office was finally responsive, at least returning my numerous calls. Nevertheless, as you can see from my history below with the SSA, they ended up recouping all the overpayments despite the fact that I never had a hearing. SSA ended up dismissing the hearing after they recouped the money.

There are many reasons why the WEP is unfair, especially for a former public employee who has a "puny" pension upon which no one could possibly live. But another major reason is that SSA doesn't know what they are doing. They should never have told me I was *not* WEP reduced. Apparently even SSA employees don't understand the complicated rules regarding the WEP and no one at SSA takes responsibility for their decisions. When you receive letters from SSA, they are mostly signed "Social Security Administration". You cannot talk to the people making the decisions and when you go to the local office, they say the decisions are decided elsewhere in some regional office.

I am sure that the SSA is underfunded and understaffed, but that's just one more reason to eliminate the WEP. Eliminating the WEP should make correctly calculating benefits much easier, more accurate, and eliminate unnecessary appeals that take the staffs' time and energy.

Dealing with SSA has been a total nightmare for 5 years at this point and none of it would have occurred if there were no WEP law. Please consider eliminating the WEP completely or at least having it only apply to people with much bigger public pensions say over 50,000.

Below is the history of appeals regarding my Social Security benefits.

- Age 66, I started my WEP reduced Social Security in July 2017. I had 20 years "Substantial" through 2016 for the WEP reduction. The benefit started at $1,065.50—Medicare $134 for net of $931/month. I filed an appeal for clarification of the amount on July 13, 2017. The appeal was resolved on April 10, 2018 and it made clear the WEP reduction amount was correct.
- July 19, 2019—I received an SSA notice increasing my benefit as they determined "I was no longer subject to the WEP reduction."
- August 16, 2019—I sent a letter and a "Request for Reconsideration" form SSA–561–U2 to SSA indicating they made a "mistake" and I should still be subject to the WEP reduction. I specifically noted in the letter that I did not want to find out in the future that I would need to return money back that I had already spent.
- June 23, 2021—Almost 2 years later, SSA sends me a notice saying they want $6,249.00 of benefits returned saying they overpaid me.
- July 6, 2021—I appealed the request for the return of benefits already spent as it was the SSA's mistake in 2019 that resulted in the overpayments about

which I had promptly notified them. SSA promised not to withhold benefits until the appeal was resolved.

- October 5, 2022—SSA withheld $837.00 that was an adjustment due to my post-retirement work done in 2021.
- October 14, 2022—I sent SSA a "Request for Reconsideration" form SSA–561–U2 requesting that SSA return money they withheld ($837.00) on October 5, 2022. I referenced that the appeal from June 23, 2021 which had not yet been resolved and reminded SSA that the appeal form stated that no benefits would be denied until there was an outcome on the appeal.
- July 19, 2023—SSA withheld $588.00 that was an adjustment due my post-retirement work done in 2022.
- July 30, 2023—I sent SSA a "Request for Reconsideration" form SSA–561–U2 requesting that SSA return money they withheld ($588.00) on July 19, 2023. I again referenced that the appeal from June 21, 2021 had not yet been resolved and that the appeal form stated that no benefits would be denied until there was an outcome on the appeal.
- September 12, 2023—I received a Notice of Reconsideration letter only referencing the original appeal of July 30, 2017 in which I asked for clarification on my benefits. The letter was completely unresponsive to the subsequent four appeals except to say they could not reconsider my appeals due to *"res judicata" i.e.,* "the thing has already been judged." The letter ignored the fact that the WEP removal occurred 2 years after the appeal they referenced.
- September 28, 2023—I spoke to the local SSA office and they suggested I file a waiver form 632 and requested a hearing. I delivered the form to the local office on September 28, 2023.
- November 3, 2023—I received a letter stating that SSA will not pay benefits until the entire overpayment is satisfied. They withheld all benefits until they fully restarted in March 2024.
- April 2, 2024—I received a letter from SSA stating that they dismissed my request for a hearing and their reasoning misrepresented the actual history stating that I did not respond to the portions of benefits withheld in the past when in fact in each instance I filed an appeal for reconsideration.

THE END, hopefully.

LETTER SUBMITTED BY ROBERT C. GIBBONS

My name is Robert C. Gibbons. I am a 68-year-old retired teacher and I live in Texas. I am writing to tell you how the GPO and the WEP have affected my Social Security income.

Sixteen of my 32 teaching years were in Austin ISD, which paid into Social Security. Upon retiring, I was informed that my Social Security would be 50 percent of what I had expected to receive. For that reason, I worked for 8 years as a permanent substitute in order to increase the number of quarterly income statements and subsequently increase my monthly Social Security amount.

I enjoyed working with students during those 8 years, but I was compelled to do so because of the two laws which sharply reduced my monthly Social Security check.

I strongly encourage you to repeal the GPO and the WEP so that teachers will not have to extend their working careers to compensate for earned income which they were unjustly denied.

Thank you.

Sincerely,

Robert C. Gibbons.

LETTER SUBMITTED BY VALERIE GILBERT

June 6, 2024

U.S. Senate,
Committee on Finance,

Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing in support of the "Social Security Fairness Act of 2023," which would repeal the WEP and GPO once and for all.

I have worked since the age of 16, but in my 30s, I decided to switch careers and begin working for the school system in the community I lived in and where my children went to school. And now I am realizing the impact of this decision.

When I looked into what I would receive in my retirement/Social Security benefits from the years that I did put in, I was told it could be half of the amount I would be entitled to if I had not worked for the school system. We should not be punished working in a field that so desperately needs caring people to nurture our children.

As you know, school employees do not earn high wages and the retirement benefits are calculated on these low wages, which leaves us with not enough to live on in retirement. Housing and food prices are astronomical and it puts people who have served the public in a position to live in poverty.

Please repeal this act so that I can get the money that I put into Social Security and not have to work until I die.

Valerie Gilbert.

LETTER SUBMITTED BY KAREN GISSLER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a retired educator, and member of the National Education Association writing to express my strong support of the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to our communities and country. It is unjust that individuals have contributed to Social Security through other employment only to find out upon retiring that their retirement has considerable reductions due to WEP, and GPO. If educators work in different states, as well as other non-pension jobs before becoming an educator the penalties can be devastating.

I urge the Committee and Subcommittee take action in support of immediately repealing the WEP and GPO.

We know that changes in the Social Security system are needed overall, but PLEASE repeal WEP and GPO immediately through the passage of S. 597/H.R. 82. This would ensure that over 2 million public servants would not experience unfair reductions to their hard-earned retirement benefits.

Thank you for your consideration,

Karen Gissler.

LETTER SUBMITTED BY MARY LOU GITTINS

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

I am a retired Public School Teacher. I am currently 75 years of age. I started teaching in 1971. After my retirement, I am now continuing to work as a substitute teacher to earn added funds to pay for increasingly inflated cost of living expenses.

I entered teaching because at the time, many other occupations were not easily accessible to me. I paid for college through loans which I have since repaid. I have been married for 55 years. My husband has been employed and paid into Social Security all his life. Persons who pay into Social Security are entitled to provide a Spousal Benefit to their spouses. The spousal benefit is unfairly reduced to Public School Teachers due to the Government Pension Offset rule.

I am penalized because, while raising my children, I worked as a Public School Teacher in a state with a Public Employee Pension System. Had I not worked outside the home, I would not be subject to the Government Pension Offset. I receive **no** spousal benefit because of the GPO formula. Why should others, who have **not** worked outside the home, receive a greater Spousal Benefit than me—rewarding them for staying home out of the workforce entirely?

Please repeal this GPO rule to provide fair treatment for ALL employees, including Public School Teachers. Inflation and costs of living continue to increase. The GPO also reduces the benefit I would receive from my husband's Social Security in the event of his death.

I ask for fair treatment.

Respectfully submitted,

Mary Gittins.

LETTER SUBMITTED BY CONSTANCE GLASE

June 4, 2024

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom it May Concern:

I am a retired Toledo Public School teacher. I have **worked** my entire adult life.

Yes, I have worked two jobs for most of my adult life. I have been a teacher for 26 years and worked a subsequent job for 29 years. All total, I have **worked** and **paid** into Social Security for 47 years. I have supported my family, put myself and my son through college, and have contributed to society and many worthy causes.

However, due to the Windfall Elimination Provision, I am being cheated out of all of the money I have paid into Social Security. Because I lived and worked in Ohio, I am essentially being punished for receiving a pension.

It is time to stop this ridiculous practice and allow me and those that receive a pension to collect what is rightfully ours, namely our full Social Security Benefit.

Please, all lawmakers, consider the unfairness and repeal WEP and GPO for the benefit of those public employees who have earned the right to collect their benefits. Please support the Social Security Fairness Act of 2023.

Constance Glase.

LETTER SUBMITTED BY MELISSA GLASS

June 18, 2024

Re: Keeping The Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sir or Madam:

I implore you to repeal the Government Pension Offset and the Windfall Elimination.

I have been a special needs educational assistant for about 28 years working with our country's most vulnerable children. When I started as an educational assistant, I was married with two young children. At the time, I was a certified teacher, but there were many teachers at that time, and I was not able to secure a full-time teaching position near where I lived. As a family, we decided I would continue to work as an educational assistant as it aligned with my children's schedules. My salary was small, and I depended on my husband financially.

Sadly, my husband passed away in 2012 at the age of 49. It has been a financial struggle ever since but with the help of part-time jobs I was able to keep our heads above water. Like many of us I was never made aware of the GPO. An 80-year-old colleague in the same situation who is still working with special needs students full time explained the GPO to me. She cannot afford to retire due to GPO.

After 28 years as an educational assistant my salary is $36,897. I am not at retirement age yet but as you can see 80% of approximately $40,000 is not a livable wage and quite frankly will plunge me into poverty because of my chosen career.

I beg you to help the lower income public employees who have worked to make a difference in children's lives by repealing the GPO. We are not asking for the repeal of the GPO to provide SS support from funds that were not paid into but as in my case what my husband paid into throughout his work history.

Thank you in advance for your help in so many people's financial futures.

Sincerely,

Melissa Glass.

LETTER SUBMITTED BY LEONARD GLICK

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I worked in the automotive industry for over 25 years. When I was 52-years-old, I decided to leave the private sector and become an automotive technology instructor in community college. I worked there for the next 17 years. I originally went to school with the intent of becoming an automotive instructor, but my plans changed. I went into the automotive industry instead and gained knowledge that I had never learned in school. When I went into teaching 25 years later, I knew I had a lot more to offer students than I would have had right out college.

I greatly enjoyed my time teaching and sharing my industry experience with my students. When I left the automotive industry and started my teaching career, I did not realize how that move was going to affect the Social Security benefits for me and my wife. WEP has reduced our monthly income because I've spent the last 17 years working as a public servant and sharing my experience with students that were planning on entering an industry that had been very good for me.

Had I known that before I left the automotive industry, it may have affected my decision. I'm still concerned how GPO may affect my wife's income if I pass before she does. WEP and GPO can keep people that are in my situation from ever moving from the world of work with the intent of sharing their knowledge and experience as a teacher.

WEP and GPO must be eliminated so people don't have to consider how a move to public service will have a negative affect on their retirement.

Sincerely,

Leonard Glick.

LETTER SUBMITTED FOR CAROLYN GLOVER

June 6, 2024

To Whom It May Concern:

I am writing this letter on behalf of my mother, Carolyn Glover, who is affected by WEP. I too, in 13 years, will be affected as well due to working in the school system.

My mother retired, at the age of 70, after serving in a paraprofessional role for 28 years with the school system. This position carries one of the lowest salaries a school district offers.

Before retiring, my mother received $1,100.00 from Social Security per month. After retiring and the WEP kicked in, she is now receiving $671.70. They took ⅔ of her pension amount and subtracted it from her Social Security payment.

It is awful that school system employees are punished for working in a public service field that has their own pension. I have enough credits from employers that do pay into Social Security. However, I will be affected as well, which makes no sense.

We are ecstatic that this issue has come to the forefront with our government!

Carolyn Glover.

LETTER SUBMITTED BY MATTHEW GNATEK

June 12, 2024

The Honorable Sherrod Brown, Chairman,
U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senator:

On behalf of the Detroit Police and Fire Retirement System, representing 12,000 active and retired law enforcement officers and firefighters and their beneficiaries, I am writing to advise you of our strong support for H.R. 82/S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

The more troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment.

By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits.

It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police and Fire Retirement System stands ready to support with any efforts necessary to pass this important legislation. If you have any questions or if we can be of further assistance, please feel free to contact me.

Matthew Gnatek.

LETTER SUBMITTED BY CAROL GODFREY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

I am writing as a 68-year-old female senior citizen who has been severely impacted by the unfair practices of WEP/GPO.

As you read my submission, imagine that I am your grandmother or mother who has had money unfairly taken away from her that she rightfully and legally earned. I am a retired First Grade/Special Education teacher who deducted my own money from my paycheck each week to fund my current monthly pension ($1,250.00)

I also earned enough from other jobs to fulfill the (40) credits to receive Social Security. Due to many family health issues it took me over 40 years to do so. It was determined that I would receive $140.00 per month from Social Security.

Because of WEP/GPO that amount was reduced to $71.00 per month because of the small pension I receive. I did not expect to receive a large Social Security check, but I was hoping it would cover my Medicare. It does not.

For the past 4 years I have had to pay $1,000.00 per year out-of-pocket to fund my Medicare. My husband receives $1,025.00 Social Security per month. When he passes away, it is doubtful that I will be entitled to his monthly check. Right now we are barely getting by.

I work part-time while caring for a sick husband. We barely have enough money to buy food, medicine and pay household expenses. We don't go out to eat. We don't travel. We don't go to movies.

While we are grateful for what we do have, but we are also extremely afraid of what is to come of us? Not a day goes by that we are not worried about money. I am only one of roughly 2 million people in the United States of America who are and have been mistreated by WEP/GPO.

Not giving United States citizens back their own money seems unfair, unconstitutional, and unacceptable. Thank you for your consideration.

Remember, your own loved one has been, is, or will be affected by this travesty of justice.

Sincerely,

Carol M. Godfrey.

LETTER SUBMITTED BY LEE ANNE GOERG

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I became a widow in 2019, unexpectedly through a car accident in which my husband was killed. I am now a solo mom and we depended on not only him as a husband and father, but also his income and presence to help both financially, physically, and emotionally.

I have worked two jobs since my first year teaching. I have worked simultaneously two jobs for over 26 years. One of those jobs, I pay into Social Security. It is difficult to raise and put a child through college now on only my income. I don't see retirement anytime soon because of the WEP and GPO.

It isn't fair to punish people through no fault of their own because of tragic, unforeseen events, that changed their lives in every way. The WEP just feels like one more thing being taken away from me and a secure financial future.

Please consider doing away these unfair provisions. It would help so many like myself.

Thank you for your time.

Sincerely,

Lee Anne Goerg,
Connecticut Public School Educator.

LETTER SUBMITTED BY MICHAEL GOITIANDIA

June 6, 2024

U.S. Senate
Committee on Finance,

I am urging the committee to repeal WEP and GPO respectfully.

Please see the following reasons:

Disproportionate Impact: WEP tends to affect lower- and middle-income workers the most. For those who have worked multiple jobs throughout their careers, particularly those in public service or education, WEP can substantially diminish their expected retirement income.

Inequitable Treatment: WEP treats individuals differently based on their work history, rather than their actual financial need. This can create disparities in retirement benefits among similarly situated retirees.

Impact on Retirement Planning: WEP can disrupt retirement planning for affected individuals and families. Many rely on Social Security benefits as a key component of their retirement income, and unexpected reductions can force them to adjust their plans, potentially leading to financial hardship in retirement.

Repealing WEP would address these concerns and provide more equitable treatment for retirees who have paid into Social Security while also earning a pension from non-covered employment. It would simplify the Social Security system and provide greater financial security for those affected.

Best Regards,

Michael Goitiandia,
Lieutenant of Police, Retired,
Newark Superior Officers' Association.

LETTER SUBMITTED BY MOLLY GOLDREICH

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I have been a public school teacher for 14 years and have also worked various "side jobs" in order to make ends meet. My side jobs have always required me to pay into Social Security. I have reached my 40 quarters but will barely see the money owed to me when my turn comes to collect.

We don't have a choice as educators to not pay in to Social Security for our side jobs but also won't be able to collect the money we have put in. If we were able to get the money back as a tax deduction at the end of the year, I would completely be on board with not collecting when our time comes but we are literally paying in and not able to collect it all back.

I understand that teachers who have not paid in should not collect, absolutely, they haven't earned it. But, I have earned it. I pay towards an IRA for retirement and save on top of that. Paying into Social Security and not being able to collect what I am owed is another tax on teachers that sets us further and further back from the private sector.

This profession is a labor of love and we sacrifice everyday for our students. Please consider that when you are making your decision. We are not asking for money that we haven't contributed to. We are only asking for what we have paid into and deserve.

Thank you.

Molly Goldreich,
Connecticut Public School Educator.

LETTER SUBMITTED BY DEBORAH GOLDSMITH

June 3, 2024

Senator Sherrod Brown,
503 Hart Senate Office Building,
Washington, DC 20510.

Re: Social Security Fairness Act of 2023

Dear Senator Brown:

I am a retired community college teacher writing to thank you and Senator Susan Collins for introducing the Social Security Fairness Act of 2023.

My Social Security retirement income was cut in half because of the WEP–GPO provisions. This money was originally collected in Social Security taxes on income I earned working outside the teaching field. But because I also paid into CalSTRS, the California State Teachers Retirement System, I received only a fraction of this money I originally earned.

Teachers do not deserve to have their Social Security payments docked simply because they also have income as a teacher.

I urge you and other members of Congress to pass the Social Security Fairness Act of 2023 to right this wrong for other teachers who have yet to retire.

Sincerely,

Deborah Goldsmith,
Instructor emeritus,
City College of San Francisco.

LETTER SUBMITTED BY MARK GOOD

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sir or Madam:

I started my career in municipal government 2 years after the Windfall Elimination Provision was instituted. At the time, municipal workers like myself felt the Provision was unfair. For 30 years, public employees across American have sought to throw out this unfair provision. ,

Elimination of this provision is a must.

Prior to my 33 years of public employment, I paid into the Social Security for employment in the private sector. I earned the required number of quarters to receive a small benefit of about $1,000 from the Social Security Administration. Due to WEP, the benefit is reduced by half. As much as Social Security does not make up a major portion of my retirement benefit, I am still frustrated that the benefit is cut in half, even though my contribution to the SSA was the same as all other contributors. Why eliminate my benefits?

As inflation eats away at my retirement benefits over the next few years, that $500 reduction in Social Security would be helpful after 10, 20 or even 30 years into retirement.

Please recognize that the Legislature got it wrong when the WEP was instituted and move to eliminate the provision immediately.

Sincerely,

Mark Good.

LETTER SUBMITTED BY WILLIAM GORDON, PH.D.

Re: Social Security Fairness Act of 2023—Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

To Whom it May Concern:

How WEP has affected me: I am 77, and have worked continuously since 1965. Much of that time I was working for companies that paid into the Social Security system, but I also worked as a self-employed consultant, as an employee of the University of Cincinnati, and as a teacher for the Cincinnati City School District (CCSD) for 12 years. Both the University of Cincinnati and CCSD use alternatives to the Social Security system to provide retirement benefits to their employees.

As a CCSD teacher for 12 years I retired with a pension of approximately $2,000 per month, 26.4% of final salary average. I receive no pension for my work as an employee of the University of Cincinnati.

Over my work years I had only 23 years of substantial earnings as calculated by the Social Security system. As a result, my monthly Social Security payment was reduced DUE TO WEP by 17.5%. Currently this amounts to a cut in my monthly payment of about $416, before withholding for taxes.

In other words, because of my working as a teacher for 12 years and receiving a small pension for that service, my Social Security benefits are reduced by WEP by about $5,000 per year.

William Gordon, Ph.D.

LETTER SUBMITTED BY TAMMY GOWASH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am a retired teacher receiving a reduced teacher's pension because I didn't work the prescribed 37.5 years to receive the full pension. Instead, I started a second career a few years ago, during the pandemic.

Because I have a teacher's pension in the State of Connecticut, when I apply for my Social Security benefits, I will lose about $600 per month. Why? Because I chose to teach for the majority of my life.

Of course, I made that choice not knowing the WEP and GPO will cause me to lose SS benefits I earned working many extra jobs to supplement my teaching salary, and now working a second career.

Additionally, my husband's cancer has returned so we fear that his life may be severely shortened. We are doing OK now on what we earn together but, should he predecease me, I will get **no** survivor benefit from SS he has earned.

Also, when I am retirement age, I will not be able to retire, because I will not be able to pay all of my bills without my earned benefits. Unless S. 597 is passed, all the Social Security contributions I and my husband paid into the SS system, will be denied. Those benefits are the same benefits most people in a similar situation receive.

I urge you to support and pass S. 597 and repeal these harmful penalties now.

Thank you for your time,

Tammy Gowash,
Retired Teacher.

STATEMENT SUBMITTED BY JANET GRAF

June 7, 2024

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

Thank you for providing the opportunity to share my concerns about the effect the WEP will have on my Social Security benefits. For roughly 30 years I worked part-

time and full-time positions in the private sector and paid into Social Security. After having children I was hired for a part-time municipal position in our hometown which enabled me to work in the community that we loved as well as be close by for my children. As they grew older, I applied for a full-time position at our City Hall. When I started to pay into the Retirement Pension Plan, I was not told about the effect the pension plan would have on my Social Security benefit. If I had known that, I might have considered looking for a higher-paying position in the private sector. It would have been helpful to weigh everything out with full knowledge.

Bear with me: I am looking at my six-page Social Security Benefit Estimate Statement from 1999. It is not until page 5 that the reader is directed to "ask for free fact sheets—A pension From Work Not Covered by Social Security and Government Pension Offset." I admit it was not until years later as I was approaching retirement that I tried to use the WEP chart available online to estimate my SS benefits. It was a challenge. In the last year I called the Social Security office and tried to ask questions to the customer representative that answered. She seemed hesitant to answer my questions which was unnerving. One of the last things she said to me was I wouldn't know the amount I would receive until I actually submitted my retirement application.

What is disheartening to me is that I was a low level clerk in a job I loved helping my community residents. I took classes to further myself in my position and did get promoted with more responsibility. I feel I am being penalized—I was not a high earner that would have a healthy monthly pension to add to money we saved. What to some may seem like a small reduction in my monthly Social Security benefit (roughly $580 a month) will have an impact on our lives going forward.

With inflation, housing costs, taxes and health care skyrocketing, I am a little scared about our future. I have now taken on a part-time position to help with expenses. I lay awake thinking of any illnesses or accidents that could derail our "Golden Years."

Thank you for reading this statement.

I hope H.R. 82 and S. 597 are a sincere effort to make a difference in millions of retirees' lives.

STATEMENT SUBMITTED BY SHEENA GRAHAM

Thank you for the opportunity to share my comments in support of the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

My name is Sheena Graham. On January 28, 2022, I retired from teaching and immediately received a life sentence without a hearing or a trial. As of this moment I am slated to be imprisoned by WEP for the rest of my life. This is my sentence for choosing to be a public school educator in Connecticut.

For choosing to make a positive difference in the lives of students for 38.8 years. This is my sentence for choosing to stay in an underfunded district which meant working two to four jobs my entire teaching career.

I have paid into the Social Security system from the age of 16 and I am still paying into it now in my 60s. Regardless of that fact, each month my benefit is reduced from $897 to $389! The reduction caused by WEP decides which of my most basic needs I can meet monthly. WEP decides which utilities I can pay. WEP decides whether I can visit my children who live out of state.

It's only been a year since I turned 62 and my penalty has already topped $6,000. I chose to be a public servant, I didn't choose WEP. WEP chooses for me a life sentence of employment and sacrifice.

You have the power to impact my life positively and the lives of many others. Please do so. These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

Sheena Graham,
Public School Educator—38.8 years,
2019 CT Teacher of the Year.

STATEMENT SUBMITTED BY KATHLEEN GRAY,
TEACHER, LAKEWOOD CITY SCHOOLS

June 7, 2024

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I am a public-school teacher in Cuyahoga County. This year is my 28th year of teaching middle school math. I will be retiring in the next year or 2, and, I can be proud to say that I feel like I have made a difference in the lives of my students in my years of teaching.

Before I was a teacher, I was an engineer for a number of years and then worked in business until I decided my true calling was to teach. I worked for nearly 20 years in the private sector.

Imagine my surprise when I was told in my second or third year of teaching that I would never receive most of the money that I had paid into Social Security because that was considered "double dipping."

Of course, that made no sense to me because never did my careers overlap and I was paying into two separate pension plans in two separate times of my life. I remember arguing with the person who told me this because the whole concept seemed nonsensical and, frankly, like stealing.

At that point, it was too late to back-track to the private sector, and besides, I loved teaching.

Fast-forward to today, and I'm looking at retiring in the next year or two with 29 to 30 years of a pension instead of nearly 50 years of working in the private sector. I will receive a minimal amount of Social Security despite paying into that system for years.

I also want to mention that I find it a sad coincidence that 9 out of 10 teachers are women and the United States Legislative Branch is over 70% men. Lest you think my husband's pension is going to "save" my family, I am a widow and I receive none of his Social Security because I "make too much money" as a public-school teacher.

It is only fair to repeal the WEP and GPO.

LETTER SUBMITTED BY DONALD A. GREEN

June 3, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

My name is Donald Green, and I'm a 69-year-old retiree, on a fixed income, who has been adversely affected by the WEP. I'm also a lymphoma patient. I worked for many years in 4 consecutive states, primarily as a substitute teacher and working actor, but also in many other jobs outside of Education, virtually all of which paid into SS. I had a total of 32 years in Education, and retired from the Los Angeles Unified School District in 2019, after 23 years of service, with full retirement benefits and an exemplary service record.

However, I and others in my class of employee with LAUSD believe that we were never properly warned by LAUSD about the WEP; I don't recall hearing anything about it until I began the arduous paper chase of retirement in early 2019.

My "full retirement age+" was 66 years, 2 months. However, I took retirement at age 64.5. That, along with the WEP, means that after deducting for Medicare, my monthly SS take-home is right around **half** of what it would have been at FRA, without the WEP. That's **half,** despite all those other jobs worked outside of education, for years and years. A lifetime, actually.

As a result, I live on a **very** tight budget. I was unable to replace my old car when it was stolen in February 2023, because there is **no** room in my budget for a car payment.

I hope you will address how this law adversely affects me, public servants in Ohio, and many others in similar situations. Thank you for your attention, and while I

realize total repeal is unlikely, perhaps there can be some kind of meaningful reform.

Sincerely,

Donald A. Green.

LETTER SUBMITTED BY KRISTA GREEN

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear members of Congress:

I am writing in support of the Social Security Fairness Act of 2023.

I am a former attorney who became an elementary school teacher. I began working at the age of 16 at my local grocery store. From the age of 16 until the age of approximately 35, I paid into Social Security on either a part time or full time basis. I worked in just about every job from grocery store clerk, to retail store chain, to administrative work, to finally becoming an attorney.

In my 30s, I frequently volunteered at my own children's school and while doing so, felt called to change careers and become a teacher. My husband and I divorced during my first year of teaching, and because I don't have enough full time quarters paying into Social Security, my single income will be severely affected by the WEP when and if I'm ever able to retire.

I took a big hit in income to become a teacher versus an attorney, but I find my job teaching elementary school students how to read and write extremely rewarding. I truly feel that teaching is my calling, and have received nothing but praise and the highest reviews from parents and my administration.

Sadly, at my school in Fulton County, Georgia, which serves a largely ESOL and minority population, more and more good teachers are leaving to work for counties that pay into Social Security because they do not want to feel the penalizing effects of the WEP once they retire. We just lost two of our best 5th grade teachers and one of our best special education teachers to another county that pays into Social Security this past year due to the WEP.

Truthfully, I have considered changing schools for this very reason myself.

I hope you will find it in your hearts to repeal the WEP, so that qualified and hard-working teachers like myself can continue to work in counties that don't pay into Social Security, and continue to educate and serve a largely underserved population.

Thank you for your support!

Sincerely,

Krista Green,
3rd Grade Teacher.

STATEMENT SUBMITTED BY LEE GREENAWALT

June 17, 2024

GPO PENSION PERSECUTION

I am penalized because I chose public service over private profits.

I drove 100 miles on holidays to work in a California state park and earn Social Security benefits. We packed up gifts in Merced and Christmas morning would be celebrated somewhere on the central coast, not with our local church.

Sometimes our children's activities dictated that I went alone to the coast but I sacrificed being with my family to provide for my retirement. I realized that as a public-school teacher I was not eligible for Social Security and Medicare. I needed to protect my family from senior related poverty.

Had I taught in a private academy and worked at a private resort on holidays, all my earnings would be credited. Imagine my surprise when upon retirement, I learned that because I chose to work with the general public, my Social Security is reduced.

Lee Greenawalt.

LETTER SUBMITTED BY DOUGLAS GREGG

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I had no choice when Social Security taxes were taken from my paychecks for over 30 years.

I had no choice when I paid self-employment tax for my Alaska businesses for 20 years.

I served Ketchikan, AK for 20 years as a special education teacher, principal, coach, referee, and activity advisor. My reward for this service was a $1,000/month reduction in my Social Security benefit and reduction for my wife when I pass, stolen by **your** institution—the Congress!

How can you collect your paycheck and call yourselves representatives of this institution without standing up for your constituents?

WEP and GPO unfairly reduce or deny the Social Security benefits of hardworking Americans who have also earned a pension from an uncovered position after paying FICA taxes and in my case, SE tax, as all workers.

This is un-American and represents discrimination.

Please restore my and ALL citizens rightful Social Security benefits we paid for.

Douglas Gregg.

STATEMENT SUBMITTED BY RUTH GRIFFITH

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

My mother, Ina Marie Griffith, taught school for 30 years, mostly 5th and 6th grade in urban Akron, OH.

After my father's death, my mother was denied Social Security, even though she was married for 52 years to my father, who paid into Social Security all his working life. She lived frugally on her teacher's pension until her death in 2018.

Please remove these two unfair laws.

LETTER SUBMITTED BY THOMAS C. GRISWOLD

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO provisions unfairly penalizes some public servants who have dedicated their careers to serving their communities and their country. These 2 provisions have eliminated the retirement benefits that I have earned through years of hard work and dedication, or are entitled to as a spousal benefit. It is unjust that I face reductions in my entitled benefits simply because I receive a Civil Servant Retirement System (CSRS) pension.

I had 36 quarters of work paying into Social Security before I became Tax Auditor with the Internal Revenue Service. My first job was at the Oregon Medical School (now Oregon Health Sciences University) as a lab assistant in the Physiology Department at the age of 16. My senior year in high school I worked at Yaws Top Notch Restaurant as a dishwasher/short order cook, and worked at Oregon Portland Cement during the summers of my college years. After college I worked various jobs

before I started working for the Internal Revenue Service in 1979 and from which I retired after more than 30 years.

After retiring from the Internal Revenue Service I would have worked 4 additional quarters to gain a Social Security benefit, but WEP would have reduced my Social Security benefit in half from $763 to $382 per month. Furthermore, my federal career with the Internal Revenue Service has caused GPO to zero out the $1,778 monthly spousal Social Security benefit I would otherwise be entitled to. Today, I receive $0 per month from Social Security. How is that fair?

Next, the financial impact of the WEP and GPO provisions is significant to my wife and myself. It made it difficult for us to plan for a secure retirement and for us to make ends meet. These provisions disproportionately affect us and other lower to middle income retirees that rely on their earned benefits for essential expenses. It is crucial to recognize that we have paid into both Social Security and public service pensions, and we should not be penalized for receiving the benefits that we have earned and are entitled to.

Lastly, the WEP and GPO provisions have created confusion and frustration for us because they are complex and we have misunderstood them. This lack of clarity has further compounded the challenges we face as we navigate the complexities of retirement.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO provisions would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO provisions, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Thomas C. Griswold.

LETTER SUBMITTED BY JACQUELINE R. GROCCIA

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

To Whom It May Concern:

I am writing to you to express concern I have over the impact the WEG/GPO has had on my Social Security earnings.

I have worked since I was 16-years-old. My first job was at Stop & Shop, and I continued to work there for 43 years part-time. While continuing to work at Stop & Shop, I worked at numerous other jobs. In all of these jobs, I paid into Social Security.

Later in life, after marrying and having kids, I worked in various municipalities including a school and fire department. Although I paid into other private retirement accounts, I continued to work at Stop & Shop and pay into Social Security.

Now that I am retired and collecting Social Security, I feel that I am entitled to what I paid into the program after more than 40 years of working. $518 is being deducted monthly from my Social Security pay for the mere fact that I also have another pension. This is unfair. I put in my time, paid into the program, only to have money unfairly taken away from me.

For a typical family, $518 a month is a lot of money to lose never mind for a family that is living off a fixed income. I felt it necessary to share my story and provide you with information on how this is affecting my life after I spent more than half of it working.

Thank you for your consideration,

Jacqueline R. Groccia.

LETTER SUBMITTED BY DEBRA M. GURSHA

June 3, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators Brown and Collins:

I am a former Commonwealth of Massachusetts employee who is affected by the WEP/Social Security penalty.

I was a career State employee up until 2018 when myself, and 200 of my co-workers, were laid off from University of Massachusetts/Boston in a massive layoff. We were simply kicked to the curb, left fending for ourselves.

Prior to this incident, I began work in 1996 with the State and was required to participate in the mandatory pension, retirement system as part of a payroll deduction.

PERSONAL IMPACT

I was not able to earn my full pension due to the layoff at the University of Massachusetts/Boston. I could not find another State job that was open at the time of the layoff in my profession. I found it necessary to secure a job in private industry in order to pay bills at home, including paying college tuition for one of my daughters.

Since I was laid off at the age of 56, I did not participate in the "golden pension" years that State employees experience when they build up their pension from years 55 to 65.

I also had three daughters under the age of 26 at the time so it was necessary for me to collect on the pension at my time of layoff (February 2018), in order to cover my daughters with health insurance as a state retiree.

I was not able to allow my pension to "grow" by not collecting on it for several more years due to health insurance coverage issues.

WEP INFORMATION

I began work with the State back in 1996. Before that time, I had been employed in private industry and paid into Social Security. I did not know about the WEP penalty until one of my co-workers informed me about the penalty in the 2012 time frame.

Since I am married, if my husband passes away before me and I begin to collect on his Social Security, my monthly payment from his Social Security will be reduced by the WEP penalty.

CONCLUSIONS

In conclusion, the State pension was the only retirement plan that was offered to me as a Massachusetts State employee back in 1996. I was never informed through any formality that I was subject to a WEP penalty during the course of my employment at the Commonwealth of Massachusetts. I was part of a massive layoff at the University of Massachusetts/Boston in 2018 without any "early out" package. My pension failed to grow after the February 2018 time frame.

Please support WEP reform.

Thank you for your help and attention.

Sincerely,

Debra M. Gursha.

LETTER SUBMITTED BY SANDRA GUZE

June 18, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Senate Subcommittee:

I am pleased to know that with the current 59 bipartisan co-sponsors of S. 597—Social Security Fairness Act, nearly two thirds of U.S. Senators currently recognize the unfairness of GPO and WEP legislation. Additionally, it was reassuring to watch a recording of the June 7, 2024 Senate hearing: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, wherein the inherent unfair and inequitable impact of these laws on millions of public servants was very clearly elucidated.

I want to reiterate what was noted by the final hearing panelist—that in particular, this 40-year-old legislation has particularly harmed women—many of whom like me, fully contributed to Social Security while working a variety of non-teaching, low-earning part-time jobs *before* and *while* raising our young children. Once the kids went off to school, we were then able to begin our full-time public school teaching careers.

For myself, and many women, this late teaching career start resulted in shortened teaching careers and therefore, in retirements with only partial teaching pensions. **Ironically, the WEP formula most egregiously impacts those of us who earn the lowest teaching pensions—and consequentially reduces our earned/paid for Social Security benefits up to 60%.** How could I, or any passionate young person currently considering a career in teaching possibly ever imagine that after decades of sacrifice and self-less giving to our communities result in such unjust penalties and darkened futures? **Unaware,** we gave our best; we did our jobs with compassion and pride.

At 68-years-old, I have frugally delayed the collection of my earned Social Security benefits. Currently, the WEP formula would reduce my earned/paid for monthly Social Security benefit from a potential $1,230 to only $529. I am incredulous that any U.S. citizen or any U.S. political leader could feel justified in this benefit reduction of $701 simply (and ironically) due to the fact that I am amongst a minority of contributors who have also served in vital public service roles.

Something is very wrong with this formula and **everything** is very wrong with the rationale that this formula is necessary to maintain the solvency of the current entire Social Security system—especially in the inequitable form it currently exists.

After decades as a hard working single mom, 25 years as a public school teacher, countless summers working non-teaching jobs (just to make ends meet), and an additional 6-year-long post-teaching career working in the nonprofit sector, I am now retired and barely surviving on my partial teaching pension. Considering the paucity of my current potential Social Security benefit and in hopes of collecting a few extra dollars at age 70—I have frugally put off collecting my benefits.

Consequently, I struggle to maintain my home, to pay my local property taxes, and am actually unable to afford the exorbitant cost of "downsizing" in the current inflated housing market. I fear that without the *full* Social Security benefits that I have earned/paid for from non-teaching jobs that I worked *before, during,* and *after* my public school teaching career—I will likely lose the home I have worked so hard to retain all these years.

I am asking you, the members of this Senate Subcommittee to please advance S 597. **Please end** this unjust legislation now, *then* work toward a solution on the separate but imperative issue of Social Security's solvency. Forty years is far too long for those of us on the lesser end of the economic spectrum to carry the economic burden of those with greater means. I cannot wait another 40 years.

The time is **now** to repeal the horrific penalties that have burdened so many mothers, and so many essential public employees.

Most sincerely and most urgently,

Sandra Guze,
Retired CT public school teacher.

LETTER SUBMITTED BY MYRTLE ANN HALE

June 5, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

REPEL THE WEP

To Whom It May Concern:

I am a person who is affected by the WEP.

I am writing this statement on behalf of myself and many friends and colleagues who are affected by the WEP.

I would be getting almost $700 more a month from Social Security if I was able to draw my late husband's Social Security. The only reason I am denied his benefits is the fact that I am a retired teacher from Kentucky and receive a pension from the Teachers' Retirement System.

I am approaching 70 years of age and still working to have enough money to make ends meet. My husband and I lived basically paycheck to paycheck. I lost him due to Alzheimer's.

Until he went to the nursing home due to his condition, his Social Security check was an integral part of our financial situation. It has been difficult to live without the additional finances that receiving his Social Security would provide.

I feel that the WEP is discriminating to those of us, who have given our lives to serve others. I have contacted my Senators and Representatives in the past about this concern. It is time something changes.

Sincerely,

Myrtle Ann Hale.

LETTER SUBMITTED BY JOHN R. HALFMOON

June 15, 2024

Re: Social Security Fairness Act, S. 597

Hi:

My name is John R. Halfmoon and I am a senior citizen.

As I near my 80th birthday, ones adequate financial resources are of a concern. Many of us will need a higher level of assistance to remain independent. This costs money.

We know seniors who have had to pay for this assistance causing the surviving spouse to have to go back to work in their mid-70s just to live. This is unfair when we all have planned for retirement.

In this case no one is getting rich, but many of us who have fairly earned retirement benefits are being treated unfairly. Please insure we are treated fairly as we age and try live independently with the resources we fairly earned.

Thank you,

John R. Halfmoon.

LETTER SUBMITTED BY ALICE S. HALL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown and Subcommittee:

I never chose a high money making career, I became a professional photographer. I was fortunate to have a staff position at NBC for over 12 years. Those were the highest paid years in my career. Being a freelance photographer can be unpredictable income wise, and I struggled to make the same kind of income I had made at NBC.

I decided to become a teacher of photography at age 50, to "give back" what was given to me in high school—a career direction! I taught for over 3 years at Burbank High School to find out I didn't like teaching high school age students. I went back to being a photographer and taught part time. I found a great balance of being a photographer/teacher.

I always contributed to Social Security and teaching was part time. At age 66, I took my Social Security, an amount I was comfortable with. Three years later, I decided to end my part time teaching. I had accumulated over 7 years of CalSTRS pension benefits. I was aware of the Windfall Elimination Provision and expected some reduction to my Social Security. It turned out to be a larger deduction than I expected, over $330 was removed from my monthly Social Security. I'm single and that amount is a big loss. Even when I taught full time, I still contributed to Social Security. That $330 was hard earned—and then taken away from me.

Please let me retire more comfortably, I have had to continue working part time to meet my expenses. The Windfall Elimination Provision and Government Pension Offset are doing great harm to real people, especially to those who have had to do more than one type of job for a living.

Teaching is losing professionals, and this provision will not encourage others to "give back" and become teachers at an older age.

Sincerely,

Alice S. Hall.

LETTER SUBMITTED BY SHELLEY STEVENSON HALL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Honorable Senators of the United States:

I have been negatively impacted by both the Windfall Elimination Provision and the Government Pension Offset because I worked for the State of Connecticut as a teacher and receive a State pension.

In 2015, I applied for Social Security. I had accrued enough quarters by working additional positions to receive benefits. The amount I would have received had I received full benefits was $1,013.00 per month. The letter I received from Social Security stated:

> We reduced the amount of your monthly benefits from us starting May 2015 . . . Because of this pension, we must use a special formula to figure your Social Security benefit.

The "special formula" used reduced the benefit to $605.90; $407.10 less a month than what any other person working the same 66 years would receive.

Over the past 8 years, I was further employed and received compensation that should have significantly increased my Social Security benefits. However, this was not the case. A recent calculation of the actual Social Security benefit I am entitled to was $1,341.66 a month. I received $805.50; over $500.00 less a month than someone not receiving a State pension receives. This means I have been receiving approximately 60% of the benefit to which I am entitled.

This calculates to over $27,000.00 less than what I should have received since 2015.

This is the effect of the **Windfall Elimination Provision** on me.

However, that is not all the money I have "lost." The **Government Pension Offset** has also impacted the money I am entitled to and do not receive. My husband, Thomas, passed away in 2022, and I applied for widow's benefits.

The first and second paragraph of the letter from **Social Security** stated:

> We have approved your application for widow's benefits. Your entitlement date is September 2022. . . . Your benefit is $2,050.50 as a widow.

Then the section, **Other Government Payments Affect Benefits** stated:

> We reduce the Social Security benefits we pay to you as a widow when you receive a . . . pension. . . . If the two-thirds amount is equal to or more than the Social Security monthly benefit, then we do not pay benefits. . . ."

So, as a result of the Government Pension Offset, I have not and will not receive the widow's benefit to which the first and second paragraphs stated I was entitled. This past year the total amount I lost was $24,606.00.

Now assuming I live just 10 years more (and I really hope it is longer) this means that, even with a small cost of living increase, I will lose at least $250,000.00 in widow's benefits. Coupled with the reduction in my Social Security benefits, the total money lost will be more than $288,000.00. And remember, I already have lost $27,000.00 because of the reduction in my Social Security, which brings the total which will be lost to over $315,000.00. It does not seem fair that I must live on so much less when letters from Social Security indicate I should be receiving this money but the **Windfall Elimination Provision and the Government Pension Offset** prevent me from having those monies.

Why should anyone be made to live on so much less money when it was earned exactly as it should have been: with hard work and according to the law? It really does seem quite unfair that my husband and I worked as hard as we did to receive so much less money than he was and I am entitled to.

The **Windfall Elimination Provision and the Government Pension Offset** should certainly be repealed.

Sincerely,

Shelley Stevenson Hall.

STATEMENT SUBMITTED BY DEANNA HANASHIRO

June 7, 2024

Thank you to Senator Brown for holding a field hearing of the Subcommittee on Social Security, Pensions, and Family Policy for S. 597 on Friday, June 7th.

Retirement was not on my mind when I signed my first public school teaching contract and earned five figures—$10,000 for the year in 1978. I was thrilled as my sister earned less than $6,000 annually when she started teaching 5 years earlier.

When my husband was promoted and we needed to move 10 years later, I gave up a $40,000 a year teaching contract to start at another school district. It was customary for school districts to only credit 5 years of teaching. My pay slid to around $32,000 and that would affect my future retirement monthly payments.

After teaching 14 years, I stayed home to raise our newborn daughter. I volunteered at all her public schools from K–12. Health issues prevented me from returning to teaching when our daughter entered college.

Ironically, the fact that my retirement was reduced because of my changing districts means less will be subtracted from my half of my husband's Social Security due to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). There are teachers at my church who will not receive any of their spouse's Social Security because they did not take time away from teaching as I did and they earned more.

I contributed to Social Security when I was in college but I do not have 40 quarters. I know a single teacher who has 40 quarters and was counting on the monthly $700 he earned by contributing to Social Security. Because of the WEP and GPO, this retired teacher is only receiving $200 plus a month from Social Security.

Another teacher who also has 40 quarters was informed by Social Security that she needed to let them know of increases to her state teacher retirement payments. Social Security would then reduce her monthly Social Security payments because of the WEP and GPO.

Please repeal the WEP and GPO which are creating hardships for teachers who never earned that much to begin with when they worked in the classroom.

LETTER SUBMITTED BY LYNNE HANLEY

June 16, 2024

U.S. Senate

Re: Social Security Windfall Elimination (WEP) and Government Pension Offset (GPO)

Dear Senate Committee on Finance:

I am writing to you regarding the Social Security Windfall Elimination (WEP).

I am a retired special needs teacher who taught in the city of Lowell for 37 years. Upon retirement I receive a monthly pension. I also have 40 quarters paid into Social Security from other jobs that I worked.

As a Massachusetts pension recipient, I fall under the Social Security Windfall Elimination (WEP), and only receive half of my earned Social Security benefit. This is very unfair, as I earned that money, and it is mine.

As a single, elderly woman, I planned on my full Social Security benefit to supplement my fixed income. Receiving only 50% of this monthly has affected my daily life, as my earning potential is limited, and the cost of living keeps increasing.

I am asking you to please vote in favor of eliminating the WEP, so that I and other Massachusetts retirees can receive what we have earned.

Thank you for your consideration of this matter.

Lynne Hanley.

LETTER SUBMITTED BY BETTY HANNON

June 7, 2024

Re: Effects of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

Chairman Wyden and Subcommittee Chairman Brown:

The WEP and GPO affect public servants and especially teachers who have dedicated our careers only to result in being penalized by the two provisions reducing our lifelong retirement benefit even after many have fulfilled the 40 quarters required for Social Security.

My 32 years civil service retirement and Social Security benefits are reduced hundreds of dollars from the result of these provisions. In addition my 22 years of military active/reserve retired reduced for not being disabled enough (30% disability).

I am a life member of NARFE and have been reading about the House and Ways Committee not voting year after year on the elimination of WEP and GPO.

Kindly, at my age, and others no longer around at least for spouses, encourage the Committee to at least vote on the H.R. 82/S. 597 and thank public servants for their sacrifice.

Thank you for your time and consideration.

Sincerely,

Betty Hannon.

STATEMENT SUBMITTED BY ROSALYN HARDGROVE,
PUBLIC SCHOOL TEACHER

June 7, 2024

Thank you for holding a hearing to examine the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

I offer this testimony on my personal behalf as one who has chosen to dedicate the latter part of her career to public education. I began my adult employment in the private sector at the age of 18 after graduating from high school. I was not able to afford college (with or without my parents' assistance, which they could not afford either), so I worked in 3 different jobs consecutively during the time period of August 1982 until February 1996.

I began college at the age of 24 by using student loans, which I managed my meager teacher's wage to pay back in full by the way after 7½ years of pursuing a college degree. In February of 1996, I had to terminate my private-sector employment to begin my student teaching and move into the position of a public school teacher.

When I began teaching in the fall of 1996, I transitioned from Social Security to Ohio's State Teachers Retirement System for my retirement funding. However, I contributed to Social Security for the better part of 14 years. Any Social Security benefit from my contributions over that time period have been restricted severely

or removed. While my jobs during that time did not pay a high wage, I still should receive a benefit to some degree to aid me in my retirement years.

STRS is requiring more years of service and increased contributions, making it difficult to maintain a decent wage as a current teacher (with a master's degree and additional education) and difficult to retire with a decent pension. While I do not expect to earn a fortune from Social Security, I do expect to see some return from my contributions over the years just as anyone else who worked in the private sector.

The American people have entrusted Congress to champion fairness and equality of opportunity. However, the WEP and the GPO clearly undermine this trust. Now is the time to take action to address these two unjust penalties.

Thank you for your time and consideration.

LETTER SUBMITTED BY BRIAN HARRIS

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown and Senator Collins:

Thank you for proposing to repeal the WEP and GPO. The WEP in particular has a significant impact on me, my wife, and on our adult disabled daughter.

I retired from the military 2 years ago after 26 years of service. I quickly found a job as a JROTC instructor at a Title 1 school, Creekside High School, which I love. Unfortunately, I discovered after being hired that Fulton County, in which Creekside belongs, is "not participating" in Social Security. This was not explained to me during the hiring process, and I do not believe most teachers initially understand what a huge impact this will have on their retirement.

The WEP doubly impacts my family. First, my wife, who sacrificed her own earnings as a military spouse to support my career, will qualify for half of my Social Security retirement benefit. Second, we have a daughter who has autism and is permanently disabled and receives SSI. She will also qualify for half of my Social Security later in life.

I plan to remain a public school JROTC instructor at Creekside for at least another 15 years. Eliminating the WEP would allow me to receive the Social Security benefit I had already earned from contributing during my time as a Soldier without reducing it due to not having 30 years of substantial earnings and would more than double the retirement benefit my family will receive.

Thank you for all your efforts,

Brian Harris,
Chief Warrant Officer 4 (retired).

LETTER SUBMITTED BY DOUG HARTNAGEL

June 17, 2024

U.S. Senate

Re: Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

My name is Douglas Hartnagel, I am a retired state employee, University of Massachusetts, Boston. I worked at UMass Boston for 17 years. Prior to working at UMass Boston and after working there, I worked in other states where I contributed to Social Security. At the time of retirement, I had contributed sufficient funds to qualify for all 40 quarters. However, because I worked at UMass Boston, I am only receiving about 50% of my full Social Security allotment. This amounts to a lost of income of over $100,000 and counting.

Let me present you with a scenario. If I had a twin and we worked the same jobs and the same number of years and contributed the same amount of money into Social Security, except during the 17 year period where I worked at UMass Boston, my twin did not work, sat at home watching soap operas. I am getting only 50% of my allotted Social Security income, while my twin is getting 100%. Please explain to me the justification for this.

I don't expect any kind of retroactive solution, given budget implications, However, I would hope that moving forward, we would see a corrected amount as part of our monthly checks.

Thank you for listening to me,

Doug Hartnagel.

LETTER SUBMITTED BY LARRY HAVARD

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello:

My name is Larry Havard. I am 66-years-old. I taught public school for 28 years and recently retired. I dutifully waited until my full retirement age (which will be this month) to claim my Social Security benefits that I had earned from work before entering the teaching profession.

I was told my benefit would be X amount per month. When the WEP provision was employed it fell to exactly 50% of the original amount. The Social Security Administration will take out the premium for Medicare from that and minus the voluntary taxes I proffered brings it to an income of 28% of the original quoted benefit.

I realize I'm not giving you the specific numbers, but believe me, the final total is not a lot.

However, I am thankful for any income in retirement, but it does seem like a precipitous drop from the original benefit amount. I have read other's stories dealing with the WEP and GPO and wonder why are public servants who have worked other jobs before or after their public service treated in such a fashion.

I have never spoken to anyone who seems to think these two provisions are fair. To the contrary, people are amazed when I tell them about the effects of the WEP and GPO on teacher's Social Security benefits.

I view these laws as unfair and I ask that the WEP and GPO be repealed post haste.

Thanks,

Larry Havard,
Public School Educator.

LETTER SUBMITTED BY NANCY HAVERSON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

My name is Nancy Haverson. I was a Speech and Language Pathologist in the Greenwich Public Schools in Greenwich, CT. I retired early after working there for

20 years. I was not able to retire at 35 years. A student on my caseload was scratching his teachers' and aides' corneas. I had previously had eye surgery, and my surgeon strongly stated in a letter to my department head that I should not work with this student to avoid injuring my eyes. I was told by the department head that I had to work with the student, which left me no choice but to leave the Greenwich Public Schools to secure my health.

Since I retired early, my pension is very small. Subsequently, I divorced my husband. I now work full time for an office doing speech therapy. I have not taken Social Security as of yet because, due to the Windfall Elimination Provision, I would collect very little money even though I have paid in all the quarters to Social Security to earn full benefits. Without the Windfall Elimination Provision being eliminated, I do not anticipate a time when I will be able to retire. I am struggling each month to pay my bills.

I implore you to eliminate the Windfall Elimination Provision, so that I may be given the money I have justly earned, which will help me to survive.

Thank you for the consideration.

Sincerely,

Nancy Haverson, MS, CCC–SLP,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY JAMES J. AND MARY I. HEARN

June 17, 2024

Re: WEP and GPO Hearing

Esteemed Senators:

Thank you for having a hearing on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) issues.

My wife and I are both retired Federal Employees and are affected by both of these programs. My wife is a CSRS retiree, and I am a FERS retiree.

Based on WEP, she is not eligible to inherit any of my Social Security without a reduction in her CSRS pension. In addition, as a FERS retiree, I have my COLA reduced by a percent without any good logic.

We greatly appreciate your good deliberation on these issues and hopefully rescission of each program.

Respectfully,
James J. Hearn, EdD,
U.S. Army Corps of Engineers (Retired).

Mary I. Hearn,
DoDEA Teacher (Retired).

LETTER SUBMITTED BY GEORGE A. AND BRENDA L. HEBERLING

June 20, 2024

Re: Windfall Elimination Provision and Government Pension Offset!

My wife of 42 years and I both joined the Air Force upon graduation from high school.

We both grew up in a rural area near Danielsville, PA. Our families were not well-off. Paying for college was a big reason for our joining the Air Force. We were also excited about the prospect of lifelong careers serving in such a great organization while serving our Nation.

However, after serving 8 years each, we opted to change careers. We loved living in central Delaware and became concerned about unwanted transfers away from our Delaware friends. My wife became a schoolteacher and I became a Delaware State Trooper.

Now retired, my wife and I recently learned that our future financial situation, when we elect to draw our Social Security benefits in a few years, it will not be all that we thought it would be. We learned that, thanks to WEP, my monthly So-

cial Security payments will be significantly reduced. This unfair situation will negatively impact our golden years!

I worked in the private sector for 3 years, in the U.S. Air Force for 8 years, and for the Delaware State Police for 28 years. My wife served in the Air Force for 10 years and as a teacher for 26 years. We are deserving of enjoying our retirement by receiving the benefits we earned. Again, please repeal the unfair WEP and GPO!

Sincerely,

George A. Heberling,
Delaware State Police (retired).

Brenda L. Heberling,
Milford School District (retired).

STATEMENT SUBMITTED BY KRISTEN HEBERT

June 7, 2024

We are asking people to join the teaching profession, but not allowing them to collect the Social Security they paid into.

Teaching is my 2nd career. I will never be able to get the full percent of my pension because that would have me teaching to 75 (not happening!)

I did work a full career before teaching and paid into weekly to Social Security, but I can't get that.

Other people have pensions, 401k, and other funds and they still get to collect their Social Security. So teachers and other public servants, who do **not** get paid as well as private workers are not allowed to collect the money they worked hard for. How is the fair or equitable?

Let us collect the money we paid in and earned!

LETTER SUBMITTED BY THERESA AND MICHAEL HEHN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

The story of how the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affects my family is multi-generational. I will start with the first generation affected by WEP/GPO.

For my in-laws, a civil service job was not recession proof. After working over 25 years as a janitor in the public schools, my father-in-law was let go for a private company. He was too young to start collecting his pension. Also due to the timing of his release from the job, he would never qualify for full pension benefits, but at least knew it would be something when he retired. He was short $1,000/month of his retirement goal at the time of release. He went to work paying into Social Security for 15 years. My mother-in-law took a part time job as well. He continued working after he started collecting his pension because private insurance was very expensive and as a Type 2 diabetic, it was even more costly. He turned 65 and could finally use medicare benefits. It was only then he learned he would not get full Social Security benefits due to his pension. Another set back for them, just when they thought they could enjoy retirement.

To make ends meet, they took a home equity line of credit. Then the housing crash of 2008 put them underwater. They sold their dream home and downsized. We thought they could finally relax, enjoy retirement, and maybe travel a little. After settling into the new house, my father-in-law was diagnosed with lung cancer and my mother-in-law needed back surgery. Mom is doing OK, but Dad passed away in 2020. Immediately the pension was cut by 50%. But WEP and now GPO went into effect. The "formula" calculated her increase in Social Security benefits to increase by 5%. This was a net loss of $950 per month. She could not cover her bills each month. My daughter was visiting one day and her grandmother started talking about how she budgets her meals to $3 per day. My daughter came home so upset. Mom wanted to stay in her home. We came to the conclusion she should reverse mortgage the house. Is this fair? Circumstances and WEP/GPO affected all the

plans this couple of 50 years had made. We have her settled now, but had WEP and GPO not taken the Social Security earnings away, the money they were counting on for retirement, things would have been so different for the last few years together.

I can finally bring it to the current generation. My husband and myself. I am currently a public school teacher. I started working various jobs at 15-years-old. I worked the equivalent of 50+ hours a week to put myself through college in a variety of part time jobs that could accommodate my school schedule. I also worked full time in day care and private school teaching until I started in the public school system. I paid 14 years of Social Security. My husband worked in the private industry for 18 years. When the company downsized and moved out of state, he started working for the city of Chicago in the Department of Streets and Sanitation. We are on different city pension systems. Both systems are severely underfunded and we do not know what the future brings regarding the solvency of our pensions. But we do know the Social Security benefits statement does **not** reflect what we will get paid due to the WEP reducing these benefits by over half. I guess we can be thankful we learned earlier than most thanks to my in-laws' experience.

When I talk to people at work about this issue, they have no idea of WEP or GPO. This was not something we were told when we were hired. This was not something we were told when we were in school, making the decision to dedicate a life to children and their learning. We can plan for retirement differently knowing this—but more importantly we can't plan for retirement because we must continue working to meet our retirement goals. Despite a combined 29 years of Social Security benefits, we know WEP has taken away our ability to count on the benefits sent to us in our yearly statement. We know it will be reduced, but most have no clue this will happen. Most like my in-laws, think they have their **earned** benefits coming at retirement. Some upon learning this had to change their retirement plans and put on hold their plans until a later date just to "get by."

My coworker, and dear friend, had dreams of retiring to Florida to spend time with her grandchildren. As a Teacher's assistant, her pension is **no** windfall. A job she chose to work hours that allowed her to pick up her children each day. Yet her years of private sector work before children and payments into Social Security are being stolen from her through WEP. Her husband had no clue his benefits could be affected by GPO until we were talking at dinner one night.

Other coworkers keep asking me for explanations and guidance due to my experience with the Eliminate National WEP/GPO movement. It is earned benefits literally being taken from us. We are not the solution to the Social Security solvency issue. Why should 3 million members be asked to give up benefits at the **local** level, while those at the federal level, like yourselves, are **not** asked to do the same. There is just so much **unfair** about WEP/GPO.

At the hearing held in Louisiana on November 20th, some questions were asked about the effect of WEP/GPO. When did we find out? Unfortunately/fortunately we learned very earlier than most thanks to my father-in-law's experience. He always blamed Dan Rostenkowski, a Congressman from Illinois that proposed and promoted WEP and GPO. Ironically this Congressman collected **three** pensions and **full** Social Security benefits.

Has our spending changed? Yes. We are planning ahead. We are taking a little more each month to help save for our future so we do not live like my in-laws were forced to live.

What is the impact? It will total about $1,600 per month difference for us combined. It is definitely not a "windfall" of money, but it would be a nice amount to have each month especially with what basic necessities cost these days. We are being robbed of just over $19,000 per year of earned retirement benefits.

Does this affect your retirement planning? Yes. We are retiring later and trying to be realistic about where and how we can live on a fixed income while still being able to enjoy being retired after working for 40+ years.

My brother-in-law, a civil servant, is affected by WEP, and my sister has paid into Social Security for over 30 years, and is trying to make sense of how/why her benefits might be affected by her husband's pension. Hopefully he lives a long, healthy life, and she will not find out.

My brother, a retired Chicago Police Department Sergeant, also has been forewarned. His wife was shocked to learn about WEP and GPO, as he worked before the police force, and has continued working after retirement. It is all so misleading.

How can the government punish their civil servants, educators, and first responders in this way? Why was it decided that someone works so hard at more than one job, they do not deserve their **earned** compensation? The problems with Social Security are not the fault of civil servants that earn a pension. It should not be on our backs that solutions are being found.

Respectfully Submitted,

Theresa Hehn,
Chicago Teachers Union/Chicago Public Schools Middle School Special Educator.

Michael Hehn,
City of Chicago, Department of Streets and Sanitation.

LETTER SUBMITTED BY MARK HEINISCH

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Prior to my becoming a Special Education teacher in Connecticut, I held a couple of jobs in New York City. I was an ad agency copywriter and an IBM-trained computer programmer. I paid into Social Security in these positions.

After 13 years working in the city, my then wife was offered a job teaching at Southern Connecticut State University where I took the courses necessary to become a special education teacher. I loved my work but I did feel the need to supplement my income during those 30 years in order to help support my family. I worked various jobs, again paying into Social Security (*e.g.,* house painting, taught college courses at Southern Connecticut State University and Quinnipiac University, etc.).

I feel we are asking for something that we deserve. I paid into Social Security for many years prior to starting my teaching career as well as while working at other part-time non-teaching jobs. In addition, I worked at various part-time jobs following retirement from teaching.

Please help right this wrong. I appreciate anything you can do to help us. This is important.

Thank you,

Mark Heinisch,
Retired Connecticut Public School Educator.

STATEMENT SUBMITTED BY BERTHA M. HELD, RETIRED PUBLIC SERVANT

THE EVIL TWINS—WEP AND GPO AND MY STORY

The WEP and GPO cut or eliminate Social Security benefits that retirees have paid for. The WEP cuts the earned benefits of public service workers based on their pensions. Retired educators suffer devastating financial loss when their spouse dies and they lose their survivor benefit because of the GPO, even though that benefit had been paid for by their spouse.

Personally, I worked 19+ years in the private sector paying my fair share of Social Security. I became eligible for Social Security benefits at age 66 and began drawing at that time while I was still working as a public servant. Since I was not yet retired from my government job, I was able to draw my full SS benefits. However, upon my retirement as a public servant (age 75.5) my earned Social Security benefits were reduced by more than 30% which equals to a reduction of $400+ a month of my earned benefits and when you are living on a fixed income, losing that much money a month is extremely significant. I knew about WEP and GPO at that time, and that is why I chose to continue working until age 75.5. That was the only way to beat it, "keep on working." Guess that's what the government wants, work until you die if you want to receive all of the SS benefits that you earned. This is truly sad.

We have already given the government the money, through our hard work, so it needs to be there when we retire. Therefore, worrying how to pay for this should not be the issue, we have already paid along with our employers. The issue is doing what is right. Actually, it's the lawful robbery of our earned SS benefits that has helped keep the SS fund solvent all these years (4+ decades).

The government needs to quit kicking the can down the road, and finally find a way to solve the SS shortfall in other ways besides continuing to steal our rightfully earned SS benefits. Wouldn't raising the FICA cap be a solution to the SS solvency situation? For 2024 the FICA cap is $168,600 and Elon Musk met this in about the first 4 minutes of 2024 and is finished with paying FICA taxes for the remainder of the year while the majority of workers continue to pay all year. Tim Cook of Apple met that requirement in about 2 hours. Comparatively speaking, these super wealthy people are not paying their fair share. Why is it so hard for politicians to acknowledge that the rich need to pay their fair share, but so easy to steal and continue to steal from the low to middle working class? It's the reverse "Robin Hood" effect.

We now have 320 cosponsors to H.R. 82, a super majority and very much bipartisan. We also now have 54 cosponsored Senators for S. 597, a companion bill of H.R. 82. Doesn't that mean anything? Kicking the can down the road all these many decades has not accomplished a thing. It's time to do the right thing. Listen to the people that these unjust laws have hurt and continue to hurt. Demonstrate our democracy by practicing governing by the people and for the people. Bring H.R. 82 for a vote and let's move to past this legislation in 2024.

We, already retired public servants, are not even asking for back pay, which we are certainly due, we are simply asking that you right a terrible wrong and begin giving us what is due us from this point on. This will certainly also help the public servants not yet retired and encourage more qualified people to work in the public sector as teachers, firefighters, policemen, nurses, and other public servants in the years to come. Having already waited 4 decades to right this wrong shows how determined we are and will never give up the fight. We will be victorious, it's just a matter of time.

Now is the time to take action to repeal these two unjust penalties. The nation has been seeing an exodus of teachers who are either leaving the profession or retiring earlier than planned. The repeal of these two offsets is an important step to help turn the tide in favor of teachers remaining in the classroom.

Thank you for your anticipated assistance in finally repealing these evil twins!

LETTER SUBMITTED BY BRENDA HELLEBERG

To Whom It May Concern:

I am a retired a public-school teacher and have a small pension after 20 years of teaching. I also worked for 20 plus years as a business owner and employee at many other jobs and paid into Social Security.

To reduce my Social Security because I worked as a teacher at a city school at much less then I could have earned in the private sector is nothing short of financial discrimination against public employees in Massachusetts and the other states affected by GPO/WEP.

I have been actively voicing my opinion that this legislation is harmful to individuals that want to actively work in the capacity of public school education and I know this is an issue that will continue to keep public work a choice that fewer and fewer American's can afford to make and thankfully the awareness of this harmful legislation may stop people from entering these fields and getting blindsided and financially harmed like those of my generation.

I hold out some hope that honest review and equity will bring about full repeal of both pieces of law.

Kindly,

Brenda Helleberg.

LETTER SUBMITTED BY JAMES L. HENRY

Re: Field Hearing on S. 597, June 7, 2024: Keep The Promise of Social Security for Ohio's First Responders and Public Servants

To the Honorable Senator Sherrod Brown, and the Senate Subcommittee on Social Security, Pensions, and Family Policy:

I am a public servant, having served for 30 years, 23 of which were as the (elected) Knox County (Ohio) Engineer. Upon retirement, and filing for Social Security, I learned that my benefits would be substantially reduced due to the Windfall Elimination Provision (WEP).

I have since been working in private service, contributing to Social Security, enough to receive credit for now 4 additional years of substantial income, putting me at 24 years total, and at soon to be 75 years of age, am tired of the effort to get full benefits restored.

With the other (approximately) 3,499,999 people affected by both WEP and Government Pension Offset (GPO), we plan to push this to a mark-up session, and then a floor vote, as I think we now have enough co-sponsors to get this passed, in both the House (322 co-sponsors), and Senate (57 co-sponsors) as of June 6, 2024. I understand we need 60 Senators to co-sponsor, to assure a floor vote but feel that this is inevitable. It may be the most co-sponsors of any Senate bill currently under consideration.

Respectfully,

James L. Henry.

LETTER SUBMITTED BY BONNIE HENSHAW

June 4th, 2024

Re: Keeping the Promise of Social Security in Ohio's First Responders and Public Servants

To Whom it May Concern:

My name is Bonnie Henshaw and I am a retired Jefferson County Public School ECE educator and lifelong resident of the State of Kentucky. I am writing to you today, pleading that you eliminate The Windfall elimination provision and the GPO on a national level. These provisions that are in place in my home state have crippled me financially. I came to my career in education later in life and as such, for my first 3 decades of labor, I paid solely into the Social Security program and not into a government pension. These provisions have robbed me of my higher Social Security monthly payments from these earlier working years, payments that I would be receiving had I not made a career change at 50 years of age to work in the trenches of an underfunded classroom every day, making a difference in the lives of children that the system has all but forgotten.

In addition, and prior to my retirement from teaching elementary students with learning disabilities, at the age of 70, my husband left me a widow. Inflation that has driven up the cost of insurance, medical care, rent, and food in the post pandemic years and has left be unable to meet my monthly expenses without the help of my only daughter. I am not able to live independently on my pension and my severely reduced Social Security monthly payment alone.

At the age of 77, and even with my daughter's financial assistance, I find it necessary to re-enter the work force in both the retail space and as a substitute teacher at the very school I retired from 7 years ago. If the windfall elimination provision and the GPO is ended, I would be able to receive my late husband's Social Security payments, greatly increasing my monthly income and giving me a little room to breathe and earn the peace of mind and financial stability that should be granted to a lifetime worker, both in the private sector and in the education field.

I strongly encourage you to banish these provisions that target the poorest among us; women, widows, honest working-class servants of the community, people who have devoted our lives to hard toil in challenging fields and who falsely believed they could retire at a reasonable age, in dignity and peace.

With great hope for change,

Bonnie Henshaw.

LETTER SUBMITTED BY CATHERINE HERNANDEZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

Growing up wasn't always easy. As a single teenage mother, I worked and paid into Social Security, until I was able to fulfill my dream of becoming a teacher. This journey took me several years before, at the age of 30, I could graduate college and become a teacher.

I wanted to become a teacher so that I could use my life experiences and gained knowledge for my job training to provide students with an exceptional education. I should not have to lose the benefits that I have earned along with others just because I wanted to join the teaching profession.

I was the first in my family to attend college. I encourage my family to attend college and become a teacher. This obstacle hinders that decision. At a time when there is a significant teacher shortage, please reverse the WEP and GPO, so that more people who are called to the teacher profession have one less hurdle to consider.

Thank you for your consideration,

Catherine Hernandez.

STATEMENT SUBMITTED BY PHYLLIS J. HIGHSMITH,
RETIRED TEXAS TEACHER

I am requesting that the Social Security Fairness Act of 2023 be passed which would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

These two provisions affect me now as it lowers the Social Security pension I receive from the quarters I worked for more than 10 years where I paid into Social Security. I only receive $141.00 per month from SS after Medicare payments are deducted. This amount is almost a slap in the face as it doesn't cover much at all.

Where I will much more be drastically affected is if my spouse should die before I do. He only has Social Security retirement income, and I would not be able to draw any of his Social Security benefits. I have provided that my husband would receive 75% of my Texas teacher's retirement if I should die first, so he would be well provided for. But, because of the WEP and GPO my income would drastically be reduced without his Social Security and with what I receive in retirement, it would be difficult to meet all the basic expenses I would have after his death.

I am pleading with you to repeal these two provisions, so we could live a little more comfortably now, and in the future if my spouse should pass before me. It is so sad that I spent my teaching career earning less than many degreed careers, giving my students all that I had to make sure they would succeed in life, and be penalized from what I had contributed to Social Security for more than 10 years prior to teaching. I deserve my full benefits from those quarters when I contributed, and deserve a portion of my husband's Social Security benefits in the future.

LETTER SUBMITTED BY BARBARA L. HIGHTOWER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Subcommittee on Social Security:

I am a California Retired Teacher that taught in public school for some 22 years. Before teaching, I worked as a Registered Respiratory Therapist in Critical Care Medicine for 20 years. I also taught Respiratory Therapy in a local community college program for another 7 years. During this time in medicine, I contributed to Social Security each and every pay check.

Due to the Federal WEP/GPO legislation, I have received only **half** of the Social Security benefits that I EARNED during my time working in the private sector. This legislation has cost me $84,000 since retiring and this amount continues to grow each month. I will never receive these benefits that I earned.

This situation exists for many other public servants also. **Now is the time** to repeal this archaic, punitive WEP/GPO Legislation.

Thank you for your consideration,

Barbara L. Hightower,
CA Retired Teacher.

LETTER SUBMITTED BY CHARLOTTE HINMAN

June 14, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security S. 597

I started my professional career working in the private sector for over 10 years and **earned** my 40 quarters in Social Security. In 1974 I started working as a State of Nevada employee. Little did I know at that time, the government was planning to reduce the Social Security of public employees. In fact, I didn't find out about the reduction until I completed my papers for retirement in 2005. My Social Security has been reduced by 60%. This is unfair—we should have been told so we could have put extra funds away for retirement or not taken the job with the State in the first place. I was penalized and never given the option.

My Social Security monthly payment is $286.00. This year I received $1.00 (yes $1.00) for my cost of living. I'm assuming the balance of my cost of living was used for an increase in Medicare as in past years.

Please repeal this unfair provision that reduces Social Security benefits. This bill should have been repealed a long time ago. I've been writing to my Senators and Congressmen since 2005 to no avail.

They've changed over the years, but I'm still here fighting.

Charlotte Hinman.

LETTER SUBMITTED BY LORI HOAGLAND

June 5, 2024

Dear Lawmakers:

It is time for our country to begin to recognize, respect and appreciate the difficult and challenging work of public school educators across America. In fact, it is long overdue. An excellent way to start would be to repeal the WEP and GPO.

Teaching is tough, under the best of circumstances. These last few years have seen anything and everything but. The pandemic was trying in ways we could only imagine before it happened. The uptick in kid's use of/reliance on cell phones and social media are new thorns in our sides. Parents have changed the game by supporting the most discreditable behavior of their children and administrators are so paralyzed by fear of frivolous lawsuits threatened by irresponsible parents that they bend over backwards to lay the blame, for **everything**, at the feet of teachers. Teachers are leaving the profession in droves and there aren't streams of people lining up to replace us.

But the biggest kicker is the slap we take, especially those who unwittingly came to teaching after a career during which we contributed to our Social Security fund , in the penalty the we pay after years of dedicated service because of the WEP and GOP. What in the world is the purpose of these punishing laws and who in the world thought these were a good idea?

Why is it so popular to disrespect teachers?

A great way to start to catch up to other civilized countries in terms of education is to start to respect the people who do the toughest job in the world (besides parenting, which has recently also become teacher's work): **teachers** and one of the best ways to do that is to repeal the WEP and GPO to allow teachers to retire with a modicum of creature comforts by allowing us full access to **all of the monies we were required to contribute,** but for many of us, with these unconscionable laws, unable to receive.

In other words: "I spent 30 plus years working in the private sector. My 13 year teaching career means that not only will I never hit a number of years in that will return a liveable pension, but also that my Social Security benefits will be greatly decreased because of the draconian and mysterious WEP and GPO. This isn't right. I earned these benefits, and the WEP and GPO need to be repealed once and for all."

Seriously sincerely,

Lori Hoagland,
Teacher: Culinary Arts,
Newtown High School.

STATEMENT SUBMITTED BY MARY A. HOBSON

June 5, 2024

My tenure with the Cleveland Metropolitan Schools District commenced March 2016. On December 17, 2019, I sustained injury due to a fall while working at the International Newcomers Academy (INA) in the Cleveland Metropolitan Schools District. After 4 years of therapy, I was informed that I could either go to court or negotiate a settlement. As I was tired of all of the back and forth, I opted for a settlement. Unfortunately, the condition for the settlement was resignation and no redress for future employment with CMSD. My plan was to continue working. CMSD began as a temporary job that lasted long enough for me to accrue some retirement funds.

During the pandemic I held both long and short termed positions throughout the district. In October 2021 I started long-term assignments with INA that continued through the 2023 school year. I was allowed to complete the 2023 school year and tended my resignation effective July 31, 2023.

Working for CMSD allowed me the flexibility to visit with my elderly mother during summers and holidays. I did not realize what a blessing this was until mom passed in October 2023. Mere months after her passing I was no longer employed.

I contacted the Social Security Administration within 48 hours after my mother's passing. Shortly thereafter, I received a call from the SSA during what I assumed were after office hours. I also assumed the call was pertaining to my mother's passing and her benefits. To my utter surprise the call was not about my mother, rather the representative wanted to know when I would be retiring. I was mortified. My mother just died.

I immediately began doing what I knew to be my duties to ensure that **all** of her government benefits would be stopped. I had never known or heard that the Administration would call citizens to make such inquiries. I went from grieving to being pissed off. The situation was so confounding, that I did not believe she was an actual SSA representative.

During the previous inquiry from the Administration, I informed them that I was still working. The representative pulled up that communique that identified her as an actual agent. I informed her that I was not retired but rather unemployed. She said she would call me back around August 2024.

I am actively looking for work. I have used my scant savings and monthly Social Security to pay bills. However, unless I find work before my savings are exhausted, I will be forced to draw down my meager retirement and lose 40 percent of my current Social Security benefits.

I thank the AFT for its effort on our behalf. I pray Congress will do the right thing to put a stop to this unfair WEP Act.

LETTER SUBMITTED BY BETTE HOLLAND

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am a retired public high school teacher who was convinced by our DeKalb County Georgia School System in 1978 to drop out of Social Security. By that time, I had over 20 quarters of payments into Social Security including my 10 years of teaching and my 6 years of part time work while in high school and college.

It sounded like a good idea; DeKalb County promised a good package for our 403B that they would match. There was nothing about losing the Social Security benefits you had already earned. It wasn't until the Reagan administration decided that it wasn't fair for teachers to be able to collect their Social Security benefits (that they had already earned) in addition to the funds for their 403B which they paid into with their local county. Never mind that other groups, private and U.S. Military, could collect both and were not included in Reagan's "windfall provision."

I personally have been affected by this since I retired as I receive a reduced benefit because of my 403B since I retired in 2002. In addition, when if my husband dies before me I will receive none of his Social Security benefit and if I die first, he will also receive none of mine. I also have many fellow teachers that are adversely affected by this unfair law.

Please correct this injustice by passing the Social Security Fairness Act of 2023 immediately!

Sincerely,

Dr. Bette C. Holland,
Retired 34 year public school teacher,
Atlanta City schools 2 years,
DeKalb County Schools (Georgia) 32 years.

STATEMENT SUBMITTED BY WILLIAM B. HOLLOWAY

It is instructive to remember history's lesson of *"taxation without representation"* when contemplating the bad and punitive law of the Windfall Elimination Provision and the Government Pension Offset.

In our nation that is deeply polarized by a wealth gap, where billionaires don't pay taxes and employ tax avoidance consultants annually for amounts that are larger than my life savings, Social Security benefits have been reduced or even withheld unfairly for Massachusetts State employees like me (law enforcement, firefighters, educators).

Year after year, we are told about the impending insolvency of Social Security. And year after year, nothing is done about it. All American workers should retire receiving the benefit that they have earned. Broken laws that unfairly impact widowers or public servants should not remain on the books.

I am a retiree from my alma mater—the University of Massachusetts Amherst. Where I worked in online education for 17 years. Prior to that, I held corporate engineering positions in Massachusetts where I paid into the Social Security system (by definition) "substantial earnings" for many years.

Unfortunately, not the arbitrary feeling bar of 30 years—which for some reason doesn't even allow for a tiered benefit formula for workers who have been employed in both sectors since the Massachusetts public pension system predates Social Security. My understanding was WEP was originally targeted at train workers, I guess the pony express union was too powerful to be affected.

The unfairness of WEP, for the crime of working *for* the State of Massachusetts is a cruel reality. I am not someone who has never contributed to Social Security, and when making a professional's salary during my corporate career I was taxed at the same rate as Massachusetts residents who would eventually receive a full benefit. This does not seem equitable to me. It is an injustice.

I'd also like to mention the thoughtless nomenclature of WEP. "Windfall" is incredibly insulting. This is not a "windfall" we are talking about, these are earned benefits! Our "windfall" that is being "adjusted" are honestly earned benefits taken away. "Windfall" is appalling. A windfall might more accurately describe the highest 1% of wealthy earners paying little to no taxes.

Now in retirement I get to observe the slow grind/entropy of partisan politics and the untouchable third rail of Social Security reduction/reform with small hope of the dismal WEP penalty ever being lifted from me.

Like many retirees (who vote) and yes, I am aware that in our state we have recently voted in a surtax on the wealthy—I still don't feel as though my government will do the right thing and reform/eliminate WEP/GPO in my lifetime. That's not why we elect officials to serve us. States that endorse these biased and flawed Federal laws are hearing from those of us disadvantaged.

My late wife, who paid Social Security taxes her entire life, died of cancer at the age of 52. Her sum Social Security payment was a death benefit that has not changed for 50 plus years now and barely covered the costs of her obituaries. I think that is disgraceful.

So that means that as her survivor, I also fall under the provisions of the Government Pension Offset.

As her spouse I qualify for a SSA survivor's benefit of **nothing.** It is difficult to imagine a more wrong-headed, misguided piece of legislation than the WEP, but unfortunately, I've found it in the GPO.

Grieving the brutal loss of my partner of 27 years is compounded by legislation that not only denies me benefit as her widower, but renders her lifetime of Social Security contributions as involuntary charitable largesse to the SSA.

It is hard for me to verbalize my contempt for GPO—how can legislation that penalizes widows (the majority of those affected are women) and widowers exist? The basic concept is disgusting.

Like many Americans I worked hard towards a comfortable retirement. I followed the rules.

As a **victim** of **both** the Windfall Elimination Provision and the Government Pension Offset, I do not receive the retirement benefits that I and my late spouse paid taxes for throughout our lifetimes.

These laws are abominations on the American workforce and must be removed.

STATEMENT SUBMITTED BY WAYNE HOLLY

June 7, 2024

I am writing to you today to express my strong support for repealing the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) rules that unfairly reduce or eliminate Social Security benefits for many public sector retirees.

These rules were originally intended as a solution to prevent "double-dipping" from two separate pension systems. However, they fail to account for the reality that public sector employees and their spouses pay into Social Security just like everyone else through taxes on other income sources. We are entitled to fair Social Security benefits based on what we have contributed over decades of work. The GPO and WEP provisions create significant financial hardship for hundreds of thousands of families, including many in our state. At a time when retirement security is increasingly fragile, these outdated rules exacerbate the challenges of making ends meet for those impacted. No American worker should face penalties that drastically reduce Social Security income they earned through a lifetime of labor.

The main arguments for repealing the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) rules for Social Security are:

- They unfairly reduce or eliminate Social Security benefits for many public sector retirees, even though they paid into the Social Security system during their careers.
- The rules were based on faulty assumptions, treating public pensions as if they were equivalent to Social Security benefits, when in reality they are separate retirement systems.
- The GPO disproportionately impacts women, with 83% of those affected being women who often have lower pensions to begin with.
- Many public employees were not properly informed about these penalties until recently, leading them to make uninformed career and retirement decisions.

- The rules create significant financial hardship for hundreds of thousands of families, exacerbating challenges in achieving retirement security.
- The WEP is overly complex, unfair, and mistakenly treats some high-income earners as low-income earners, providing unintended advantages.
- Reforming the formulas to remove the WEP and GPO would improve simplicity, fairness, and ensure benefits are provided only for years when people paid into Social Security.
- The annual cost of repealing the GPO/WEP (estimated at $8–10 billion) is relatively small compared to the total Social Security benefits paid annually.

In essence, the key arguments revolve around the rules being fundamentally unfair, overly complicated, based on flawed logic, and creating significant financial burdens for public sector retirees who paid into the Social Security system.

As proponents of repealing the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) rules for Social Security, we justify our position with the following main arguments:

- The rules unfairly reduce or eliminate Social Security benefits for many public sector retirees, even though they paid into the system during their careers, creating significant financial hardship.
- The rules were based on faulty assumptions, treating public pensions as if they were equivalent to Social Security benefits, when in reality they are separate retirement systems.
- The GPO disproportionately and discriminates against women, with 83% of those affected being women who often have lower pensions to begin with.
- Many public employees were not properly informed about these penalties until recently, leading them to make uninformed career and retirement decisions.
- The annual cost of repealing the GPO/WEP (estimated at $8–10 billion) is relatively small compared to the total Social Security benefits paid annually, amounting to less than 2% of overall benefits.
- The WEP formula is overly complex, lacks transparency, and can result in higher replacement rates for high-income earners than low-income earners, violating principles of equity.
- Repealing the WEP/GPO would uphold principles of fairness by ensuring workers receive Social Security benefits proportional to their years of covered earnings and contributions.
- Proponents argue for funding the repeal through higher taxes on wealthy individuals, maintaining Social Security's self-funded nature without adding to deficits.

In essence, we view the GPO and WEP as fundamentally unfair rules that create significant financial burdens based on flawed logic, while arguing the cost of repeal is relatively modest and can be covered through progressive revenue measures.

LETTER SUBMITTED BY BRENT HOMMER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Brown:

I have paid into Social Security since the age of 16 and believed the promise of a return on my investment when I reached retirement age.

Unfortunately, since one of the multitude of jobs that I have held over the past several decades includes being a police officer, my Social Security benefit will be re-

duced and or eliminated by the so-called government pension offset and the windfall elimination provision.

I paid into the Social Security system as well as other pension systems as I had the drive and ambition to work multiple jobs to provide for my family.

Why should I now be penalized for my hard work while less ambitious people are rewarded with the fruits of my taxes paid?

I am not asking for special treatment.μ Just let me have the benefits I have earned without a reduction.

Brent Hommer.

LETTER SUBMITTED BY MR. AND MRS. LT. HORIUCHI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve. As the law currently stands, my wife will receive **"0"** SSN if and when I pass away. How is this fair?

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Mr. and Mrs. Lt. Horiuchi.

STATEMENT SUBMITTED BY LAURA HOROWITZ

I am writing in support of the maintenance of programs that protect the hard-earned benefits teachers and public employees have earned and which are now threatened.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) threaten the Social Security benefits of millions of retired teachers and public employees. Together, these two provisions unfairly penalize retirees in states across the

country and in Puerto Rico who have spent careers in public service but also have paid into Social Security at other points in their careers.

While these provisions do not impact every retiree in every state, the people they do impact feel real economic pain. The GPO denies survivor benefits to retired public service workers whose spouses paid into Social Security.

Both penalties disproportionately affect low-income retirees, and the GPO targets women five times as often as men.

LETTER SUBMITTED BY MS. PAT HORTON AND MRS. TERRY L. JENNINGS

June 21, 2024

Dear Chairman Brown:

We are writing on behalf of Senate bill 597 to amend Title II of the Social Security Act to repeal the WEP and GPO in Social Security law—which is in the United States 118th Congress.

We understand that this bill must be passed by both the House and Senate in identical form and then be signed by the Honorable President Joe Biden to become law.

We feel that this issue is very important and that this bill be supported by you.

Sincerely,

Ms. Pat Horton and Mrs. Terry L. Jennings,
Co-Presidents,
District 9—Chapter 5 Members.

STATEMENT SUBMITTED BY LAURA HOWARD

June 10, 2024

I worked for Mass Eye and Ear for 10 years, part-time at Necco Candy Company 4 years, and the Post Office in Detroit for 6 months.

I paid into Social Security at the above jobs. Then I worked for the city of Boston where I didn't pay Social Security for 32 year. After retirement, I went to work for Emerson College for 8 ½ years.

When I turned 65-year-old I went in to sign up for Social Security and had enough quarters, but was told I could not collect until I was 66-years-old. At 66-years-old, after my birthday, I signed up for Social Security and was able to get Social Security, but was told that it would only be a percentage, I believe it was 40 percent because I was getting a state pension.

I received a letter from Social Security telling me that I couldn't get my dead husband's Social Security which was higher than my Social Security because of the state pension. Then every year I would get a letter stating what I could be getting and what I was getting—what I was getting because of state pension.

They said because of what President Reagan did to 5 states. It was a financial issue because I was a single parent taking care of 4 children.

Why should I be penalized when I worked all those years and paid into Social Security and had the quarters. but not getting all my money like other state employees in other states.

LETTER SUBMITTED BY GEORGE E. HOWE

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: WEP/GPO Reform

Dear Senator Brown and members of the Subcommittee of Social Security, Pensions, and Family Policy:

Thank you all for taking the time to address the fundamental unfairness of the Windfall Elimination Provision and the Government Pension Offset, enacted in the 1980s. Congress surely believed it was doing the right thing when it then enacted these provisions. Now that better data are available on their net impact, the unfairness of these provisions is more evident.

I began having Social Security withholdings at the age of 15, working on a dairy farm, learning the value of money at an early age. Following military service (I was drafted into the U.S. infantry), I served in two municipal government jobs in New Hampshire before moving to a public service job in Massachusetts. In this latter position (with the Town of Ipswich), I served from age 33 until 60, when I retired.

At age 65, I applied for Social Security benefits and was (unpleasantly) surprised that my otherwise-earned benefit would be docked under WEP. It has not been a lot of money at issue, at least for me. It's the principle of fairness that rankles me.

Please fix it, either through outright repeal or some form of compromise.

Sincerely,

George E. Howe.

LETTER SUBMITTED BY MARY PATRICIA HOY

June 11, 2024

U.S. Senate,
Committee on Finance.

Re: Windfall Elimination Provision and Government Pension Offset

To Whom It May Concern:

I am writing in support of eliminating the Windfall Elimination Provision and Government Pension Offset. The WEP/GPO penalizes hard-working people like myself who worked steadily my entire life (beginning at age 16).

Initially, I paid into Social Security for 10+ years before beginning a career as an educator at age 30. I married a person who ultimately worked 45 years in the railroad industry. While working full-time and raising three children, my husband was on the road and away from home almost 50% of the time. This was a hardship reality for most railroad couples/families, but the reward, in retirement, was the entitlement of a spousal pension through Railroad Retirement.

While I receive this benefit, it is greatly reduced because I earned my own state teacher retirement pension. I truly believe I "earned" this benefit by being married to a railroad employee but am being robbed of it. Meanwhile spouses of railroaders who chose not to pursue careers are receiving the full spousal benefit.

Likewise, having paid 40+ quarters into Social Security, I am entitled to receive benefits. Again, these are being greatly reduced since I earned a state pension. This is another situation in which I worked hard, paid my dues, and am now not receiving the full benefit.

While my situation might be somewhat unique, I have many colleagues who worked side jobs because our teaching salaries were insufficient. Like me, they paid into Social Security and, if not for the Offset Provision, would be entitled to full SS benefits. Once again, they are being robbed.

It is time that these unfair bills be repealed to allow hard-working people to receive the retirement benefits that they have earned and are entitled to receive.

Sincerely,

Mary Patricia Hoy,
Member:
Ohio Education Association,
National Education Association.

LETTER SUBMITTED BY AMY HUFFMAN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Senate Committee on Finance and Subcommittee on Social Security, Pensions, and Family Policy:

Please find my enclosed testimony as submission to the Congressional Record and a part of your decision making for this very important issue.

I have been working my entire adult life in at least a part time capacity to raise my family and, at times, full time. I worked for 9 years at a county in Ohio and thus did not pay into Social Security during that time, but the rest of my working hours were while paying into Social Security. When my husband was a young man, he decided to take a lesser paying job at a city in Ohio with the belief that the benefits and pension would make the decision worth the smaller paycheck.

My husband, due to health issues, had to take his retirement once he reached his 30 years as a public servant. At the time of that 2012 retirement, he made the unalterable decision to reduce his pension by more than $1,000 per month so that it will continue for myself if something should ever happen to him. He then pursued employment in the private sector, where we both have still been working for the past 12 years, assuming incorrectly that we were bolstering our Social Security benefits.

We were shocked to discover after years of working toward that goal of a solid retirement that I'm affected by the Government Pension Offset since we made that irrevocable decision when he retired to reduce his pension to provide for me. My Social Security will be reduced to $0 even though I have been paying into Social Security almost my entire career. We also discovered that the Windfall Exemption Provision affects him, and his benefits will be reduced by more than half! He will now have to work past the age of 70, with numerous cardiac, pulmonary and musculoskeletal disorders, to maximize what little of his Social Security benefits he will receive.

We have paid equally into the Social Security program, as have our employers, as every other worker in this great country of ours has but we will not receive the benefit of our Social Security because my husband wanted to provide for my future. I do not believe we should be penalized for receiving a pension that we also worked very hard for and no one else should either. Does anyone have their Social Security reduced because they have a big 401(k) or IRA? I don't believe so. If we had known all those years ago the results of our decisions, we may have made much different ones. It is completely unfair that this was not made known to us at any time until it was too late to change anything. Now that these provisions must be made known to employees, I wonder how state, county, and city governments will retain public employees.

While I understand the impacts that H.R. 82 would have on the solvency of the Social Security Administration, I also believe there are better ways to maintain the future financial status of the Social Security program than on the backs of the United States workers that have served their communities. Social Security needs to be equal for all who pay into the system. There should not be a small group singled out to carry the load. H.R. 82 is not meant to fix the system, but to take away the unfair penalties that have been in place for 40 years. Please repeal these unfair provisions and then, find a fair way to maintain the future of Social Security for everyone.

Without the repeal of the Windfall Exemption Plan for my husband and the Government Pension Offset for myself, we will not receive the Social Security we have worked and should be eligible for. The repeal of these two unfair provisions would allow us to retire in the foreseeable future as I'm sure it would also do for many who continue to work way past when they had planned or are capable to.

Thank you for taking to the time to consider my submission,

Amy Huffman.

LETTER SUBMITTED BY CURBY HUFFMAN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Senate Committee on Finance and Subcommittee on Social Security, Pensions, and Family Policy Members:

Please find my enclosed testimony as submission to the Congressional Record and a part of your decision making for this important issue.

As a young man, I chose to work as a public servant for the then small city of Strongsville, Ohio as my career for the stability, diverseness and retirement that a city job offered myself and my family. I left a printing job earning $12 per hour to start off making $3.75 per hour at that job. I first worked in the sewer department and worked my way up to Assistant Service Director of a city of almost 45,000 people over my 30 years there. I also worked in the private sector for several years prior to that and occasionally had to work at second jobs throughout my career.

Due to multiple health issues, I had to take my retirement once I reached my 30 years as a public servant. At the time of my 2012 retirement, I made the irrevocable decision to reduce my pension by more than $1,000 per month so that it will continue for my wife if something should happen to me. I then pursued employment in the private sector, where I am still working for the past 11 years, assuming incorrectly that I was bolstering my Social Security benefits.

Imagine my surprise when I discovered after 4 years of working toward that goal of a solid retirement, that the Windfall Exemption Provision affects me, and my benefits would be reduced by more than half! I am at a point where I will now have to work past the age of 70 with multiple cardiac, pulmonary, and musculoskeletal issues, to maximize what small amount of my Social Security benefits I will receive. Now imagine the even greater surprise when we discovered that my wife is affected by the Government Pension Offset since we made that irrevocable decision to reduce my pension to provide for her! Her Social Security will be reduced to $0 even though she, and her employers, have been paying into Social Security almost her entire career.

We have paid equally into the Social Security program, as have our employers, as every other worker in this great country of ours has but we will not receive the benefit of our Social Security because I also worked for that city in Ohio for 30 years. I do not believe we should be penalized for receiving a pension that we also worked very hard for and no one else should either. Does anyone have their Social Security reduced because they have a big 401(k) or IRA? If I had known all those years ago the result of my decision to work in public service, I may have taken the higher paycheck in the private sector. Now that these provisions must be made known to employees, I now wonder how state, county, and city governments will retain public employees.

While I understand the impacts that H.R. 82 would have on the already fragile solvency of the Social Security Administration, I also believe there are better ways to maintain the future financial status of the Social Security program than on the backs of the United States workers that have served their communities. Social Security needs to be equal for all who pay into the system. There should not be a small group singled out to carry the load. H.R. 82 is not meant to fix the system, but to take away the unfair penalties that have been in place for 40 years.

Please repeal these unfair provisions and then, find a fair way to maintain the future of Social Security for everyone. Without the repeal of the Windfall Exemption Plan for myself and the Government Pension Offset for my wife, we will not receive the Social Security we have worked and should be eligible for.

The repeal of these two unfair provisions would allow us to retire in the foreseeable future as I'm sure it would also do for many who continue to work way past when they had planned or are capable to.

Thank you for taking to the time to consider my submission,

Curby Huffman.

LETTER SUBMITTED BY JAMES HUGHES

June 13, 2024

Re: Windfall Provision of the Social Security Act

To Whom it may concern:

I believe that the Windfall Provision of the Social Security Act is unfairly affecting the retired members of Law Enforcement and other first responders.

During my lifetime, I worked and paid Social Security taxes prior to graduating from high school and then during my 4 year military service. Following my discharge from the military I worked for a private employer again paying Social Security taxes.

Then, I joined the Police force and worked for the city and county of San Francisco for 33 years. During this period our retirement system was independent from Social Security, in that we did not pay Social Security taxes and conversely the income is not recapped in the analysis of Social Security wages to determine the amount for Social Security retirement.

Further while working as a law enforcement officer, I had part time employment within the private industry and in this area I paid Social Security taxes.

Following my retirement from law enforcement I continued to work and paid Social Security taxes on my wages.

When I finally retired completely and filed for Social Security based on the wages I worked for under the Social Security tax system I was advised of the Social Security award amount. Then, I was advised that under the Windfall provision of the Social Security Act my retirement award would be reduced by more than 50%. This was done even though my wages during my law enforcement career were not considered in determining the award amount.

It seems as though I was being punished for my service as a first responder with regard to my working career under Social Security system.

Thank you for your consideration,

James Hughes.

LETTER SUBMITTED BY MARGARET HUGHES

June 15, 2024

Re: Husband's Social Security

After working hard for over 64 years my husband retired and began collecting Social Security and a small pension. I have not earned enough to collect and after 30 years teaching I retired with a very small pension.

We could manage our lives until my husband died 8 years ago quite suddenly. I found out I would not be receiving his Social Security. With inflation I have found it almost impossible to live with my small pension. I do not understand how something my husband paid into his working years was suddenly denied me as his wife.

Please vote to overturn this crazy law and help me to live these last years of my life in the manner I am used to without a worry each month of how I can make it through.

Sincerely yours,

Margaret Hughes.

LETTER SUBMITTED BY KATHRYN K. HUNDEMER

June 13, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, June 7, 2024

Dear Senator Brown and Members of the Senate Subcommittee on Social Security Pensions, and Family Policy:

As a retired credentialed public-school nurse in California, who is personally affected by both the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) offset penalties, I sincerely thank you for holding the June 7, 2024

hearing on S. 597, the Social Security Fairness Act. And I greatly appreciate the opportunity to submit my written comments here.

I strongly support S. 597 for the complete repeal of these offset penalties, which unfairly reduce the Social Security and Social Security survivor benefits for certain public employees in Ohio as well as in other certain states, such as for school nurses in California.

School nurses have dedicated their lives to serving students and families in communities across the country. One of the main legislative concerns that many of us currently share is about these Social Security offset penalties and how they affect the retirement of many of us in several states, including California. I believe that this is an unfair and discriminatory practice for most currently working or retired school nurses in California.

Almost all school nurses enter school nursing in mid-career, after working for many years in acute clinical settings such as the hospital. In California, we paid into Social Security for years, but then we learned that because of the Windfall Elimination Provision (WEP), we cannot collect our entire Social Security pension along with our California State Teachers Retirement System (STRS) pension. This affects school nurses perhaps more than most teachers in California, since our STRS pensions will be smaller because we began paying into STRS much later in our careers than most teachers do.

The WEP causes public employees who work both inside and outside the Social Security system to lose up to 60 percent of their Social Security benefits. Thus, the loss of these benefits may even make some retired school nurses eligible for poverty-based assistance, such as food stamps. However, if the WEP is repealed, then we will be able to collect both our full Social Security retirement benefits along with our STRS retirement benefits, thus making our retirement pension amount more equitable to that of those teacher retirees who have never paid into Social Security.

Additionally, 9 out of 10 public employees affected by the Government Pension Offset (GPO), which again includes school nurses, may lose their entire spousal benefit, even though a deceased spouse may have paid Social Security taxes for years.

On a personal note, as this unfair situation stands currently, when I retired, my Social Security retirement benefit was reduced by about $400 per month due to the WEP. Additionally, should my husband pre-decease me, the GPO will eliminate my Social Security spousal survivor benefit entirely, which will mean an additional monthly income loss of $2,600. My husband has worked for over 40 years paying into Social Security, and I feel that I should not be penalized from being able to receive his Social Security survivor benefits just because I happen to have worked as a school nurse in California.

Since the cost of living is so high in the State of California, these unfair retirement benefit losses, earned by both me and my spouse, has meant living out our retirement years with insecurity and fear of future hardship. My level of concern, along with a great many California school nurses, regarding these Social Security offset penalties has risen sharply over the past decade, especially since every single bill that has been introduced into Congress to address these inequities has been stalled.

Senator Brown, I want to personally thank you for introducing S. 597, on March 1, 2023, to repeal both the Government Pension Offset and Windfall Elimination Provision! I am very pleased to see that there are currently 59 bipartisan cosponsors in the Senate for this bill, and 322 bipartisan cosponsors in the House for the companion bill H.R. 82. I believe that when S. 597 and H.R. 82 are finally brought up for a vote on the Senate floor, they will easily pass.

As Chair and subcommittee members, I urge each of you to review all testimony associated with this hearing and then urge Leader Schumer to bring S. 597 up for a vote on the Senate floor during this current legislative session to eliminate these GPO and WEP Offset penalties once and for all. Too much is at stake for too many retirees to ignore this commonsense legislation.

Thank you also for taking the time to review my personal statement on this issue. I greatly appreciate your support on this vital issue not only for myself, but for all public employees who are adversely affected by these unfair Social Security offset penalties!

Please feel free to contact me at any time for questions or additional information.

Kathryn K. Hundemer, M.S., B.S.N., R.N., P.H.N.

LETTER SUBMITTED BY MARSHA HUTCHINSON

June 11, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, June 7, 2024

To Whom It May Concern:

I started right out of high school working for a bank and continuing for 7 years. I left in 1987 making $4.60 per hour to better myself with a local credit union, where I was eventually branch manager. I was there for 12 years, until the company was bought out and I lost my job there.

I went on to work and made very low wages, but ended up taking on this position with the school district which I am going to in my 22nd year.

I have paid into Social Security approximately 21 years and need to get back what I have paid into.

Now, getting closer to retirement, this will not be possible unless this is passed.

Please pass this issue to help all that has paid into and deserves to get what we have earned!

Respectfully,

Marsha Hutchinson.

LETTER SUBMITTED BY PAULA MELE HUTTON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sirs:

I wanted to share with you my story with regard to the unfairness of the WEP/GPO to my situation. I am 73-years-old and retired at 68 years.

During my career as a teacher, school administrator, and state employee I contributed to both public employee retirement and Social Security because I worked multiple jobs, mostly working two jobs, contributing to both retirements. In addition, for 9 years I taught at a parochial school in Massachusetts where I contributed to only Social Security.

When I signed up for Social Security, I was told my SS benefits would be significantly reduced because my teaching career occurred in the States of Maine and Massachusetts. I was shocked to find that after almost 50 years of working two jobs, I would be receiving about $300 per month. When I found out how unfair the WEP law was going to affect my retirement benefits I was shocked.

I hope you realize how this law unfairly and significantly impacts many senior citizens who have contributed all their quarters but are able to collect only a fraction of their SS benefits.

Sincerely,

Paula Mele Hutton.

STATEMENT SUBMITTED BY FELISA IHLY

June 7, 2024

I am almost 73-years-old, and my husband is turning 81 this year.

Prior to being employed by Orange County (CA) Superior Court, I had at least 12 years of creditable earnings for Social Security. I worked for the court for 23 years before retiring in 2013.

I continue to work and pay into Social Security to supplement my pension because of the WEP. My husband has over 40 years of creditable earning. Not only is my pension reduced, but should he predecease me, I would not be able to collect his Social Security because of the GPO.

So, not only am I unable to fully retire, but I also face the possibility of attempting to get along without his Social Security benefits. This would result in a tremendous hardship. I would likely have to sell our home.

STATEMENT SUBMITTED BY PAMELA B. IVEY

June 7, 2024

Please consider repealing the bill to eliminate the WEP/GPO which greatly reduces the Social Security benefit for teachers and other government employees, on their own earnings as well as receiving spousal amount after their spouse's death. **Please note that we are only asking that we receive Social Security benefits commensurate with what we and/or our spouse paid in to Social Security.**

My own situation is that I was able to teach for about 11 years before my congenital birth defect, spina bifida, caused me to have to retire early. Because the school system where I taught my last 6 years did not participate in Social Security, I was unable to apply for Social Security disability, **even though the first 5 years I taught in a system where I paid into SS.**

Now I am at the age I can draw Social Security and rather than being able to draw based on my contributions to SS or getting half what my spouse draws, I will be penalized an automatic $525 because I draw a pension which **part** was based on work not under Social Security.

In addition, if my spouse pre-deceases me, I will be penalized again by not being able to draw his full amount of SS. Had I not worked at all and claimed disability (which I could have based on it being lifelong and degenerative) or been a stay at home homemaker, I would be able to draw half my spouse's amount now and the full amount if he predeceased me.

Thank you for hearing my story.

I will pray that you will be led to cosponsor and support repealing WEP/GPO.

LETTER SUBMITTED BY CAROLYN JACOBSON

June 3, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators,

Because society and politicians only give lip service to the importance of teachers, I am writing to you to ask that you show me I'm wrong. As it is, male dominated jobs, specifically police and firefighters, are compensated by more than double a teacher's salary with pensions upward of 110% of their salaries at 55-years-old. Apparently, short-changing teachers and belittling their profession as "woman's work" is acceptable—low wages and a pension of 67% of salary at 63-years-old—because they have "husbands." Well, I don't.

I am a 26-year veteran public school teacher. Prior to teaching I worked in the private sector for 20 years. Starting when I was 15-years-old, I worked full time nights through high school and college, and continued to work full time whilst pursuing a career in the arts.

I paid into Social Security for a solid 20 years. At 35, I fell into teaching, and went back to school nights after work to get credentialed. There was a shortage of teachers then. But because I have this pension, I will only receive roughly 40% of what I paid into during those 20 years.

WEP/GPO is entirely unfair. I paid for those benefits and I should receive those full benefits when I retire, regardless of other income sources that I, too, pay into.

Considering I was never fortunate enough to marry and have children, I alone will care for myself as I age. And since we have nothing remotely resembling a healthcare system, nor do we care for our elderly—unless they are wealthy—I will need the full Social Security benefit I earned during the 20 years I paid in to it, to more than likely pay for medical bills and care.

Please show me my value and rescind the WEP and the GPO.

Thank you,

Carolyn Jacobson

LETTER SUBMITTED BY MICHAEL JANNEY

June 19, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, Friday, June 7, 2024

I ask that you continue to please work to repeal the WEP and GPO Provisions.

I worked in private industry just shy of 20 years. After the industry I was in changed dramatically and I was laid off, I changed careers. I started working in the public sector for a Southern California Fire Department. After I discovered that the WEP Provision would reduce my future Social Security benefits by the maximum amount possible in my case, I realized I would have to work many more years in public service to make up for the reduced income in retirement.

I was also hired on as a full time employee post PEPRA, which, also affected my future retirement earnings. In 2021, with approximately 13 years of public service, I suffered a critical injury at work. I was not expected to survive. As a result of this injury, I am unable to do my job. I am not able to work now due to my injuries.

I did qualify for a disability retirement in 2023. However, my current disability pension pay is approximately 30% of what I was earning. Also, I have to pay additional money for medical now that I am no longer employed. After the increased medical costs, I am earning approximately 20% of what I was previously earning.

I was planning on working well into my 60s in order to earn approximately 60%+ of my future pay in retirement combined with Social Security benefits. Now I have limited future income and my Social Security earnings will be reduced dramatically in the future even though I spent the majority of my working life paying into Social Security.

Please repeal the WEP Provision.

Thank you,

Michael Janney.

LETTER SUBMITTED BY DON JARBEAUX

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I worked over 33 years for Federal Agencies, mostly with the USDOL Wage and Hour Division. My job was to enforce the Fair Labor Standards Act provisions of minimum wage, overtime and child labor laws. During most of my career I didn't have the option to pay into the Social Security fund.

When I retired I had enough SS credits to receive a modest Social Security amount, BUT that small amount was then reduced to an even smaller amount due to the WEP and GPO. The irony is that while my career was spent working to see that employees were paid fairly, my SS payment was unfairly reduced by the very government I worked for.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to servingour communities and country. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration. Please do the right thing.

Regards,

Don Jarbeaux.

LETTER SUBMITTED BY DEBBIE JAYNE

To Whom It May Concern:

My name is Debbie Jayne and I live in Houston, TX.

Because I am a teacher who worked in the Houston Independent School District for 31 years, I am also affected by the Windfall Elimination Provision and Government Pension Offset Acts.

When I retire, I should be able to collect the Social Security benefits from my ex-husband to whom I was married nearly 40 years while I was a stay-at-home mom.

Please pass the Social Security Fairness Act 2023 introduced by Senators Sherrod Brown and Susan Collins.

Thank you,

Debbie Jayne.

LETTER SUBMITTED BY FELICIA JEWELL

June 12, 2024

U.S. Senate ,
Washington, DC 20510.

Dear Senator Brown:

On behalf of the Detroit Police Lieutenants' and Sergeants' Association (DPLSA) representing the Detroit Police Department sworn law enforcement officers, I am writing to advise you of our strong support for the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The DPLSA stands ready to support with any efforts necessary to pass this important legislation. If you have any questions, or if we can be of further assistance, please feel free to contact me.

Sincerely,

Felicia Jewell.

LETTER SUBMITTED BY JOANNE M. JOHANSSON

June 10, 2024

U.S. Senate.

Re: WEP/GPO

To Whom It May Concern:

I am writing to express my discontent with the WEP/GPO.

Because I worked in the public schools in Massachusetts, I am not entitled to receive my Social Security benefits to which I should be entitled. I worked in other fields from the time I was 16, through college and then to help support my family, in addition to my teacher's salary.

For 10 years I ran my own family daycare, and always paid into Social Security during that time. I now live on a limited income from my years teaching and feel cheated out of the Social Security system I paid into.

Please consider the repeal of this. It would make a huge difference in the lives of those who worked so hard.

Sincerely,

Joanne M. Johansson.

LETTER SUBMITTED BY JEAN JOHNSON

June 6, 2024

To Whom It May Concern:

This letter is written to express my concerns regarding the Social Security Offset and the Windfall Elimination Act.

I was a teacher for close to 43 years. I taught in Illinois, Nevada, and California. During the course of these teaching years, I sustained a severe spinal cord injury which resulted in several surgeries. I was no longer able to work full time in the public school district in which I was employed. I needed to find part time work which could accommodate my increasing disabilities. I was fortunate to find that work. It was in a public charter school. We paid into Social Security only.

My dilemma . . . the part time hours I worked did not allow me to accumulate enough time to create a substantial amount of earnings for Social Security. I found my self working until just shy of my 67th birthday to work around the Offset. Let me tell you, 43 years is a long time to teach. The end result is I have a small CalSTRS pension and a small Social Security check. I do not have the grand pension that everyone thinks teachers have! My husband only has his Social Security earnings which are somewhat higher than mine. I will not be entitled to his higher amount, should he pass before I do.

I find this wrong on so many levels. I worked so many years for Social Security and only 14 years for CalSTRS. While I am grateful for the opportunity to have earned a pension, I can see where this Offset would discourage anyone from coming into the world of teaching. Teachers are falling away from the profession for a variety of reasons I will not list here. Having a substantial reduction to their earned Social Security credits should not be one of them.

I have colleagues who earned very substantial pensions. Their SS benefits are under $300. They are not tremendously hurt by this. But we, who have much smaller pensions are hurt. And hurt once again when we do not even have the right to the spouse's pension. I know many people who were never employed and earn far more Social Security than I do, via their spouse's employment record. Something is in place for them, as it should be. Please ensure that something is in place for us.

Jean Johnson,
Retired Teacher.

LETTER SUBMITTED BY JEFFREY LYNN JOHNSON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hi. My name is Jeffrey Lynn Johnson, USPS worker for 31 years.

I retired from USPS in 2013. I worked various jobs before the USPS, and I also worked a few years after retiring from the USPS.

I worked the required 40 quarters. I should currently be getting $625 a month in Social Security but I'm only getting $251 after WEP.

I am being penalized $375 a month. This amount would make such a difference in mine and my wife's standard of living. Here in our native California the cost-of-living is horrendous.

We live in modest 2 bedroom condo in the desert. We don't live large.

I lost 60% of my rightfully earned Social Security.

Anyone else not working these public servant type jobs would not have had to endure this penalty. It's just not fair. It's not right. I hope that you will fix it. I only want to be treated like anyone else. I don't feel that I should be penalized because I worked for the USPS.

I never knew that I would lose that 60% due to WEP

Thank you for reading. Please fix this very unfair mistake. I will be forever grateful and my respect for you will be the highest ever.

Thank you,

Jeffrey Lynn Johnson.

STATEMENT OF DEBORAH S. JONES

June 7, 2024

My story of impact of WEP and GPO penalties

I worked as a registered physical therapist for many years. I paid in to Social Security. I put my children in daycare while I worked. I was grateful that I would have Social Security to help me when I retired many years later.

Due to a life-changing event, I could no longer lift patients and had to leave physical therapy. I began working for a school district, starting as an ED TECH, then as a certified teacher. I then obtained my Master's Degree in Education. I was never told that when I signed on to work as an educator, that I was forfeiting the majority of the Social Security I had **earned** and put into the system when I was a physical therapist.

Imagine my shock when I started to think about retiring. Between my Social Security that I put in as a physical therapist, and pension from being a public school teacher, I determined that I would be able to retire. I absolutely cannot believe that WEP would prevent me from receiving what I had counted on. I also discovered that I will not get my husband's Social Security should he pass before I do (GPO). We have been married 42 years and he has put in Social Security since the age of 17 (he turns 65 this fall).

I now work as a substitute teacher full time to try and make up for what was taken of mine. I am not able to help take care of my grandchildren when needed as I need to keep working post "retirement."

I just do not understand where **my Social Security went.** What have I done to be punished? I have worked my whole adult life . . . no **gap** year, trips for me. I taught math and can't wrap my head around why I won't get the **fraction** of my retirement money (Social Security) in addition to the **fraction** of my money from pension. It seems my two professional careers should add up to one whole work life.

I am begging for you to help people like me . . . public servants.

Thank you from the bottom of my heart.

LETTER SUBMITTED BY TERRI PHELPS JONES, EDS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Personal Impact Statement for the Record:

I learned after retiring as a Kentucky School Counselor in 2020 with a little over 20 years vested, that because of having a state retirement my "earned" Social Security benefits will be reduced significantly due to WEP and I would not qualify for spousal benefits if widowed due to GPO. **Please keep in mind, I worked other jobs and contributed to Social Security just like other Americans and the Social Security monthly benefit calculations are based on those contributions.** However, WEP will reduce those monthly benefits by approximately 50%.

In fact, 10 years of those Social Security contributions occurred while working for the federal government on a military base (DoDEA) as a school counselor and providing services to military families during wars, mass deployments, and many fatalities. In addition, I worked other jobs over the years and made Social Security contributions, most recently working as a tax preparer. Keep in mind, I started working at age 16 and later took some time off or only worked part-time when my child was young. **Many women fit into this category and are penalized even more due to this motherhood/homemaker status.**

Basically, hardworking public service workers are being penalized for their service and strong work ethic. In fact, I read testimonies of widowed public service workers having to sell their home and/or return to the workforce due to these penalties. WEP and GPO hit the working middle class hard sending some into poverty.

Some additional points to consider when evaluating the impact of WEP and GPO is that Social Security benefits are **not** penalized for people with retirement accounts like IRAs, 401Ks . . . so why penalize those that have state retirements? **How can anyone say that it is okay to "take" earned Social Security benefits from hard working public servants and use those benefits to "supplement" the Social Security budget while stating, that the Social Security funds will run out more quickly if the government stops "taking" these *earned* benefits from our public servants?** There are solutions to the Social Security budget that do not involve taking earned benefits from hardworking middle-class Americans. Please investigate and implement these solutions (Stop SS fraud, Clean up the SS corporate . . . loopholes, raise the contribution income limits . . .).

Regarding the argument that WEP/GPO penalties apply because these service workers had employment where Social Security was not deducted from their income; well, the income of question (state) is **not** used when calculating Social Security benefits. Also, think of the billions of dollars earned by **"individuals"** each year that are not taxed for Social Security. The 2023 income cap for Social Security withholdings was $160,200 and historically has been **much lower.** Basically, all income over the cap is **never** taxed for Social Security. Most service workers do not reach a six-figure annual income. It would be interesting to do the math comparing the total state income not taxed for Social Security over the years vs income not taxed for Social Security due to being over the threshold. Additionally, the argument that GPO penalties should apply to public servants with an income that did not withhold Social Security because they didn't contribute to Social Security even though their spouse may have spent half a century contributing, I ask you, what about all the Americans that receive spousal benefits that never worked outside of the home, never earned an income?

Like most devastated by WEP and GPO, I only want my earned benefits to be calculated fairly and not be penalized because I have been a hard worker dedicating my life to providing much needed services for American families only to learn after retiring that my Social Security benefits will be reduced by approximately 50% with spousal benefits reduced to zero. Had I known this, I would have chosen differently.

It is encouraging that there are bipartisan bills in both the House (H.R. 82) and Senate (S. 597) designed to repeal these overlooked unfair practices.

Thank you in advance for doing what you can to help repeal WEP and GPO.

Terri Jones, EdS

LETTER SUBMITTED BY ROBERTA JOSEPHSON

June 11, 2024

U.S. Senate

Re: Focus on Unfairness and Financial Hardship on Public Retirees due to the SS WEP and GPO laws

I have worked and earned my way since being a teenager, with a couple of short lived exemptions.After living in Rockport, MA taking the train, subway, and walking to my job in Boston—often 1 to 1½ hours one way, I was fortunate to become a municipal employee for the Town of Rockport. I began as the Treasurer/Collector and retired as the only Certified Governmental Accountant ever in Rockport.

After working about 14 years I retired from my position with a small pension for which I am grateful. What I am not grateful for is the reduction in my fully earned and paid for Social Security which is taken each month because I had the drive and tenacity to continue working and make a difference in my town.

This reduction is unfair on so many levels—not all states impact retirees in this way. People should not be penalized for being hard workers trying to be self-sufficient. This is especially true in these difficult economic times. Even a small reduction in my SS—which I worked for and earned—is difficult. Many of us need to make hard decisions: pay rent or buy food, buy gas or buy medicine. I am sure this is hard for those making a larger salary to understand. These types of choices would be greatly diminished with the elimination of the WEP/GPO as well as the full restoration of the reduced funds to their owners.

We see large sums of money going to many areas and causes. Need I point out as citizens of this country your thinking and concerns should be first to our areas of concern and need.

It is my hope and prayer that those of you—many very blessed financially—will see the unfairness and the need and move forward to finally right it.

Warmly,

Roberta Josephson,
CGA Town of Rockport, MA, retired.

STATEMENT SUBMITTED BY DEBORAH S. JOYCE

June 7, 2024

Senate Committee on Finance:

I am writing to urge your repeal or *at least* modification of two provisions affecting municipal retirees like myself. I was a Special Education teacher in Chelmsford, MA for 30 years. I am grateful that I have a pension; however, as a teacher with two Masters degrees, I, and others like me, were not paid what someone with our education could earn in the private sector. Teachers do not become wealthy based on their teaching careers alone.

Consequently, I also worked in several jobs in which I paid into Social Security. I receive a small Social Security benefit, which is greatly reduced due to WEP/GPO.

My issue with GOP and WEP are twofold:

My husband receives only Social Security. If we both live into our 90s we will be reasonably financially secure. However, if either of us dies prematurely, the other's financial situation becomes more precarious. My two biggest complaints with the current system are (1) the meager COLA's our pensions provide, meaning my pension diminishes in buying power every year, and (2) if my husband predeceases me, I do not get one penny of his Social Security; nor am I entitled to my full Social Security in that unfortunate case. There is a built-in unfairness to a system designed to be fairer to non-pension recipients.

What is most upsetting is my understanding that other MA state workers such as police and fire are not penalized in the same way. Were teachers and municipal employees unfairly singled out? I understand that some offset may be needed, but the current one is grossly unfair.

I am now 73-years-old. My husband has some health issues. We cannot plan for our financial future with any confidence because of WEP/GPO. Should he predecease me, I will be forced to live on an increasingly shrinking pension (in terms of real purchasing power). Our minimal COLA (unlike Social Security, is only 3% on the first $13,000 of our pension or some $350 per year for me. Given the inflation of

the past few years, one can understand the distress and worry teachers living solely on their pensions must feel. Why should I be penalized as a spouse from receiving a higher Social Security survivor Benefit if my husband predeceases me? (**Note:** most teachers are women, and most men predecease their spouses).

Legislation to repeal or modify the current WEP/GPO has languished in the Congress for many years. Now is the time to act to make it fairer. This should be part of a broader attempt to shore up the Social Security System in general, but not at the expense of Municipal employees hoping to have a financially secure retirement. In fact, the system as it stands, is one more reason the teaching profession is not attracting the best and the brightest anymore. How sad for our children and our society. I loved my teaching job, but I am not sure I would make the same choice again, for both financial and other reasons.

Please listen to the voices of your constituents.

Thank you.

STATEMENT SUBMITTED BY ALLYSON JOYE

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

THE SOCIAL SECURITY FAIRNESS ACT OF 2023

I am writing to request that the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions be repealed.

Retired teachers and public employees should not be punished by having their Social Security benefits reduced. They worked hard and deserve their full pensions plus Social Security benefits.

LETTER SUBMITTED BY JEFF KAHN

I hope this letter finds you well:

I am writing to you today to address a matter that is of utmost importance to me and countless others in our community: the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions. As someone who has been self-employed and teaching part-time since 1997, these provisions have a significant and detrimental impact on my financial well-being and future security.

The WEP and GPO provisions were implemented with the intention of ensuring fairness in the Social Security system, but in reality, they unfairly penalize individuals like myself who have dedicated their careers to public service and have also worked in non-covered employment. Under these provisions, my Social Security benefits are subject to reduction, resulting in a loss of $538 per month—a substantial amount that directly affects my ability to cover essential expenses and plan for retirement.

It is crucial for lawmakers to understand the real-life consequences of these provisions. For individuals like me who have worked tirelessly to serve our communities, the WEP and GPO create undue financial burdens and hinder our ability to achieve financial security in retirement. Moreover, these provisions disproportionately affect those who have chosen careers in education, public service, and other fields where pension plans are prevalent.

Repealing the WEP and GPO provisions is not only a matter of fairness but also a matter of ensuring the well-being of hardworking Americans who have dedicated their lives to serving others. By repealing these provisions, lawmakers have the opportunity to make meaningful and positive changes that will positively impact the lives of countless individuals across the country.

I urge you to take action on this issue and support legislation to repeal the WEP and GPO provisions. It is time to rectify the injustices imposed by these provisions and ensure that all Americans can retire with dignity and financial security.

Thank you for your attention to this matter.

Sincerely,

Jeff Kahn.

LETTER SUBMITTED BY LISA A.E. KAPLAN, PH.D.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To our elected leaders:

I am writing today to request that you work together and repeal the WEP/GPO Provisions currently in place as they unfairly target a specific group of USA citizens and require these same individuals to bear a burden that no other workers are required to support.

I am particularly troubled at the targeting of professionals who chose careers focused on community service and were/are typically under-compensated even though their professions required advanced degrees (many of whom were not of an age or time where student loans were forgiven). There is no "windfall" to eliminate (WEP); these people who chose lower paying professions to serve their communities are being unfairly and unjustly deprived of benefits that they contributed to in good faith.

I appreciate the current challenges facing our leaders in terms of Social Security, but I respectfully suggest that diverting funds from people who serve the community to prop up a system that was gutted by other governmental decisions is not the way to do this. Our government has seen fit (and I am not arguing for or against this) to bail out private companies to save jobs while the CEOs of those companies retain unbelievable financial gains. These sorts of support are "windfalls." Taking a substantial portion of earned Social Security benefits from teachers, for example, is not at all the same thing. The time has come to provide—not privilege—those who serve society in its most necessary ways based upon fairness for their contributions.

In total transparency, I am a college professor whose husband retired as a Special Education teacher. He retired a couple of years ago (23 years of teaching) after a nasty bout with cancer which led to a compromised immune system. My husband began his career in the U.S. Navy where he served 4 years as an Ordnanceman, and based upon VA concessions, was engaged in activities that exposed him to toxic substances.

From there, he went to work for a Pratt and Whitney Aircraft, and eventually found his calling in teaching. He earned a BS and MS (with the highest of academic honors) and became a Special Education teacher. He worked 4 years for Connecticut Children's Medical Center teaching children with severe issues (violence, learning difficulties, etc.). None of this time counted toward his teaching years as he paid into Social Security.

Ultimately, he worked in several school systems (Alaska, Hawaii, Connecticut) where he paid into the teacher pension (CTRB in CT). He has chosen his profession out of a continued sense of duty to give back to the community. I hope you can imagine how heartbreaking it is to learn that he gets exceptionally reduced Social Security because he became a teacher and exceptionally reduced pension because he chose to become a teacher later in life.

To add insult to injury, this is in the face of living through and educating during the time of COVID. I find this a disgusting and demoralizing way to treat those whose life's focus has been to serve others.

If government is designed, at all, to support the community, then I respectfully request that you do so by eliminating the WEP/GPO provisions so that others may follow their sense of duty without paying a bigger price for doing so.

Sincerely,

Lisa A.E. Kaplan, Ph.D.

LETTER SUBMITTED BY JAMES KARANIAN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and a National Active and Retired Federal Employees Association (NARFE) member. I am writing to express my strong support for repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize our dedicated public servants, individuals who have spent their careers serving our communities and country. These provisions diminish the retirement benefits that these public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is not just significant; it's devastating for those affected, making it nearly impossible for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create not just confusion, but also frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning. We need a retirement system that is clear, simple, and fair for all.

The Social Security Fairness Act of 2023, S. 597/H.R. 82, which would repeal the WEP and GPO, would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action to repeal the WEP and GPO and consider relief options for the countless public servants affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system.

Thank you for your consideration.

James Karanian.

LETTER SUBMITTED BY MIKE KASSALEN

June 7, 2024

Re: Social Security Fairness Act (S. 597)

Dear Senator Brown:

I am a retired teacher and have a good pension. Ohio did pensions right. I did not pay into Social Security from my teaching job. However, I did pay into Social Security from other jobs. I paid into Social security for 23 years.

Granted some of those years were pretty lean. Because of WEP my benefit was reduced from about $1,200/month to less than $500/month. I can understand that I can't expect a SS benefit if I didn't pay into it, but I did pay into it. Just like it doesn't matter if I had other savings, it should not matter that I have a good pension.

What should matter is that I paid into Social Security enough to qualify for a benefit. I think we should get the full benefit we paid for.

Thank you for looking into this,

Mike Kassalen.

LETTER SUBMITTED BY SHARYL KASTENS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,

Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Teaching is a second career for me. My first was working in a corporate setting and quite frankly making a very good living. I also paid into Social Security as well, thinking that when it was time for me to retire, I would have my nest egg available. I worked hard and paid into the system.

I then choose to teach, which everyone knows certainly not for the money. I enjoyed my years teaching and never regretted my decision and wouldn't change it at all. But career one and career two are apples and oranges and so should the taxes that were required to be taken out and shouldn't be considered one or the other. I earned both Social Security and the pension. I was told it was considered double dipping which I can't figure out since it didn't happen at the same time.

I deserve both, I paid into both. I am retiring at the end of this year and was told I would only get half of what I paid in to Social Security, but when I paid into Social Security, I didn't get the option to pay less. I am not asking for more, just what I had to contribute and what is basically mine.

Teachers should be able to retire and have the option of either getting another job or not. Most teachers retire but still need to find additional income. Getting their full Social Security would allow us to retire and not continue to work (unless it's their choice). I paid into Social Security for years and I feel I deserve to get my money back.

Sharyl Kastens,
Connecticut Public School Educator.

LETTER SUBMITTED BY CAROL S. KAVINA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Carol S. Kavina.

LETTER SUBMITTED BY JAMES A. KAVINA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

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Thank you for your consideration.

James A. Kavina.

LETTER SUBMITTED BY BRIAN KELLEY

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Brian Kelley and I am a retired police officer 66-years-old and on Social Security. I am a member of NAPO.

In addition to my 25 years as a police officer, I worked in the private sector for over 20 years. My Social Security benefit was calculated based purely on those years and purely on the income and Social Security taxes paid in.

When I decided to fully retire I discovered that I was subject to the windfall tax and my Social Security was reduced and taxed in the amount of $507 per month.

This seemed wrong in every way. This was work and money that was done and earned completely away from my years in law enforcement and nothing about my Social Security was calculated or increased by my years as a public servant. I feel like I am being penalized for having been a public servant.

Thank you for your consideration and choosing to move forward to correct this injustice.

Brian Kelley

STATEMENT SUBMITTED BY MARY KELLEY

My name is Mary Kelley and I am a Mass retiree. From 1996 to 2007, I was Director of the Massachusetts Cultural Council (MCC), a State Agency under the Mass Treasurer's Office.

I am now 81-years-old and married to a non-Mass retiree. Prior to my work with the MCC, I was employed in a variety of private sector jobs in New York City, Massachusetts, and New Hampshire. My first job paying into Social Security was in 1963 working as a clerk for the Metropolitan Life Insurance Company during the work term at my college. From then on, I worked and paid into Social Security.

It was not until I considered retirement in 2006 at age 63 after 9 years of state employment that I learned of the WEP provision that would severely affect my retirement income. I retired in 2007 at age 64. I now receive $1,296 from Social Security as opposed to the over $2,000 I would receive if WEP did not affect me. My Mass pension pays a net monthly amount of $2,677 after our medical, dental, and optical insurance. My husband's Social Security income is $2,308. Our total monthly income after insurance costs is $6,281.

Massachusetts is one of the most expensive states to live in and we can barely cover our basic expenses now. We are fortunate to own our own condo in Somerville which we bought 11 years ago. We are not sure how long we will be able to keep it, however, because taxes and other expenses increase annually. We are unable to afford life insurance which means if one of us passes away, the other will have to sell the condo and relocate.

Isn't it time to rethink the Windfall Elimination Provision? Many of us know that it is!

Mary Kelley

STATEMENT SUBMITTED BY PATRICIA KEOUGHAN

My name is Patricia Keoughan. I live in Falmouth, MA and am 76-years-old. I was an public elementary school teacher for 40 years. I worked summers and vacations and as a teacher in New York State where I earned my points for Social Security. I was paid $7,000 my first year teaching.

In 1982 I moved to Falmouth and worked for 3 years in education and a couple other jobs with no pension (and a year in an American School in Spain as there were no teaching jobs in Falmouth). From September 1985 to June 2009 and earned a pension from Massachusetts. When I retired I had to pay thousands to have my aid and subbing time counted for 25 years of teaching.

It was my choice to move and I never got the full 40 years counted toward retirement. That was a big price to pay for moving. Then when it came time for Social Security, because I live in Massachusetts I only receive half of it because of my Massachusetts pension. If I lived in 30 other states I'd be receiving my full Social Security. This feels very unfair.

LETTER SUBMITTED BY JENNIFER L. KEYSER

June 7, 2024

Hon. Ron Wyden,
Chairman,
U.S. Senate,
Committee on Finance.

Hon. Sherrod Brown,
Chairman,
U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators Wyden and Brown:

I wish to express to each of you my appreciation for your support of S. 597/H.R. 82, the "Social Security Fairness Act," I know Senator Wyden, that your support as Chair of Senate Finance is critical to the bill's prospects. And I think all of us who hope the bill will pass are grateful to Senator Brown for holding a field hearing in Columbus on June 7th. Since the House held a field hearing on H.R. 82 in Louisiana several months back, there hadn't seemed to be much "movement" on that side of the Congress, despite the addition of many cosponsors. It's great to see momentum again. Hopefully, the Columbus hearing has changed the course.

The House's bill has massive support, as you know. Over 320 Members of the House have signed on as co-sponsors. And I have been tracking Senate-level support and see that there is now 62 Senators on board. If the bill could get to where a mark-up and cloture vote could be accomplished, it doesn't seem there's any reason to keep holding it up. It would be a signal that Congress is interested in fundamental fairness for people like me who feel somewhat "punished" for working in the public sector for part of our careers.

I know there are always concerns about future revenues and the status of the Social Security Trust Fund. But this isn't about additional "uptake," in numbers of recipients. Those of us who are now subject to the WEP and GPO are either already drawing benefits or will in any case. We are only asking to be able to access what we've contributed, without limits that we feel are arbitrary and which have outlived any rational purpose.

Thank you for your time and interest, and I hope that the bill can either pass through regular order speedily, or if the House moves first, that if a conference is needed it can be done quickly and successfully.

Yours very truly,

Jennifer L. Keyser

LETTER SUBMITTED BY JEANNE M. KIM

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

The Social Security Fairness Act of 2023 would be very important to my family and me.

I worked many years in the private sector and contributed a lot of taxes to Social Security, then became a teacher librarian and am contributing to the California State Teachers' Retirement System. Therefore, I do not expect to receive much, if anything, in Social Security Benefits.

Passage of this Act would make a big difference for my family and me.

Thank you for your time.

Sincerely,

Jeanne M. Kim.

LETTER SUBMITTED BY JIAE KIM-BATRA

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

I have been working as a public educator since 2005 and my current school district employer pays into Social Security. I worked as a restaurant waitress prior to education and worked a second job as an educator that paid into Social Security.

As you'll read in other statements, why should we not be subject to the same Social Security formulas as the average citizen? Why should public servants be punished?

It's long overdue that the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) go away and the time is now!

Please listen to your constituents from all across the country and do what we sent you to Washington to do—legislate better laws that impact real lives.

We do appreciate the tough careers you have chosen as public servants and let's work together for a more just tomorrow.

Thank you,

Jiae Kim-Batra

LETTER SUBMITTED BY WANETTA KING

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sir or Madam:

Hello, my name is Ms. Wanetta M. King. I have been an educator for 24 years, and before my time as an educator, I paid into Social Security.

I am writing regarding WEP and GPO concerns. When I found out I could not receive the Social Security that I paid into, I was hurt and felt betrayed because I give my life daily serving students and families in our great country, but I am being penalized for taking this path. It's unfair and makes no sense.

I don't mind paying into Social Security because it is an additional savings plan. Again, I and other educators have paid into Social Security; unfortunately, our service is not valued. We aren't valued because we are penalized for helping shape the next generation, but politicians would prefer to forsake what we have rightfully paid into. It's not charity, it's not welfare, it is something we paid into. Show educators we are appreciated and allow us to collect Social Security. It's only fitting.

In addition, Social Security is just another security for us when we retire and can't make the money we are making now. I saw both my father and mother collect the Social Security they paid into the system, and it gave them an additional layer of support when they retired. I want the same thing. I and other educators have earned it.

If you share our concerns and believe in the value of educators, I urge you to join our cause. Please feel free to reach out to me if you have any questions or would like to discuss this further.

Thanks in advance for your time,

Wanetta King

LETTER SUBMITTED BY ROBERT C. KLEINDIENST

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: WEP and GPO Impact on Social Security Benefits

From my mid-teens to my mid-40s, I worked under the Social Security system. The exception being during 1969 while serving in Vietnam and Korea which was tax exempt. In my mid-40s, with one son in college and another a sophomore in high school, I voluntarily left the security of a job in business to pursue certification to teach in the Massachusetts public school system. Despite the financial risk that entailed, I was successful in securing a teaching position which proved to be very personally satisfying and rewarding.

Upon retirement, I learned the bitter reality of the impact of the WEP and GPO on my Social Security retirement benefit. I paid into the system in good faith. Having a sizable portion of the benefits I earned withheld because of my teachers' pension I liken to being robbed with a mask and a gun.

I have a good sense of what is right and what is wrong and can only hope that you do as well. For me and many others the impact of the WEP and GPO is unfair and just wrong.

Sincerely,

Robert C. Kleindienst,
Massachusetts Middle School Science Teacher, retired.

LETTER SUBMITTED BY CINDY KLOSTER

June 17, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants, June 7, 2024

Honorable Representatives:

I like many Civil servants, are gravely affected by the Windfall Elimination Provision and the Government Pension Offset that has been looming over the country for over 46 years. During this hearing, you will read stories of real people that have become impoverished by these laws. You will likely see a trend that there are more women than men that are affected by these laws. Teachers, nurses, civil servants, cafeteria workers, bus drivers, Emergency Medical Service, police, firefighters, mail carriers, veterans, university employees, social workers, and many others have been unfairly penalized because of their service.

My story is similar, I started working at the age of 15 years of age and started contributing to the Social Security system. I attended Michigan State University and started working full time at the age of 19 years of age. I worked from 1976 to 1990 (14 years of substantial earnings). I received the yearly mail out from Social Security explaining what I could expect in payment for my retirement years.

In 1990, I worked for Louisiana State University at the Pennington Biomedical Research Center for 32 years under the LASER's system. During my years at PBRC I also worked part time jobs where I paid into Social Security. I taught at both Delgado and Baton Rouge Community College to boost my Social Security benefits. Only to find out much later that the money would not be counted towards SS since I had already earned my 10 credits.

At employment, there was no discussion or paperwork that discussed the WEP or GPO laws. I did not find out about this law until I went into the Social Security office around 2012. It was here that an audit was done. I found that I would lose half the benefits I had paid from the WEP. In addition, my husband, who worked over 50 years and paid only into SS, that I would not receive spousal benefits if he were to precede me. This realization, so late in life, is disheartening that our government would strip money away from the people who paid into the program.

I will say my State Pension is generous because I was able to work 32 years in the State system and planned; once I found out about the WEP and GPO and how it would affect my outcome. However, this is not the case for most, they find out at retirement that they will be penalized.

When I draw SS; statement recorded that I should have at full retirement age (67) earnings of $1,059/month (12,708/year)—once WEP is applied because of my pension this will reduce my benefit by 51% for this earning: $540.00 − $174.00 Medicare = $366.00/month or 6,480/year.

My Spouse who paid only into the Social Security system earns at Full retirement age (66) benefit $2,375/month ($28,500/year). Our combined SS would equal $34,980 plus pension. Because the GPO will wipe out his income if he were to predecease me, I would not qualify for spousal benefits and my income will drop by $28,500 which would drastically impact my overall earnings. The GPO should never be ap-

plied to working spouses especially when they have only paid into the SS system—this is the most troubling of the two laws.

Did you know, that if I had not worked a day in my life, never paying into SS, I would qualify for spousal benefits of $28,500 both when turning 62 years and at his death. But because I worked in a state system, earned a pension, and paid into Social Security, I do not qualify for spousal benefits and my monthly income will drop substantially at his death, is this fair? Many of our seniors drop below poverty levels, are forced to work again, sell their homes, and live with family members because they took a low paying State position. This Law is not taking into consideration the low-income earners are mainly affected by the "two evil twins."

In the past years, it is evident our representatives and Congress agree these are unjust laws. All we want is the benefit that is due us from working and paying into the program. In other words, the amount of money that is reflected in our SS estimation that reflects what we paid for over the years of service. In addition, that we should qualify for our Spousal benefits at the time of death.

Please don't shuffle this off another year and fix these laws, we want you to do the right thing and appeal to end the WEP and GPO.

Respectfully submitted,

Cindy Kloster.

LETTER SUBMITTED BY JAIME KNOWLES

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

My name is Jaime Knowles. I am a second career public school teacher. I turned 20 in May 1998 and had my daughter in June 1998. At the time I was a full-time first-generation college student to a single mom and father who was a Vietnam veteran who lived several states away. I attended college full-time as a commuting students and worked full-time to pay for college and to raise a baby. The end goal of my commuter college experience was only to be a first-generation college graduate. There were never family discussions about careers, no guidance was offered and no direction was provided.

In 2001, I graduated with a bachelors degree in psychology. Unknowingly at the time, this degree proved to provide no edge in beginning a career. As a result, I worked two different full-time jobs over the next 10 years. First, as a program manager for a nonprofit organization who provided programs for developmentally disabled individuals and then I moved on to work with adolescents in a clinical day treatment school.

In 2008, I unexpectedly lost my 16 month old son to SUDC. Research shows that in times of grief and trauma, people make decisions that are often irrational. I decided to apply to graduate school and become a teacher. Often times life is unpredictable. Sometimes adversity leads the way. In a time when I could have chose to be a victim of my circumstances, I chose to be a survivor.

I am a 45 year old teacher who has been teaching for 12 years. I have consistently held at least one full-time job, and often a part-time job for the last 30 years. I paid into Social Security for 20 years before becoming a teacher.

As I look to the future, I am frustrated to know that with how things currently are, I will not have access to the Social Security benefits I paid into for 20 years. I am

not proud to admit that had I known about WEP/GPO when I applied to graduate school, I would not have followed through solely because of the financial impact it will have on my in retirement. Understandable, this is a factor negatively impacting the teacher shortage. Qualified people are not entering the teaching field because of the negative financial burden this could potentially have on them as well as their spouse.

I am respectfully pleading that consideration be given to the repeal of WEP/GPO.

Jaime Knowles,
Connecticut Public School Educator.

LETTER SUBMITTED BY NANCY L. KNOWLES

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Gentlemen and Ladies,

I am writing as a retiree from the Commonwealth of Massachusetts. This is in conjunction with the above noted hearing and established date of June 7, 2024.

Please know, I, like many, worked outside and in addition too, my employment with the local government agencies and also the Commonwealth. I needed to work and also knew, I would need 40 quarters to receive my Medicare A and B coverage. I accomplished that and knew I would get a governmental pension and a small amount from Social Security based on my earnings. Maybe a couple of hundred dollars per month.

I use to administer payroll when I was employed by the city of Melrose from 1974–1979. I can remember "my guys" retiring knowing they would get a pension from the city, health insurance by Social Security, and supplemental from the city and their full Social Security. They were so glad they had worked outside of the regular government job to be able to earn the benefit. Had they not, they would not have been able to financially afforded to retire and would have worked much longer in their respective careers. I followed their lead and thought I, too, would be as gleeful as they, someday.

Fast forward to 2021 and I applied for my Medicare Part A. I was not able to apply for my part B as my husband was still working and I was covered under his health insurance. The following year, I did apply for my part B. I was receiving my governmental pension and was looking to receive my Social Security payment. I was shocked when I learned my Social Security payment would be reduced by two-thirds because I was receiving a state pension. The amount I was to receive, would just cover my Medicare Part B with maybe $50 a month extra instead of just under $400 a month. I decided not to collect my Social Security at that time.

Last April, 2023, I started the application process for my Social Security. I learned that as my husband was receiving his I could also receive mine based on his earnings. Wow this was great! The amount for me would be an additional estimate of $1,500 per month. What a blessing for both of us. Then I learned because I was receiving my state pension, that amount would be reduced by an estimate of two thirds. Factor in my Medicare Part B payment and I am down to an estimate amount of $350. So, I will go from $1,500. per month to $350. Because of WEP/GPO, and even though I did everything correctly, I am being penalized for receiving my state pension. I could be/will be one of "those seniors" who will have to choose whether to eat, pay the rent, purchase my needed prescriptions, etc.

Now if I was working for another company and I was receiving their pension benefits, my Social Security based on my husband's wages **would not be cut!** Is that fair? No, it is not fair. I can go on much further but I will not. I will leave you with an honest, ethical question, would you want this to happen to you? I believe we both know the answer to that. I am sure that you would not want this outcome for your mother or father who had dedicated themselves to working for a municipality or state agency along with holding down another job to make ends meet and attain

the American Dream. The only thing, the American Dream they thought they would attain would not be happening.

I ask you to search your intelligence, your soul, your integrity and do what is right so this does not continue to go on. You have the ability to right a wrong. You have the ability to ensure that another senior does not have to make the choice between heat, medication, food, etc.

I thank you in advance for your time and consideration with this request. It is one that is long overdue and needs to be corrected.

Respectfully,

Nancy L. Knowles.

LETTER SUBMITTED BY JEDA KOLIOUTAS

June 19, 2024

Re: Repeal of the WEP/GPO Law

I am a Henderson County, and Kenton County retired music teacher. I am asking for the repeal of the WEP/GPO law.

Repealing this law should be a passionate issue for all teachers in Kentucky. It discriminates against our profession by reducing benefits that teachers have earned and should receive from the Social Security administration.

In my case, having worked in business and industry, and paying into the Social Security system for 20+ years, while teaching in public schools. I was employed for 16 years by the Henderson County School Board and 16 years by the Kenton County School Board. After I retired, I substituted in the Kenton County School District for 8 years. When I retired, the government withheld ⅔ of my Social Security benefits. Not only that, when my husband passed away , I was deprived of all spousal and survivor benefits from Social Security except a $150 check. This is blatant discrimination against public school teachers and should be corrected.

Congress voted to extend pension benefits to members of Congress in 1984, the year after WEP was passed. The legislative branch was able to adjust the law to protect themselves, but not our teachers.

Again, I am asking for the repeal of the WEP/GPO law. Please give deep consideration to repealing this law that has penalized the teachers in Kentucky for far too long.

Sincerely, and thank you,

Jeda Kolioutas.

LETTER SUBMITTED BY LORRAINE KOONCE

June 23, 2024

Re: WEP

Dear Senators:

I am one of the millions of Americans who watched the agonizing scenarios regarding the H.R. 82 repeal bill.

You know the arguments. You know the pain. And you know the inherent unfairness.

I have worked since I was 14 as there was no idyllic childhood. I **had to work**. I paid my taxes. I complied with law. I do not have a criminal record. I am kind and am generous. I am not asking for extras but what I deserved and earned.

And as with millions of American I am now being penalized for working in the U.S. and France. I have worked for both the state and federal governments in the U.S. Am I being penalized for this? I had no idea that this could have such a draconic affect my Social Security. I have lived in France since 2008 , always file my American taxes and received a small French pension.

My life is simple and sparse. I eat simple meals. I cut my own hair. I cannot remember the last time I bought something new. This loss of merited income has gutted

my soul and my very existence. I do not feel as a human being but as an insignificant nothing.

Please push this for a mark-up. Despite the overall collective recognition that this bill no longer serves its original intended purpose, despite the fact it has been labeled one of the twin evils, despite the fact that there is bipartisan support to repeal this archaic 1983 bill **S. 597 now has 59 co-sponsors! The companion bill in the U.S. House, H.R. 82, has 322 co-sponsors. That is the most support for the repeal of the GPO and WEP ever!** Does not the overwhelming bipartisan support say something?

Instead, year after year, there has been delays after delays, letters after letters, petitions after petitions debates, hearings while ordinary people as myself sit and vegetated in sustained anguish. And meanwhile our heads are barely financially above the water.

You are not discussing some obsolete entity. These are peoples' lives and the core of their very existence that seems to have been pushed aside in this bureaucratic red tape mess.

The time is now for a floor vote of H.R. 82, the bipartisan legislation that addresses the injustices of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). As the 4th of July holiday approaches, there is no better way to honor our public service workers than to repeal these unjust penalties. Full repeal of the WEP and GPO for current and future individuals impacted by the offsets must include foreign pensioners as myself. It has caused excruciating pain and distress.

Please I am begging you, do the right thing. Repeal this out-dated archaic law, 2024 needs to be the year.

For God's sake do the right thing!

Kind regards,

Lorraine Koonce.

LETTER SUBMITTED BY ELIZABETH KING KRASENBRINK

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

As a retired Massachusetts educator, I urge you to support the Social Security Fairness Act of 2023, H.R. 82/S. 597 that would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These measures would end the unfair policies that significantly reduce or eliminate earned Social Security benefits for myself and millions of other federal and state or local retirees, simply because we receive a pension from our public service as teachers, fire fighters, and police officers.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in earned benefits simply because they also receive a pension from a public service position.

I have dedicated 38 years of my life to working with children with special needs. This was a career that was a calling for me and deeply rewarding. I have also worked in the private sector where I have been paying into Social Security for the last 50 years. Many of my private sector jobs started in high school, continued throughout a career in teaching, and continue as a retiree to supplement my income. My Social Security benefits were earned through hard work and I deserve the full amount. As it stands now, when I am eligible to receive Social Security I will lose approximately $6,700 in income because of these unfair policies. That will have a substantial impact on my retirement and something that I was not informed about when I accepted a teaching position in the State of Massachusetts.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. It is crucial to recognize that these retirees have paid into both Social Security and their

public service pensions, and they should not be penalized for receiving the benefits they have earned.The Social Security Fairness Act of 2023, H.R. 82/S. 597 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I am counting on you to stand up and fight for seniors who have dedicated their lives to public service and are the backbone of our communities. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Respectfully submitted,

Elizabeth King Krasenbrink,
Retired MA Educator.

LETTER SUBMITTED BY JUNE KRINSKY-RUDDER

June 21, 2024

Re: WEP/GPO

Dear Finance Committee Members:

I'm writing to ask that you remove the WEP/GPO, which serves only to financially punish those of us who made the commitment to serve the public for our careers. I'm one of the people who is impacted by this misbegotten legislation (and I have been writing to my elected officials since first learning about it over 20 years ago).

When I lived in New York, this was not an issue. I held a variety of jobs, all of which paid into Social Security. When I moved to Massachusetts, I originally held a series of retail jobs, then began teaching art again at a 766 school (a school that was partially funded by the state as it served students who were in foster care, or in DSS custody, most with trauma histories and all with emotional disabilities and learning disabilities). I left that job for a position teaching art in a public high school—partly because that position was starting at $10,000 more than I was making, at just over $30,000 per year. At the time, I was unaware that this would mean financial punishment when I retired (even though I had earned over 40 quarters necessary to qualify for Social Security). It will also punish my husband if he should outlive me.

Considering that COVID wiped out our savings, every little bit of retirement income/potential income matters. I can assure you that the concept of a "Windfall," however interesting it sounds, is quite a fallacy. To deny me/us the Social Security payments that I believe I earned from working additional jobs (meaning in addition to my public service position) is unreasonable and unfair (and unjust).

I have since learned that the reason for this is that Massachusetts had public pensions prior to the establishment of Social Security, which is why the state does not contribute. (I literally learned this last week.) The money I contributed to Social Security was paid when I worked in New York and in non public-sector jobs in Massachusetts. I don't expect to have any unearned benefits (in other words, I don't expect any Social Security payments for the job that did not pay into the system), but I do expect to be able to collect on what I have contributed.

I understand that this horrible situation harkens back to former President Ronald Reagan. He/his advisors either did not understand the implications of these policies on public workers, or they understood them but would not be affected by them so they didn't care. I am not sure if WEP/GPO affects any of you or your family/friends, but I can assure you that it impacts many of your constituents, and it's just adding to our financial struggles.

Please repeal WEP/GPO; they are unfair burdens that impact far too many people who have done public service in addition to working other position.

Thank you for your consideration,

June Krinsky-Rudder.

LETTER SUBMITTED BY CARLA KURT

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I am currently a teacher in Connecticut. Prior to moving to Connecticut, I taught in New York State for 18 years, paying into Social Security during that time. In addition, I worked in the private sector since I was high school until I started teaching as a second career, also paying into Social Security. I also held part-time jobs while working as a teacher, again paying into Social Security.

Over the past 50 years, I have accrued more than enough credits to receive a full Social Security retirement benefit. I was shocked to learn that since I will receive a Connecticut Teacher's pension, my SS benefit will be greatly reduced. Because I have only a partial pension from New York State, and will have a partial pension from Connecticut, this Social Security reduction greatly reduces my income once I retire.

Because of this, I am continuing to work long past retirement age, because I simply can't afford to live on these partial benefits, all of which I have paid into. The WEP and GPO are very unfair penalties on individuals who have paid their share into Social Security and have worked in public service jobs.

It is punitive and unjust that those of us who have contributed to Social Security are not able to receive our full benefit because we collect a pension that we also paid into! It's time to right this wrong and repeal both the WEP and GPO.

Carla Kurt.

LETTER SUBMITTED BY JAMES LACOGNATA

June 3, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

This issue affects more than just Ohio. I was a public school teacher in Illinois. The WEP/GPO is a stab in the back of public servants where ever it steals our money paid into Social Security.

I worked 2 and 3 jobs almost my entire life. I paid into Social Security the entire time. I'm not asking for more than I'm entitled to but someone the was not a teacher that paid the exact same amount into Social Security gets about double the amount I get. My check after medicare is $319. Why should someone that paid the exact same amount as me get over $638 a month???

Being a public servant should be an honored and respected career. Instead, it is belittled and penalized. That's not right.

Please stop this injustice and repeal WEP/GPO.

James LaCognata

LETTER SUBMITTED BY DENISE LAFRENIERE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I retired after working for 48 years in Connecticut.

Roughly, half of that time was as a medical technologist in private and hospital medical laboratories. During that time, I paid into Social Security.

I chose to leave the medical field to become a special education teacher, then worked in a public high school for 24 years. As a result of becoming a teacher my SS benefits for the time I was a medical technologist was reduced by 55%. Because I did not work the full number of years required for a full pension as a teacher my pension benefits do not make up for the loss in SS benefits. My combined SS and teacher pension benefit is less than a full teacher pension.

This is obviously unfair. If I had left my job as a medical technologist and became a full-time homemaker my SS benefits would not have been reduced when I reached retirement age.

Sincerely,

Denise Lafreniere,
Retired teacher/medical technologist.

LETTER SUBMITTED BY PATRICK A. LANFRI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

Dear Senators:

I am an in the line of duty disability retired Police and Fireman, Public Safety Officer. I was hired January 1980, at age 22, and was disability retired from an in the line of duty injury on March 2, 1989, at age 31.

While going through the hiring process in 1980 I was advised about the Government Pension Offset (GPO) act of 1977. It was explained to me that for every dollar of my pension I received, an equal dollar would be removed from my Social Security check. In 1980 there were no options that would allow me to continue to pay Social Security Tax and receive benefits at retirement. I was further advised that I would be a "fool" to continue to pay Social Security payroll tax, as I would never see any of its benefits because of the 1977 act.

Let me tell you at age 22 you never think of getting injured, disability retired at a dramatically reduced income, and having to go back into the work force to survive. That's what happened to me. During my disability retirement I had surgeries, therapy, and retraining. The reduced income required I sell my house and move to a less expensive area to live. There was no option, I had to return to the workforce, which required I pay Social Security payroll tax.

My late wife, Carol, of over 25 years died in 2012 at age 56. Social Security will not provide how many years Carol invested into Social Security, but I estimated Carol invested at least 35+ years. Carol was a full time emergency room nurse, that's how we met, I went in with a dog bite on my butt—true story. April of 2019 I just could not work any longer due to my in the line of duty injury and I made an appointment with my local Social Security Office.

My appointment with Social Security was to say the least jaw dropping. I thought I had read that a disability retirement voided the GPO, was I ever wrong. Under my own Social Security I would not have received one dime in benefits. However, since I was eligible to file under survivors, I received $50.00 per month in Social Security benefits. Carol and I invested over 55 years into Social Security Retirement System and I received $50.00 per month. I could not believe this was true. The government takes 55+ years of taxes and give back less than $1.00 per year invested per month in benefit.

Obviously financially my life was turned upside down. My way of life was basically cut in half. The Social Security Office will not divulge how many years my wife invested, nor would they divulge how much my full Social Security would be without the Government Pension Offset.

Please repeal the GPO/WEP. I am praying that the House passes H.R. 82. I further pray that the Senate will pass S. 597. I'm only asking what is only fair and right.

Thank you for consideration and allowing me to tell my story.

Patrick A. Lanfri.

LETTER SUBMITTED BY SHERRI LANGE, PH.D., CFBS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To whom it may concern:

I strongly support the repeal of the WEP and GPO. These laws deny individuals access to earned income from careers outside of teaching.

Fifty percent of my career has been in teaching and 50% has been in business. Why should I be financially penalized for serving the greater good by teaching?

If anything, one should be provided with a higher Social Security benefit for time in public service and earning less than a fair wage. My first year of teaching, I made $18,000 a year. We raise and train everyone's children—then when we retire, we have to continue to work to make ends meet. Many have died on classroom floors because they can't make ends meet without the work.

Even with my years of service, my student loans have not been forgiven—as of now, I will enter retirement with student loans.

It is because of these laws that I must leave teaching and work the last 5 years in industry to not lose my previously earned Social Security benefits.

Sincerely,

Dr. Lange.

LETTER SUBMITTED BY EILEEN LANNAN

June 4, 2024

Dear Senator Brown and Senator Collins:

This is my letter of support for the "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants." It is my understanding you have introduced the Social Security Fairness Act of 2023, supported by a bipartisan group of lawmakers, which would/could repeal the WEP and GPO once and for all.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) threaten the Social Security benefits of millions of retired teachers and public employees. Together, these two provisions unfairly penalize retirees in states across the country and in Puerto Rico who have spent careers in public service but also have paid into Social Security at other points in their careers. While these provisions do not impact every retiree in every state, the people they do impact feel real economic pain.

You have a hearing scheduled for Friday June 7th to discuss "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants" and the impacts of the WEP and GPO provisions. It's vitally important the GPO and WEP be repealed.

The GPO denies survivor benefits to retired public service workers whose spouses paid into Social Security. Both penalties disproportionately affect low-income retirees, and the GPO targets women five times as often as men.

Congress has the ability to reverse the WEP and GPO, provisions that make everyday life less secure for millions of retired teachers and public employees across the country. Repealing WEP and GPO is a real solution and would impact retirees financial security. This is your chance to give back to those who gave so much of their lives to public service. I am asking you to support the retired teachers as this would make life better for retirees, like myself. Please do the right thing!

Warm regards,

Eileen Lannan,
Retired teacher.

LETTER SUBMITTED BY SUSAN J. LANTZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

At the age of 16, I went to work to help support my family. I wanted to stay in school and receive my high school diploma, so I worked every afternoon and weekends in a restaurant for a total of 40 hours a week during the school year and 67 hours a week during the summer break. I did this until I graduated.

When I entered Worcester State College, I went to my classes during the day and worked the 3–11 night shift in a factory. When I got married during my junior year in college, I left the factory job and worked 3 part-time jobs that fit better into my schedule. Upon graduation from college, with a degree in Elementary Education (graduating Cum Laude), there were very few education jobs available with an abundance of graduates with education degrees (88% of the graduating class from WSC). I chose to go to work in the business world.

I worked full-time in local companies, first as an inventory control clerk and then as an assistant financial analyst. Upon starting a family, I was a stay-at-home mom for a couple years and then worked several part-time jobs, including as a substitute teacher in the local school system. After subbing for a year, I was awarded a teaching position and taught for 25 years until I retired.

Because I entered my teaching career 12 years after receiving my degree, I was not eligible to receive my full pension upon retirement. I assumed that I would receive my full Social Security benefits for the 15 years that I paid into it and that would supplement my pension. It was a bitter pill to find out this was not true in the State of Massachusetts due to WEP and GPO. I feel this is very unfair. I have been penalized for not entering my teaching career earlier even though I had worked hard during the 15 years prior to teaching.

In closing, I truly hope that you will right these inequalities and injustices to the nation's public sector workers so that myself and others like me will begin receiving full Social Security benefits. It is the right decision to make.

Respectfully submitted,

Susan J. Lantz.

LETTER SUBMITTED BY KENNETH C. LANZER

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

When I try to explain to friends why I am receiving such a minuscule amount in Social Security, primarily due to the Windfall Profits tax, they generally say I am not telling them the entire story. There must be something more as to why my Social Security benefits are drastically reduced.

I worked more than the required 40 quarters and paid into Social Security at the highest scale prior to starting my career teaching. Had I never taught at a state college I would be receiving my full Social Security benefits.

If I retired from one of the Fortune Five Hundred companies with a $100,000 per year pension that would not affect my Social Security.

So, what is the logic in penalizing me for a career teaching at a state college. Windfall Profit tax sounds like something that would only affect a millionaire!

Please discontinue this absurd penalty for public workers.

Sincerely,

Kenneth C Lanzer.

LETTER SUBMITTED BY RENE LAPREVOTTE

June 7, 2024

To Whom It May Concern:

I am a 77-year-old retired San Francisco Police Officer with an industrial disability, the result of numerous on-duty injuries (including a broken neck) who retired in August of 2003. Since San Francisco has its own pension system, I have been a victim of the Government Pension Offset (GPO) Provisions.

In my teenage years I worked numerous jobs and paid into the Social Security system, then was drafted into the United States Army at the ripe old age of 19 during the height of the Vietnam war where I served in both "Active" and "Reserve" status for 6 years, all the while paying into Social Security.

During my 34+ years with the San Francisco Police Department, even though I didn't pay Social Security on my police salary, I did pay into the system in the numerous "side jobs" I worked, then after retirement as an independent contractor for several more years. I attained the "40+ quarters" required by the Social Security System for benefits to be paid based upon my payments into the system.

So, I now receive Social Security benefits that after paying into Medicare, nets me a monthly check for $31.00. Yes, 40 quarters of paying Social Security taxes now allows me to buy a 30 pack of beer every month.

Is this what you feel is equitable for a career Civil Servant and veteran Army Solder?

Sincerely,

Rene LaPrevotte.

LETTER SUBMITTED BY AMY LAPSIS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

My husband and I are both educators. We are both significantly affected by this. Unfortunately, we both have part time jobs in addition to our full time jobs as educators. The WEP reduces the Social Security benefits of people who work in jobs covered by Social Security and jobs **not** covered by Social Security over the course of their careers. This would mean that we will not fully benefit from the extra jobs we have worked.

This affects hundreds of thousands, if not millions of public employees that paid into Social Security and essentially are being penalized because they also happen to be public servants.

Amy Lapsis,
Connecticut Public School Educator.

LETTER SUBMITTED BY MELINDA LEAL LARA

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello Members of Congress:

My name is Melinda Leal Lara and I am a retired teacher that served 33 years as a public school teacher in the Rio Grande Valley in Texas. I also worked in various jobs throughout the years and contributed to the Social Security system. I was aware that the WEP and GPO would be greatly reducing my future Social Security benefit. I felt it was unfair but as many things in life are unfair, there was nothing I could do about it. Since then, my life has been turned upside down and now I am

fighting for every dollar that I have earned and deserve. I am begging for everyone's help to repeal these two provisions.

My husband worked in private industry, had wonderful benefits so I was blessed to benefit from his workplace. When I retired in May 2019, I refused the medical insurance through the Texas Teacher Retirement System, my husband's workplace provided me with excellent medical, dental, vision, and even life insurance. We were a two income family plus had the blessing of having my mother live with us. She received Social Security and TRS. So she also contributed to the family budget. When I decided to retire, I felt financially strong so this situation really didn't affect me. I never imagined the horrific tragedy that was about to unfold.

COVID was my doom as it affected everyone but maybe not to the extent that it affected me personally. It started in December 2020 when no vaccines were available, no treatments, nothing. My husband became infected, both his parents, my mom, and myself. Everyone went to the hospital except me. I lived a horror story alone in my house waiting for my husband and mom to return home. My mother-in-law died on January 9, 2021, my mother died on January 12, 2021, my husband died on March 3, 2021 and my father-in-law died on March 10, 2021. The living hell that I went through as I was a prisoner in my home and was not able to be by their bedside. They all died alone. I live with survivor's guilt, depression, anxiety, panic attacks, you name it, I have it. I still don't understand how I am still here. Regardless, what does all this have to do with the two provisions? Let me explain.

First of all, when I called the Social Security office to find out about widow benefits, I learned that I did NOT qualify for anything! I was in shock! Why not? My husband had been working since he was 16-years-old and died at the age of 59. What happens to all the money that my husband contributed to the Social Security system? I was told that since I don't qualify for the widow benefit, all his contributions just stays in the system to help other families! Oh my God, that is so messed up! I thought that I would be getting a check and this would replace his income, remember we were a two income family with all the bills that come with a two income family. This is a separate issue of how the Social Security rules are very unfair to widows.

So I am receiving **nothing** from my husband's Social Security benefits. All I had left was my own sOcial Security benefit that I worked and earned. My 62nd birthday is at the end of this month, so I called Social Security to start my application. I got a response and I will receive my first check in July for $169, the reduced amount because of the two provisions. My Social Security benefit should be $380 and it is chopped down to $169. Now it is real, I am a victim of the WEP and GPO. This is so unfair!

I shared my personal tragedy to explain to you how these two provision are affecting me. Now I worry about money. I never expected to lose my husband so now every single dollar that I deserve, I need it.

I am under medication for anxiety, depression, and panic attacks. I have tried to work to earn extra money but my emotional trauma overpowers me and I just can't. I started counseling but with my insurance, I pay $100 for a 1 hour session, I can't afford it so I stopped going to counseling. It's a vicious cycle, I can't leave my home yet I need to earn extra money to be able to stay in my home.

I need my full Social Security benefit of $380 not $169. It's the principle of the matter, I worked and earned that benefit and those two provisions that have been in existence for so many years was a cowardly way to balance the budget. It hurts people like me. I realize it all goes back to funding, but that is just another excuse, not a solution. This should never have happened, shame on the Member of Congress that passed these two provisions. You, on the other hand, have the power to do the right, ethical thing and repeal the WEP and GPO. I am asking, begging for every one of you to work at it and find a solution to repeal these two provisions for good.

I would like to commend Senator Sherrod Brown and Senator Susan Collins for introducing the Social Security Fairness Act of 2023 and commend the bipartisan group of lawmakers that have joined these two Senators in trying to do the ethical thing by bringing this injustice to an end.

I challenge every other member that is not part of this group to join them and make this happen. Repeal the WEP and GPO!

Respectfully yours,

Melinda Leal Lara,

Texas Retired Teacher.

LETTER SUBMITTED BY SHARON M. LAROSA

June 7, 2024

U.S. Senate,
Committee of Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators and Representatives:

I worked in private industry full time paying into Social Security for many years prior to becoming a teacher. I now work part time (paying into Social Security) in addition to teaching because I need to supplement my teacher's salary in order to live.

I have worked as a teacher paying into a pension and a part-time job paying into Social Security for many years, but will be penalized on collecting my Social Security because of the pension of which I was unaware when I entered the teaching profession. I only found out when I changed school districts years later and my new employer informed me.

I am a divorced woman who will be struggling to survive when I retire due to this unfair law that should be repealed. I paid into Social Security and my employer matched it, just like I paid into my pension. This is money that I earned by working for it and should be able to collect to survive independently when I retire. I am not in great health and do not know how long I will be able to work part time when I retire to afford my living expenses.

Please vote to repeal this law so that those of us affected can survive in our remaining few years.

Thank you.

Sharon M. LaRosa.

LETTER SUBMITTED BY NORMA KATHRYN LAYMAN

June 6, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I firmly believe that it is necessary to reverse the WEP and GPO, provisions that make everyday life less secure for millions of retired teachers and public employees across the country, such as myself (a teacher).

I retired in 2012 and my Federal Benefit was affected by WEP reducing my monthly benefit by approximately $380, even though I had worked a number of years outside of the California State Teacher's Retirement System.

The teaching profession suffers from low salaries to begin with, and then having the effects of WEP is a double offense to a teacher's capability to make our lives financially secure.

I have incurred two major unexpected life events: (1) my mother is 103-years-old and has needed continual financial support; and (2) COVID effects and rampant inflation have caused needless economic pain.

Repealing WEP and GPO is a real solution to make life better for retired teachers and public employees.

I believe that the WEP and GPO should be repealed once and for all.

Respectfully,

Norma Kathryn Layman,
Retired Community College and University Teacher.

LETTER SUBMITTED BY ROBERT J. LEARY

June 7, 2024

U.S. Senate
Committee on Finance

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators:

Although not a resident of Ohio, I am writing with regard to the WEP/GPO legislation that effects Public Servants nationwide. As a retired public employee from Massachusetts who is nearing eligibility to receive my Social Security benefits, I have recently been made aware of the unfairness of this legislation that has been impacting retirees for over 40 years.

Before I began my career in the Fire Service I worked several jobs while in college and prior to being hired as a firefighter. While working as a municipal firefighter I worked second and third jobs in order to provide for my family. Following my retirement from the Weymouth Fire Department I have continued to work in non-municipal employment. All the jobs I worked outside of my municipal pension required me to pay **full** Social Security taxes.

Now that I am in my mid-60s, I anticipated being able to collect the **full** Social Security benefits to which I contributed since 1975. But the WEP legislation will prevent me from collecting the benefit that I paid for and deserve.

Regardless of the fact that I collect a municipal pension, my employment in the private sector should have no impact on other benefits that I have earned. For the Federal Government to steal a portion of these benefits simply because I receive a pension from **separate** employment is unethical. Had I worked in the private sector and earned a pension, I would not be penalized for receiving that pension and would receive my **full** Social Security benefit from outside employment. But since my pension is from municipal entity, I am being unfairly punished.

I understand the WEP/GPO laws have been a source of contention in the Senate and House for decades, but I ask that you picture yourself in the shoes of a municipal retiree who also worked faithfully in the private sector, contributed fully to Social Security through this employment, and are now being penalized by having your earned benefits reduced by unfair legislation. If you do, I'm sure you will understand the anger and frustration of those of us in that circumstance.

Another issue is my Social Security statement. This statement tells me the amount of the Social Security benefit that I will supposedly receive at various ages in my future. However, because of the WEP law, this information is incorrect. Those of us being harmed by the WEP should at least be told the truth as to what our benefit will be instead of giving us false hopes. It is impossible to plan for my financial future unless I know the true amount that I will receive. In fact, it would be better to add a column next to our earned benefit to tell us exactly how much money we will lose due to the WEP.

So I ask the entire Senate to please **fully** support legislation that will repeal the WEP and GPO.

Respectfully,

Robert J. Leary,
Chief, Weymouth Fire Department (retired).

LETTER SUBMITTED BY LINDA A. LEHMAN

June 7, 2024

U.S. Senate,
Committee on Finance.
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Field Hearing in Columbus Ohio

To Whom It May Concern:

I am writing to you regarding the hearing held on June 7, 2024 in Columbus, OH that focused on the unfairness and financial hardship placed on retired public employees who also receive Social Security benefits. These benefits are greatly reduced by the WEP and the GPO.

This reduction in benefits affects those of us who fall into this category in 7 of our 50 states.

The following is an outline of how I have been affected by both the WEP and the GPO:

- I worked from the time I was 14-years-old at various jobs that allowed me to attend a Parochial High School and a State College.
- I paid into Social Security until I became a public School teacher in 1967.
- I worked for 14 years in a Parochial Elementary School and paid into Social Security.
- I earned 40 quarters at that point.
- From 1993 until 2011 I was a Special Education teacher in the Lynn Public Schools.
- From 2011 until 2022 I was a part time Special Education Team Chair after my retirement from Lynn.
- Now I receive a very small Social Security check each month due to the WEP.
- My husband of 32 years was a firefighter and also worked many years for a private ambulance company.
- I have **never** received any benefits from his Social Security due to the GPO.

It just isn't fair that teachers in other states are able to receive full Social Security benefits and also their pension. I retired from The Mass Teacher's Retirement System with a 62% pension.

My financial situation has been greatly affected by the WEP and the GPO. Please advocate for a change in the WEP and GPO formulas.

I did my research about the WEP and GPO and knew I would be affected, but in this economy a small Social Security check and a 62% pension has a disastrous effect on my financial stability.

Thank you for taking the time to consider my letter.

Sincerely,

Linda A. Lehman

LETTER SUBMITTED BY BARBARA LEMAIRE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

WEP/GPO laws

Dear Committee Members:

I am a retired Massachusetts Educator with 16 years of service in the Worcester Public School System. I also taught in a private school for 20 years.

During my years of employment I contributed to Social Security and the Massachusetts Teachers Retirement System. My retirement income has been unfairly impacted by the WEP/GPO laws.

I am not able to support myself on the income that I am receiving. I have also learned that I am not eligible to collect a spousal benefit should I lose my husband.

These laws are unfair and need to be changed so I can receive the benefits I have earned.

Thank you for your attention,

Barbara LeMaire.

LETTER SUBMITTED BY RANDI LEOPOLD

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

Due to circumstances out of my control, I had to work in the private sector before starting my job in the public school. I have worked more than 40 quarters and am deserving of the Social Security that I worked for.

That said, please continue to support teachers who have worked a second career and give us what is ours! As an only parent of a child with severe special needs having lost my husband 10 years ago I need the income when I retire to take care of myself and my boys.

Thank you in advance.

Randi Leopold,
Connecticut Public School Educator.

LETTER SUBMITTED BY MELANIE LESH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Just like you, I have proudly chased the American dream. I worked hard, played by the rules, paid my dues, and acted to help others who were lost in a system that I studied, lived and understood. Public service. It's run in my family for generations. I think it's the career path you all took as well.

WEP and GPO are just plain **wrong;** maliciously, punitively and scandalously **wrong.** The cost to fix this is a small percentage of the revenue that illegal immigrants contribute annually to Social Security through their wage deductions.

Please support U.S. citizen public service workers who have had their pockets picked by the government they served!

My career was supporting elected officials in the State of Alaska, while also raising my family in rural Alaska. The Alaska Legislature only meets in Session in the winter. The rest of the year I went back to the home we were building ourselves and earned what I could in a town of 300 people entirely off the road system.

I can offer you my entire 50 year earning history to illustrate the impact of this policy. During high school and college I worked in the tourism industry which were seasonal (summertime) jobs, also notoriously low paying. These were all Social Security system jobs. They added up over 50 years, and for every single paycheck I and my employers paid our 6.2% each into the SSI payroll tax depository, 12.4% on my behalf of every dollar I earned. I expected that savings account to be there when I retired.

Once I'd earned my degree I still had to work at low paying summer tourism jobs. Gradually I started a career during the winter but had to keep moving back and forth to the Alaska capital city during the legislative session.

The Alaska Legislature, and State of Alaska are one of the public Social Security systems allowed to run their own retirement program. It's called SBS. They deducted the 6.2% and contributed the equivalent 6.2% on my behalf for every single hard-earned dollar. Just like SSI but better managed apparently.

After 30 years of working in this haphazard part-time way, mostly due to my residency in a roadless, rural community (Gustavus, AK in Glacier Bay National Park) requiring air travel by small plane (and recently a sporadic ferry service), my 12.4% contributions to SBS were calculated to yield a $2,500/month retirement benefit out of which I pay for family insurance premiums. Whereas my lifelong labors on behalf of tourism and other small businesses were calculated by SSI to yield $1,160/month. I worked hard and constantly, I contributed to my community and raised productive children. I figured I could live on those two amounts when I retired.

I'm 67 now. Imagine my surprise when I was told SSI considers my retirement from the State of Alaska as a "windfall" and reduced my SSI from $1,160 to $572, partly because the amount I earned in the summer was not considered "Substantial!" It certainly was to me and my family! From the remainder another $180.00 is deducted by SSI for my required Medicare premium.

While trying to understand the math and decipher the SSI determination formula (the SSI determination does not include detailed calculations of how they came up with their determinations), I discovered multiple errors existed in the SSI records where whole years of my SSI earnings were omitted from their records and calculations! That's entire years of my 12.4% being unaccounted for!

I want all my SSI contributions (and my employers') to be in my calculations. I want to see the math explaining exactly how my benefit was reduced. I want the arbitrary "substantial earnings" factor to be omitted from a determination. If I didn't make the U.S. average annual median income in any particular year, they shouldn't negate all that I did earn, and therefore the 12.4% of it that went straight into Social Security's coffers! Some years I was a mere $100 away from this arbitrary threshold. I want you to pass S. 597 and H.R. 82, which would remove all of these barriers to receiving my full benefits.

Congress gets hung up on the cost of righting this wrong. The cost to the budget of ceasing to steal millions of dollars from Social Security beneficiaries who are the Backbone of our Society—the Firefighters, Teachers, and millions of Public Servants—just like your very own staff in some cases!

We are voters first and foremost and proud of our work and country but we are WEP and GPO victims being hurt by this retirement income that is being withheld. I'm having to work two part-time jobs to make up for what I counted on as my retirement income. We are calling on you, our elected officials to take up our cause and fix this wrong once and for **all.**

It shouldn't even be called a "cost" this gesture to right the wrong. To "Stop the Steal"? Millions of retirees have had benefits withheld for 10, 20, and 30 years since this insidious scheme to weaponize Social Security. Money we contributed and counted on to be there when we retired is gone forever due to WEP and GPO. At a loss of $500.00 per month for me that is $6,000 a year of retirement income stolen. I can't afford to retire now.

Please pass this measure—so no more retirees will be confronted by this very upsetting news—that "yes, you paid us, and all your employers also paid us, but you will have half your benefits withheld nonetheless."

We know why it's taken 4 decades to get this far, but this Congress can either find other real revenue sources (corporate profits are at amazing highs, but their tax liabilities are too low). Or consider changes to the Social Security formula—6.2% through every kind of economic period? How about change it to 6.3% or 6.4% and up the cap to ensure its solvency. The math is easier than you think—6.3% equals 12.6% moving into the treasury—a mere .2% difference. Ask the GAO how many more decades of solvency for our system that'll gain. Increase the "taxable maximum" on contributions while you're at it. This year workers earning $168,000 stop these contributions once they've reach that point. Round it up to $200,000 and ask the GAO how many more decades of solvency that gets us.

Over decades of this policy, think of how many billions of dollars were shifted from the pockets of middle-class families and workers to the federal budget. Dollars which would have enriched the economy for goods and services that we simply can't afford being thousands of dollars per year poorer. Sadly, we let the government spend it instead. It's gone and we will never get it back. But no more.

It is time to stop the steal—pass S. 597 and H.R. 82 and please do the right thing.

Thank You for your public service!

Sincerely,

Melanie Lesh.

LETTER SUBMITTED BY ROBIN LEVINE

Dear Members of the United States Senate Finance Committee:

I am writing to share the impact of WEP/GPO on my retirement Social Security.

I grew up in New Jersey in a working class family and worked after school and in summers from the time I was 14-years-old, bagging groceries in a small grocery store, followed by working in an office doing filing, and then all through my college years in Washington, DC including working as a file clerk in the GAC, waitressing at an International Pancake House in Alexandria, VA and moving on after college to more professional level jobs in publishing and then, after my master's degree in social service work.

In all of these jobs, I had Social Security taxes withheld from my paycheck. Then when I was 35 years of age, I began working for the Commonwealth of Massachusetts. When I retired from that job, my pension was about $17,000/year and although I was eligible for Social Security, because of WEP/GPO, my Social Security monthly check was cut in half from $240/month to $120 month which was then taxed.

This makes no sense and penalizes those of us who work for state and local government, for less money than the private sector, given I put the same amount of my time and money into Social Security for the 21 years before I worked for the Commonwealth of Massachusetts as those who worked in the private sector. In addition, I had to pay into my pension fund.

Please repeal the WEP/GPO provisions and give those of us who duly paid into Social Security of proper due.

Thank you.

Robin Levine

STATEMENT SUBMITTED BY DORIS COLLEEN TOMLIN LEWIS

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

My teaching days began in August of 1986. I was a nontraditional student with a family and wanted to be in a helping profession. Teaching seemed the best option since my husband was a teacher/coach.

In 1986 the teaching salary had just had a little bump and I was making around $16,000 per year. My family sacrificed because I knew the retirement was going to be saved away for me in my latter years. I was 30 when I started teaching and so I had contributed to Social Security prior to beginning my teaching career.

Fast forward to 2013—I retired and moved back to be close to my parents and my in-laws to help care for them. I quickly found that without Social Security, I needed a job. I have been working full time at the local university for over 10 years and I see no end in sight. I believe that I deserve to get my full Social Security that is due me.

My mother worked in the banking industry for nearly all of her life and then was a business manager at a local school district. She retired from there and guess what—her SS was reduced. In addition, she will not be able to collect on my dad's Social Security when he dies—**all because she was a public servant**.

This is **nonsense.** Thanks for reading my plea to allow public servants their full Social Security.

STATEMENT SUBMITTED BY CYNTHIA LINDAUER

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I am writing to ask for your help to support bipartisan bills to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These unfair penalties financially harm millions of retirees across our nation. The WEP and GPO cut or eliminate Social Security benefits that retirees and their spouses have paid for throughout their working careers. The majority of states realize how unfair these provisions are and do not have them. Only 17 of the 50 states have these unfair provisions apply to their public servants. They need to be repealed!

The WEP cuts the earned benefits of public service workers based on their pensions. The theory behind this is that it was supposed to keep people from getting double pensions. The reality is that the retiree will be getting a smaller teaching pension due to less years of service and really needs the Social Security that they earned during the years they were working a non teaching job and paying in to Social Security. The educator also would have earned a smaller Social Security pension due to their years working as an educator. Without the WEP, the retiree could earn two smaller pensions to add up to a full teaching pension.

Retired educators suffer devastating financial loss when their spouse dies and they lose their survivor benefit because of the GPO, even though that benefit had been paid for by their spouse. It makes no sense whatsoever that anyone should be denied spousal Social Security based on anything other than their spouse's contributions. The GPO is extremely unfair and the only purpose is to penalize teachers and other public employees.

In my particular case, I was a teacher for 25 years and paid in to CalSTRS during that time and then worked on the family farm with my husband for the past 13 years. During the years I worked on our family farm we paid both the employee and employer portions of Social Security, but because of the WEP I will only be able to collect a tiny portion of the amount I would have been able to collect if I had not worked as a teacher. Also, because I left teaching before retirement age, my final salary was much lower than it would have been had I stayed which means that my retirement checks for CalSTRS are significantly lower than it would have been had I retired with a higher final salary and additional years of service.

My husband worked on the family farm for his entire working career and we paid both the employee and employer portions of Social Security for all those years, but because of the GPO I will only be eligible for a tiny portion of what I should get for survivor benefits, if anything at all, if he passes before I do. If I had not worked at all I would be eligible for the full survivor benefits from my husband. That makes no sense that I am penalized for being a teacher.

I have a teacher friend who has a similar situation as I have but since she taught in Oregon instead of California she will get her teaching pension and her Social Security pension and she is also eligible for full survivor benefits. How can it be that just because I taught in California instead of another state I will be penalized over $1,500 per month for my entire retirement?

Now is the time to take action to repeal these two unjust penalties. The nation has been seeing an exodus of teachers who are either leaving the profession or retiring earlier than planned. The repeal of these two offsets is an important step to help to turn the tide in favor of teachers remaining in the classroom.

Please vote to repeal the GPO and WEP and bring fairness to Social Security.

Thank you.

LETTER SUBMITTED BY JENNIFER LISI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Teaching is a second career for me. I worked in the private sector, paying in to Social Security, for over 20 years. Because I entered teaching later in life I will never work the required number of years to fully realize my teacher pension benefits.

By denying me the Social Security benefits that I worked for during the first half of my life, and limiting what I can collect from my husband's benefits, you are forcing me into a precarious financial position during my retirement.

I contributed to my Social Security account for over 20 years with the expectation that it would be available to me when I retired. To withhold that benefit from teachers, who are already grossly underpaid for the work we do, is in effect stealing from us, and exacerbating the viewpoint that American teachers hold little value in society.

I am asking that you do the right thing for this nation's teachers and repeal the Windfall Elimination Provision and Government Pension Offset.

Thank you for your consideration.

Jennifer Lisi,
Connecticut Public School Educator.

LETTER SUBMITTED BY ALEJANDRA LIVINGSTON

June 7, 2024

Senator Sherrod Brown,
Hart Senate Office Building,
50 Constitution Ave., NE,
Washington, DC 20510.

RE: Keeping the Promise of Social Security for Ohio's first Responders and Public Servants

Dear Senator Brown:

I am a retiree of the State of Nevada who served the state as an economist for 27 years. I am now a part-time adjunct professor of economics for the Nevada System of Higher Education. I am also a proud member of RPEN, the organization that represents public sector employees in Nevada. I first would like to thank you for sponsoring U.S. Senate Bill 597, Social Security Fairness Act, and I now would like to provide testimony of the impact of the Windfall Elimination Act (WEP) and the Government Pension Offset (GPO) as response to the hearing held on June 7th of this year.

Public employees in the State of Nevada do not contribute toward Social Security; thus, those of us who have not paid into are not entitled to Social Security benefits for the aging and instead receive a public pension. However, I worked in private sector for a few years and have had many co-workers who worked in industry for many years and lost all or most of the Social Security benefit that was paid into when retired from public sector in Nevada due to the offset. This is absolutely unfair, as Social Security is an entitlement program that was designed as income stabilization to help the individual as well as the individual's family and/or spouse.

I have contributed very little toward Social Security, and had hoped to work for 30 or more years for the State of Nevada, but it wasn't possible. My work involved demanding long hours, and I have been suffering from three chronic illnesses for a long time, and employers are still reluctant to provide all necessary reasonable accommodations for those with invisible illnesses. Fortunately, I reached full retirement age, but the pension that I receive is not keeping up with inflation, and as we know, retirement means living on a fixed income.

When I retired in 2022, I took a reduction of my pension from the State of Nevada to allow my spouse to receive half of my pension if I die before he does. However, if he dies before I do, I will not get any of the Social Security that he is receiving now. In a few years, we will have exhausted a lot of our savings, and our medical bills are eating up a good portion of our pensions. If I end up being single, I will have a very difficult time surviving, more so with this inflation, the cost of health care and of a nursing home, should I ever need one.

Social Security for the Aging is an entitlement program, and it isn't fair that spouses who receive a pension from a state government are not entitled to an income stabilization program funded by the Federal Government that was intended to be guaranteed. I have attended seminars about WEP and GPO, and as an economics professor who teaches about income stabilization programs, I still cannot make sense out of the reasoning behind it, which I was told it is to save money for the government and avoid duplication of costs. A state funded pension is separate from a federally funded pension, and my spouse's entitlement to half of my state pension is not a duplication of cost if I were to receive half of his Social Security if he were to die.

I spent my last 18 years in public sector working in criminal justice, and most of the staff were law enforcement. These are individuals that put their lives at risk for the safety of the public, and who have to work in many dangerous situations. I worked in undesirable conditions at times, and more so during the COVID–19 Pandemic.

The retirement contribution rate of public sector employees is much greater than the tax rate for FICA. Still, we lose the Social Security contributions made as well as our spouse's contributions. The Federal Government has been overspending for many years, the federal debt is at 120% of GDP, it has had to constantly raise the debt ceiling, yet, we have one of the largest economies in the world. Not only that, our economy and financial systems developed at significantly larger rates than other industrialized nations beginning in the nineteenth century.

The federal government cannot make a greater effort to balance its budget and continuously subsidizes industries and other unnecessary line items, so it chooses to take away from us. It all boils down to economic and fiscal discipline, and we shouldn't be the victims. We public servants tend to have very low career prospects, don't receive large bonuses, and most of us stick until the end to be able to cash out our pensions. For most of us, transferring to private sector means that Social Security will be deducted from our paychecks and will be offset in the end. If I were to pursue a private sector job now in my 60s, I would never see a penny of Social Security later on, although FICA would be deducted from my paycheck—this is stealing. It would be fair that one be allowed to be returned what was contributed plus interest, as well as the dollars that our spouses contributed.

I know women that never worked, and they receive their spouses' Social Security benefits. Many of these women didn't make the sacrifices that we working and schooled women made. The United States is below the replacement fertility rate, baby boomers are living longer, and there won't be enough younger citizens to take care of us. That added to the fact that 1% of the U.S. population owns most of the wealth of this country is a sign that the government needs to align priorities and regain focus on income stabilization for the aging and disabled. We must remember, we are one of the most industrialized nations in the entire world.

In all, I am respectfully requesting that you and all co-sponsors of U.S. Senate Bill 597 continue to advocate for us to eliminate the WEP and GPO provisions, and if Congress approves amendments, that they be applicable to those of us who are already retired and not just to future generations of retirees.

Thanks in advance for your support.

Respectfully submitted,
Alejandra Livingston, MBA, MS.

LETTER SUBMITTED BY WILLIAM O. LONG

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my support for the repeal of the Windfall Elimination Provision (WEP).

The WEP reduction creates book-keeping, administrative problems, and income tax filing issues for me (and presumably for other retirees in my situation).

My situation is that regulations do not permit my Medicare premium to be automatically billed monthly by deduction from my pension because my Social Security benefits are not enough. My Social Security benefits are too small for automatic deduction from my OPM pension. The result is that I am periodically billed by CMS at unanticipated dates for overdue premium payments from my personal checking account.

I urge that the Committee and Subcommittee take action in support of repealing the WEP or else revise Social Security and Medicare procedures to permit premium payments automatically from my OPM monthly pension payments.

I appreciate your attention to this critical issue and look forward to a fairer and more equitable future.

William O. Long.

STATEMENT SUBMITTED BY HEATHER J. LORENZ

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

The American people have entrusted Congress to champion fairness and equality of opportunity. However, the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) clearly undermine that trust.

This bill is dear to my heart as I am a career changer who may lose significant Social Security money if I continue to teach in Connecticut. After working for 20 years in the private sector and paying into Social Security, I became a teacher. The WEP/GPO unfairly reduces or denies the Social Security benefits of hardworking Americans who have also earned a pension from an uncovered position. Dutifully paying the same FICA taxes as all workers, they have been subjected to these unprincipled cuts to their legally earned benefits for far too long.

The WEP and GPO withholdings cannot continue to be a significant revenue source for the Social Security program, as they represent money rightfully due to a targeted group of citizens. This is un-American and represents discrimination based on career choices—a freedom which should not be punished.

We soon celebrate our nation's birth date—the Fourth of July. As we celebrate our nationhood, what could be better than honoring and respecting our public service workers—teachers, police officers, firefighters, foreign pension recipients, and many more—who have tirelessly fought to be free from these unfair penalties?

Thank you, in advance, for supporting this important issue. If you can get this done, you will be making 2024 a very happy year for ME and so many of your constituents who are injured by the WEP and GPO penalties.

STATEMENT SUBMITTED BY NICOLE LUCARELLI

REPEAL WEP/GPO

I am writing on behalf of my father, a 91-year-old veteran and career civil servant who was born in Ohio and now resides in Pennsylvania. He is a widower, and his wife was a career schoolteacher.

I am his daughter and trying to navigate the significant financial burden of assisted living care. We estimate almost $1,000 more a month is due to him. These full benefits would help fund a monthly deficit of almost $3,000 of necessary care and medical costs he is incurring. At 91, he doesn't have much time to see this made right, nor would it have long term impact on the system.

I had no idea what WEP or GPO was until taking over his financial matters. When hearing his Social Security benefits are reduced because he dedicated his life to serving his country, not only in the Army but then as a member of the Treasury Department, I could only conclude this is unfair in all respects, a penalty for a life of service.

I understand there are concerns with the overall system. However, the system has been unfairly funded through the reduction in benefits since these individuals became eligible for benefits. REPEAL of WEP/GPO should not have to wait or be impacted by system wide reform.

The time is now. With unprecedented bi-partisan support, the time is now to pass and fund this bill. Bills like this have come up too often and fallen short. This is a time to show the country our leaders want to take care of the elderly, can put partisanship aside, and do what is right. Be on the right side of history.

LETTER SUBMITTED BY ROSEMARIE R. LUMETTA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Hearing Committee:

Thank you for conducting this Hearing. This 2nd hearing gives me more hope that I might finally receive spousal Social Security (SS) benefits. Millions of us need your help so I'm asking you to do everything in your power to do whatever it takes to bring the bill to the floor for a vote.

We have been penalized both under the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) which impact over 2.5 million Americans by reducing the earned SS benefits of local, state and federal retirees who worked in SS covered private-sector employment and who also earned a pension from their non-SS covered government employment.

The GPO Act, passed in 1977 imposes the harshest inequity on women as it unfairly penalizes women who suffer a financial loss when their spouse dies as they lose their survivor benefits and it also prevents divorced retirees from receiving SS if they also receive a Civil Service Retirement System (CSRS) Federal pension or a State pension.

The GPO alone affects 716,662 beneficiaries, 47 percent of which are widows or widowers, and 83% of whom are women. Seventy-one percent of those affected by the GPO lose ALL their Social Security benefits.

My story: my name is Rosemarie R. Lumetta and I retired from the Federal Government in September 2004 due to Heart problems which started with a heart attack in May 1992 when I was just 44.

I personally worked for the Federal Government almost 37 years starting in 1966. I was married in 1973 and divorced in 1984. At the time of my marriage, I would be entitled to my ex-husband's benefits under SS if we divorced. But the passage of the GPO ACT stole that right. Please help millions of Federal and State retirees receive the SS benefits that have been denied to us for so many years. Especially those of us who were married and working for the Federal Government prior to the passage of GPO. The SS laws regarding spousal benefits in effect when I started in 1966 and when I married in March 1973, gave me the right to claim benefits under my husband or ex-husband's SS. I met every requirement when I retired—wife #1, married over 10 years and never remarried—but the passage of the GPO ACT in 1977 denied me that benefit.

At a minimum, those retirees who were married prior to the passage of the GPO and WEP laws, should have been grandfathered into SS benefits under the law in effect as of the date that they married.

I am a 76 year old single female suffering from heart disease and fibromyalgia. I have no one helping me physically or financially. In 2023, I suffered 2 TIA mini strokes. As of June 2024, I have already been denied over at least $144,000 in spousal benefits under my ex-husband's SS account.

It is imperative to my financial well-being that I start receiving SS benefits ASAP as I could easily live another 15 to 20 years as 9 of my deceased female relatives lived to over be over 90-years-old. I have no children to depend on for help. Receiving that SS retirement income will reduce further stress on me as I struggle to figure out how I could pay for nurses and assistants in the future.

Please restore the "golden" to my retirement years and continue to support our cause. I believe in this effort so much, that I am willing to come at my own expense to testify in front of Congress or the Finance Committee about the unfairness of the GPO and WEP as it has so negatively impacted my financial well-being by me not receiving benefits under my ex-husband's Social Security.

I sincerely thank your for all the efforts to help us rectify this financial injustice.

All Americans affected deserve their full Social Security Benefits and your support.

Rosemarie R. Lumetta.

LETTER SUBMITTED BY HELEN LUNSFORD

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am a retired Connecticut teacher who lost her husband in 1990. He had worked from the age of 16 and paid into the Social Security system until his death. Imagine my surprise when I retired in 1996 and applied for my widows pension and was told that for every $2 I received in my pension I would loose a dollar of his entitlement. That reduced me to no Social Security payment at all for his years of paying into the program. This is not at all fair to me or to him.

We raised three children, put them through college, paid our taxes and never once got a penny of help from our government. I stopped working for those early childhood years to raise the children not realizing the effect this would have on my pension from Connecticut because of my number of years working would be reduced. I have gone from a person who paid my bills to a person who wonders if I can keep up with the rent on my home as there is no extra money to enjoy a trip or an extra which my husbands Social Security might have done.

My question is: if I had not worked at all would I have been entitled to his Social Security? I would tell you that I also was never advised of this change in Social Security when it took place in the early 1960s.

Please do away with this extremely unfair policy that punishes good people for helping our nations children.

Helen Lunsford,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY KATHERINE LYONS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants"

Dear Sir/Madam:

Sadly, I am a victim of the Windfall Elimination Provision ("WEP") in the State of Massachusetts because I became a teacher with a pension after a long career in the private sector. I anticipate my first Social Security check will straddle me with the maximum payment of $587 per month, with inflation adding to that amount every year! Had I known about that monthly hit at the start of my public sector job, I'm not sure I would have returned to school for a master's of education in teaching.

More maddening, however, is how WEP's 1980s concept of "double dipping" transformed into penalizing good men and women who work public service jobs today. Over time, inflation and rising costs have eroded the purpose of WEP, and it is unfair how it's only applicable to some unlucky states in the country. For 2024, the $587 monthly penalty will certainly impact my retirement. Trying to live on a fixed income in Massachusetts is no joke either: Massachusetts was recently named as the most expensive state in the U.S.

Please repeal WEP and the GPO immediately as it unfairly penalizes retirees who work in public service but have also paid into Social Security at other points in their working lives.

Sincerely,

Katherine Lyons.

STATEMENT SUBMITTED BY SHARON L. LYTLE

I began teaching in 1973 and taught middle school language arts/reading for 28 years. From 2001–2009, I worked as a middle school principal. That's 36 years in public education. At that time, my husband and I met with STRS regarding retirement. My biggest concern was keeping up with inflation, but the STRS representative assured me that I would receive a "guaranteed 3% COLA" each year. They lied.

We were always a two-income family. Our entire life was built around having both incomes. When my husband retired, he received Social Security. But, in 2016, he died from ALS, and I suddenly became a widow living on one income.

STRS has illegally refused to give me my "guaranteed" COLA, and due to WEP/GPO, I cannot collect any of my husband's Social Security.

I am now 73-years-old and don't think I am strong enough to go back to work. After all those years of working with the children of Ohio, my own retirement association is stealing from me. And, my husband worked over 40 years expecting Social Security when he retired. He died at 66, and his Social Security can't even help me because I live in a state with WEP/GPO.

I am the recipient of great genes. My mother is 91 and my father is 96. If I follow this pattern, I won't have enough to live on in the end.

I was a social servant for 36 years. I need help **now!**

LETTER SUBMITTED BY MARC MACCINI

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

I am writing to ask you to help to pass H.R. 82 Social Security Fairness Act of 2023.

As a retired Massachusetts State Social Worker I am greatly effected by this unfair Windfall Elimination Provision (WEP) legislation! That legislation has reduced my Social Security monthly benefit from approximately $1,300 monthly to approximately $650 monthly. I worked a second job for many years as I worked full time as a State of Massachusetts employee. I paid Into Social Security and earned my quarters.

As the cost of living continues to eat into my savings and earnings this is totally unfair. I need that money, money that I paid into Social Security. I still continue to pay into Social Security. I am working part time currently as a mental health counselor and as a musician. I still have a mortgage and that money could help to pay that mortgage down.

I did not intend my retirement years to be spent feeling that I have been robbed of money I paid into the Social Security system. Please assist in whatever way you can to see that this unfair legislation is repealed.

I'd be happy to speak with you or to give you whatever additional information you might need.

Sincerely,

Marc Maccini.

LETTER SUBMITTED BY DAN MACDONALD

Re: Request to Eliminate WEP and GPO

Hello:

I am a retired teacher and elementary school principal who also worked and contributed funds for 18 qualifying years in Social Security doing construction and other professions. I paid funds into Social Security but will not receive my fair share of benefits because of the Windfall Elimination Provision and the Government Pension Offset.

This penalizes American workers who paid contributions faithfully into Social Security and went into teaching, a much needed workforce in the USA. More than half that I contributed to Social Security was all for naught. This is wrong. It is fraud. I worked all my life and paid my dues into Social Security for 18 years and then went into education for 23 years. Isn't that what we need? Teachers? Educators? Not just a teacher but an experienced citizen who knows why kids need to learn how to read, do math and pay taxes. Please make America and Social Security sustainable and remove WEP and GPO.

Support the bipartisan bill H.R. 82, Social Security Fairness Act of 2023 by Garret Graves (LA) and Abigail Spanberger (VA) and Senate Companion bill, S. 597, by Sherrod Brown (OH) and Susan Collins (ME).

Thank you,

Dan MacDonald.

LETTER SUBMITTED BY MARGARET MACINNIS

June 8, 2024

To Members of the U.S. Senate Hearing Committee on Social Security and WEP/GPO Laws:

Please support legislation allowing contributors to Social Security who are now living solely on their public service pensions to be allowed to receive the Social Security benefits into which they contributed at other times during their working careers.

I retired from my career as a public high school teacher in Massachusetts in 2020. After one year, I had to return to full time work as a substitute teacher because on my fixed pension, I could not keep ahead of the steady increases in the cost of living here in Massachusetts. I know you are well aware that overall price increases since 2020 have been estimated at 20%, with the average household spending having to increase by $11,500 in order to maintain the same standard of living as that in January of 2021. The cash savings that I had built up over the years to support my monthly expenses has decreased by $12,000 this year alone, reflecting this trend.

Food prices have increased almost 26% since November 2020. My original 2020 budgeted monthly grocery expenditure of approximately $500 for my three-person household has now increased to approximately $700 per month.

In 2020, AAA reported the national average cost of a gallon of gasoline was $2.19. Yesterday, I paid $3.80 per gallon to put gas in my car to go to work.

Moreover, the maximum one could receive under the 2024 COLA from the Massachusetts Retirement System was only $32.40 per month.

I and others have earned enough credits under the Social Security criteria to qualify for benefits that would at least help us cope with maintaining a modicum of financial security in our retirement. These are not "extra" dollars—they are essential. I urge all of Congress to support legislation S. 597 and H.R. 82 that would give deserving retirees access to their contributions to Social Security.

Sincerely,

Margaret MacInnis.

LETTER SUBMITTED BY SARAH MACMILLAN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal employee close to retirement and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position. I have worked 40 years in Federal law enforcement and I have 25 years of other employment where I contributed to Social Security. Due to the impact of WEP, I will not receive any of that benefit back. I will have a good retirement benefit, but there are many others that need it much more than I do, so I stand and fight for them.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Sarah S. MacMillan.

LETTER SUBMITTED BY DONNA MAGRATH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

As a retired teacher, I have been unjustly denied my own earned Social Security benefits **and** my spousal Social Security benefits for more than 16 years. I need to have the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) of the Social Security Act repealed so that I can begin getting the benefits which I earned and need to age with dignity.

Working with children in various positions from the time I began teaching in 1966 until I was forced out of education because of the pandemic when I was 78-years-old, had its ups and downs but I loved every minute of it.

When I retired from teaching, after 35.5 years as an Elementary School teacher, I was surprised that I was being penalized by the GPO/WEP penalties added into the Social Security law during the 1980s. That action not only caused me to lose benefits I had earned myself, but also benefits I should have been able to claim as a wife of 12 years of my ex-husband. The only good thing about this injustice is that it caused me to continue working in the field to provide the needed income I thought I would be getting from my earned Social Security benefit and my spousal benefit. I should not have to do that!

As a teacher in Connecticut, as you know, I was required to pay a portion of my salary (which was 7% by the time I retired) into a state Teachers' Retirement System and was not allowed to pay into Social Security. However, I had many jobs during my working years for which I paid into Social Security. The statements I received annually from the Social Security Administration indicated that my earned SS benefit would be enough to supplement my teachers retirement benefit. It was a lie.

Outside of my classroom teaching for which I receive my pension, I worked in many capacities to build my SS retirement benefit:

1. The Ansonia BOE had hired me to run an after-school program for students, a program that I had created because there was a need for one in our community. I paid my payroll tax into SS for that work for 10 years.
2. I did Long-Term substituting in the Ansonia system for 5 years after retiring, for which I paid my payroll tax into SS.
3. In the New Haven school system, I was hired as a Reading Tutor for 4 years. I paid into SS for that job, too.

4. In Naugatuck, CT, I was hired as a substitute paraprofessional for 3 years. Again, I paid the payroll tax into Social Security during that work.
5. Of course, there were miscellaneous jobs during my teenage and college years as well.

Based on the difference between what I was told to expect by the Social Security Administration and what I receive, I am losing about $400/month. The spousal benefit I lose I estimate at about $800+/month. Taxes on my home have increased substantially since I retired and threaten my ability to continue living in my home of 50+ years. My neighborhood is very stable, though aging, and one in which I have developed many close friendships, people with whom I walk daily and have planned, and impromptu, social occasions. I feel safe and connected here. I would very much like to continuing living here as I age.

The increased cost of everything, especially after the pandemic, is another story. My pension and the tiny bit I get from SS after the WEP penalty is already stretched to the limit. It is frustrating knowing that I did the right things, I worked extra jobs and contributed to SS, but I am being denied those earned benefits which would give me the financial security I need.

I have been waiting for more that 16 years for these penalties to be repealed and for fairness to be restored. So have about 3 million others. You can make this happen. Please do.

Respectfully submitted,

Donna Magrath.

LETTER SUBMITTED BY ELIZABETH MAHER

June 7, 2024

Re: WEP/GPO Hearing

Dear Senator Warren:

I am writing to add to testimony in support of the elimination of the WEP/GPO which has a negative economic impact on many senior citizens who already struggle to maintain a quality of life while under a fixed income.

Both my husband and I are impacted by WEP, which I believe is extremely unfair. We both worked for years in non-profit social service agencies, paying into the Social Security system before transitioning to public service, he as a teacher, and I as an employee of the Massachusetts Rehabilitation Commission, providing services to individuals with disabilities.

Because we came to work in public service after years in work outside of the pension system, neither of us reached the full 80% retirement amount. In fact, our pensions are far less than 80% of our last years' salary.

When applying for Social Security, which we paid for and earned, we both learned that our monthly payment would be cut by 60% because otherwise we'd be receiving a "windfall."

How is getting 100% of what we earned a windfall? Merely, it would get us closer (but still not there) to 80% of our last years' earnings that economists agree is what we need.

We were middle-income earners, who worked since we were in our teens, worked our way through college, worked throughout our adult life, worked while raising children, worked while putting our kids through college, worked through major illnesses, and looked forward to finally enjoying our retirement. To learn that our earnings mean less somehow because we worked both in the private and the public sector, is as insulting as it is financially hurtful.

I ask that you support the full elimination of WEP and GPO on behalf of all of us who are being hurt by these unfair rules.

Sincerely,

Elizabeth (Betty) Maher.

LETTER SUBMITTED BY BARBARA MAINZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing encouraging your support for H.R. 82, Social Security Fairness Act. H.R. 82 is supported by retired teachers due to the WEP (Windfall Elimination Provision) and the GPO (Government Pension Offset) threatening their retirement security. I viewed the Ways and Means Subcommittee Hearing that took place on April 16, 2024, and I did not view a good representation of retired teachers and/or supporters for H.R. 82. Therefore, I feel compelled to represent myself and over 170,000 nationally retired educators affected by the WEP/GPO.

I am a Texas retired educator of 30 years and I receive a Texas Teacher's Retirement Pension. During my Educational career, I worked and contributed to my Social Security quarters by earnings from part time jobs, summer school teaching, and as a college and university instructor in the evenings. During this time, I was a single parent and supported myself and my son 100% while working a full-time teaching position. I obtained my Real Estate License to help with educational loans and financial security until the licensure dues became too costly. During this employment and other second jobs, I contributed to my Social Security account. When my son was 3-years-old, I went back to school to obtain a master's degree while holding a full-time teaching position. It was costly as I took out high interest college loans for my master's degree and I paid the loans back over 6 years. I never requested or received financial aid to pay for my master's degree. I worked and studied long hours while often not being available on evenings and weekends for my son.

Over the years of working two and often three jobs, I missed a great deal of family time and constantly juggled my schedule to allow for attending my son's activities. I was fortunate to have family support during my long hours of work to assist with my son. Many times, I would look at the large amount of dollars going to my Social Security account and wish that portion of my paycheck was needed for food, bills and necessities.

I retired from public education in October 2010 with 30 years of work as a teacher and school administrator. I then went to work in the private sector for 7 years to specifically increase my Social Security quarters and earned credit. During this time, I borrowed funds for my son to attend college. Again, I did not request government financial aid for my son to complete 4 years of college. I continued working long hours to pay into Social Security and pay off my son's education and housing costs. When I retired from education, I immediately worked in the private sector for 7 years. Part of these years, I worked for a municipality and paid into the ERS system. Not only did I become vested in 5 years, if I would have retired 30 years from ERS, I would have had a more substantial pension, full Social Security benefits, and full survivor's death benefits at the time of retirement.

The full awareness of other systems such as ERS indicated the unfair and discriminatory practice of the WEP/GPO since the 1980s. Since, I have greatly regretted my financial devastation of retiring under TRS (Teachers Retirement System) and wish I would have had more information prior and during my educational career. I paid into Social Security from my first job at 16 until the age of 62 and 6 months. I felt it was the "American way of Life" and I believed earning Social Security was a savings to assist my child as a minor survivor and insurance in my elderly years. At age 62½, I filed for my Social Security benefits. My earned benefits were cut in half, and I was told I would not receive any of my husband's death benefits due to WEP/GPO.

As a child of parents from "The Greatest Generation," I was taught work is "pride." You work with pride to support your family, pay your bills to not owe anyone, and you save. It was the "American Life" to work and pay your taxes and Social Security with every paycheck of earnings. I paid into Social Security from the age of 16 until 62 years and 6 months. I earned credit to receive my earned Social Security benefits of $1,200.00 monthly. During my filing of Social Security pension payments, I was told I would only receive $650.00 a month and would receive zero from my Husband's Social Security death benefits. My Husband worked hard his entire life in the Construction Field. He contributed a portion of his earnings to Social Security monthly. He has continued to contribute to Social Security for 50 years. He may draw his Social Security Benefits at 70 years of age. Worse scenario, if I become a widow, I will only receive my $650.00 Social Security (⅓ of my earnings) monthly, my meager teacher pension, and no spousal death benefits.

The reason for Social Security was to protect Seniors in their retirement years. It was also an income source for Widows. Since a large portion of retired teachers are females, this would create many widows without death benefits. Additionally, in my situation, I would be placed at poverty level in my retirement years. The WEP/GPO is not equitable to workers that have contributed, discriminatory to women, not protecting widows, and denies income from Social Security system that was earned by public servants over many years of contributions.

As stated, I qualify for a portion of my Social Security benefits due to WEP. Recently when Social Security recipients were awarded a small Social Security COLA, my monthly Teacher Retirement Pension was adjusted and reduced due to the COLA. I do not receive Medicare due to the high cost of IRMA/Magi being added to my basic $138.00 Medicare costs. My husband and I had to find a less expensive Health Insurance Plan with very high deductibles to afford Health Insurance while he is employed. Annually, the living costs continue to increase: property tax; income tax; health insurance; utilities; and food with no cost-of-living adjustments to Social Security or teacher pensions. As a retired educator, I struggle to make my medical bills due to the inadequate health insurance policies through our State of Texas Teacher Retirement Plans. My medical costs far exceed my pension and my small Social Security benefits. These health costs are tremendous obstacles for every retired teacher in the United States.

My husband and I have done the right thing the "American Way" and paid into and should earn 100% of our Social Security benefits. It is only logical to find WEP/GPO to be totally unfair. At the very least, taking away benefits for a specific population which is pre-dominantly female, is discriminatory. As I observed the Ways and Means Subcommittee meeting (April 16th), it was discussed of the Social Security funds not being solvent. I question the math and the reason for this declaration. If there are 170,000 retired educators and most that have spouses (Example, my husbands 50 years of paying into Social Security) contributing to Social Security, then the funds should be there and returned to those that contributed. Unless there has been gross mismanagement of these Federal funds? The question most are asking, would be, "Is this an equitable reason to take away Social Security earnings from the public servants who paid into the system?" Repeal is the only option.

Additionally, along with droves of retired educators and public servants being subjected to income at poverty level, overshadowing is the terrible travesty on the education system. The quality of teaching our children will slowly erode as teachers in the United States "realize" this discriminatory financial act will leave them as impoverished widows/widowers when denied their earned Social Security benefits.

I respectfully encourage you to eliminate the WEP and the GPO. I am a hard-working, tax paying public servant, I should receive my full Social Security along with the survivors' benefits (GPO) of my Husbands survivor benefits. I appreciate your dedication to the American Retired Teacher by repealing the WEP/GPO, it is the "right thing to do" to assist hard working Americans and prevent this large group of public servants entering poverty. Please continue to support the working-class Americans that have dedicated a life of "pride" in their work.

Respectfully,

Barbara Mainz,
Texas Retired Public School Administrator.

LETTER SUBMITTED BY MARIANNE MALLIET

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To whom it may concern:

I am a 30 year teacher veteran that retired 6 years ago.

On paper, I am notified each year of my Social Security benefits (that I accrued before I went into teaching).

My benefits should have exceeded $900. I know that Medicare is deducted, but I did not know that there was a windfall of $400 that was also taken out of my benefit. That leaves me monthly with a little over $200. I am losing out on $4,800/year! So at this point in time, I have lost out for a total of $28,800!

Consider this, if I had never gone into teaching at this point in time I would be receiving my earned Social Security benefit in total! Are we going to discourage men and women from pursuing a teaching career because there is a windfall penalty deducted from their Social Security benefits that they earned prior to teaching?

It makes no sense at all to me that I do not received the money that I am entitled to because I "worked in a public school system" and Social Security was not taken out of my pay (nor was I given that option).

In this day and age of increasing costs across the board, every little bit of money that I have earned, should be money I have access to in order to retire comfortably.

Please consider returning earned Social Security money ($400) to your public servants that earned it!

Thank you for your consideration,

Marianne Malliet.

LETTER SUBMITTED BY SUSAN JANE MANATT

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To the United States Senate Committee on Finance:

I am one of the many retired individuals affected directly by the Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

I was employed as Director of Victim/Witness Assistance for the Northwestern District Attorney's Office of Massachusetts, as a state employee, from 1992–2011, for 18½ years. While at the DA's office I paid into a state pension. I served under two different district attorneys, but when a new one was elected for a term beginning in 2011. I was not reappointed as it is a political office and all employees serve at the pleasure of the district attorney. During my tenure there I provided direct services to victims, survivors, and witnesses of predominately violent crimes including murder, rape, and domestic assault. I worked in the district and superior courts, as well as managing the Victim Witness Assistance Unit with a staff of approximately 18, as well as interns.

Since 1986 I have been licensed in the Commonwealth of Massachusetts as a Licensed Social Worker. Prior to my service at the district attorney's office I was employed in several social service organizations providing crisis services to victims of domestic and sexual assault, job-search assistance, career counseling, and program management. I paid into Social Security for 11 years of "substantial earnings/creditable service" prior to joining the DA's Office, plus 8 other years when I was in high school and college when I did not earn enough to be considered substantial earnings.

After I was no longer employed at the DA's Office in 2011 through no fault of my own, I became employed as a social worker investigating abuse and neglect of elders and providing supportive services. I worked at this agency for an additional 9 years of "substantial earnings" paying into Social Security. If not for the COVID pandemic, I would have continued to work, but I retired in August of 2020 to help care for my 18-month-old grandchild. My daughter was employed by FEMA and was working 7 days a week with no safe childcare available as she was also pregnant with her second child.

I had a total of 20 years of creditable service paying into Social Security, more than I paid into a state pension. I did not start taking Social Security benefits until September 2022 after I turned age 65. Prior to that, Social Security had informed me that my full Social Security benefits would be $1,294 a month at full retirement age of 66½, so I realized it would be somewhat less because I started taking Social Security at age 65. In 2020 I received a statement from Social Security that the maximum monthly reduction due to the WEP would be $480. With the WEP, my full monthly benefit amount in 2022 was determined to be only $703.70 before any deductions such as Medicare, so I presume my full monthly benefit would have been at least $1,183.70 if not for the WEP.

I receive $2,011.03 gross monthly from my state pension before deductions for the Medicare supplement health insurance and dental insurance that I carry for myself

and my retired spouse, which leaves me with $1,770.95 monthly before federal tax deductions.

It has become increasingly harder to make ends meet financially. It does not seem fair that after working as a social worker serving vulnerable people for nearly 40 years, 20 of which I was paying into Social Security, I am penalized financially by the WEP. And to make matters worse, my spouse worked as a teacher in the public schools for 21 years, also paying into state retirement, and so his Social Security benefit was also reduced substantially by the WEP. And for whichever one of us is left when one of us passes, I am also concerned about how the GPO will affect the surviving spouse. If I have done the math correctly, because of the WEP, I do not believe that either myself or my spouse will receive any Social Security widows or widowers benefits whatsoever.

At the age of almost 67, I need to return to the workforce to make ends meet. I had an interview yesterday. If my husband and I both received our full Social Security benefits this would not be necessary. After decades of public service this is only fair. As a social worker and teacher, both with post-graduate degrees, in serving our communities neither of us earned the high incomes we might have in non-service positions in the private sector. Many people who worked in the private sector also receive pensions, but I am not aware that their Social Security benefits are reduced because of them. Public servants have been penalized.

I thank you for your time and attention to this matter. Please review the proposed legislation before Congress and pass legislation to rectify the unfairness to tens of thousands of public servants like my husband and me.

Sincerely,

Susan J. Manatt.

LETTER SUBMITTED BY GARY MANCIL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize my wife, Ricki, and me and cause us to worry about our financial security in our retirement. We both dedicated our careers to serving Veterans in the Department of Veterans Affairs. We worked in three VA healthcare systems (Birmingham, AL, Decatur, GA, and Salisbury, NC) and retired in 2021. Ricki retired on the CSRS retirement option and I retired on the FERS retirement option. The provisions of the WEP and GPO reduce the retirement benefits that public servants like us have earned through years of hard work and dedication and we feel penalized in not receiving the benefits we should.

The WEP impacts Ricki because, in addition to 39 years in the VA, she worked in non-government jobs and paid Social Security taxes more than 40 quarters and is therefore eligible for a Social Security pension. However, the WEP limits her already small pension to ⅔ of the calculated amount.

The GPO feels especially unjust to me. I paid Social Security taxes throughout my career and I now receive a Social Security pension. But if I pass before Ricki (which the actuarial charts say is most likely) I cannot leave my Social Security spousal benefit to Ricki. I am unable to understand why this would ever be considered fair. After all, this is **my** Social Security benefit based on *my* Social Security taxes paid over my career. But due to the GPO if I pass away early in my retirement I worry about Ricki's financial security during what could be several decades she survives me.

While as federal retirees preparing for the future Ricki and I already feel the impact of the WEP and GPO, I have also seen how utterly dependent lower-income retirees are on a Social Security pension and spousal benefit. For the past 2 years I have volunteered in an IRS program called VITA (Volunteers in Tax Assistance) where

I helped many elderly retired taxpayers file their taxes. Through that experience I have seen first hand how dependent low income government retirees in our area (local, state, and federal retirees) are on their Social Security pension. Many of the taxpayers I assist are government retirees with small pensions, and some have lost a spouse and are able to manage only with the Social Security pension plus the spousal benefit.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. I am embarrassed to admit that I did not fully understand their impact on Ricki and me until after we had already retired.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I have to believe that lawmakers realize that the 50-year-old WEP and GPO are not fair and just for millions of local, state, and federal government retirees. As a North Carolinian I have reached out to my representatives in Congress more than once pleading for their support in repealing these antiquated laws. The responses I get back show their understanding of my concern and frustration, but in the end they always bring up the need to keep the Social Security system solvent. While I agree with that, I have come to feel that the intent is to try to balance the Social Security system on the backs of dedicated government employees.

I know there are other fair and equitable ways to finance the Social Security program. Squeezing out of government retirees what must amount to only a "drop in the bucket" in the name of protecting Social Security solvency is no solution. Engaging in serious, bipartisan discussions on how to finance the Social Security system for the future is what's needed.

I urge that the Committee and Subcommittee to support repeal of the WEP and GPO. Doing so will improve the outlook in retirement for countless local, state, and federal retirees. Thank you for giving this critical issue and my personal concerns consideration, and I look forward to the day when legislation is passed and put in place to remedy this 50-year-old inequity.

Thank you very much,

Gary Mancil.

LETTER SUBMITTED BY RICKILYN M. MANCIL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), both of which negatively impact many public servants.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity fur-

ther compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

Congress enacted the WEP to eliminate a perceived windfall for retirees who did not contribute to the Social Security system, such as Civil Service Retirement System (CSRS) retirees. An unintended consequence of the WEP penalizes individuals like myself who have worked both in a non-government position (where they paid into the Social Security (SS) system) and in a government position (where they did not pay into the SS system). CSRS retirees make up less than 4% of federal retirees, but the consequences of the WEP are more far-reaching than they seem—affecting many other state and local government employees as well, amounting to an estimated 2.6 million retired federal, state, and local retirees in America!

After almost 40 years as a dedicated federal employee, I retired through the CSRS system in 2021. In my own situation I am being penalized not just once but twice:

1. Over my career I worked in various positions and paid into the SS system. My non-government work over the years provided enough quarters for me to receive SS benefits, but the WEP reduces my benefit by approximately 40%.
2. My husband is a recent Federal Employee Retirement System (FERS) retiree who paid into the SS system. Since we are both federal retirees, due to the Government Pension Offset (GPO), as a CSRS retiree I am not able to receive spousal benefits from SS if my husband predeceases me. The spousal SS benefits are based on my husband's contributions to SS (not based on my work in the government), yet as a CSRS retiree I am being penalized because of the GPO.

When one of us dies, whichever of us survives will have a very different financial outlook than would be the case had we not worked in the government: if I die first my husband's survivor SS benefit will be reduced by ⅔. If my husband dies first, my survivor SS benefit will be "0."

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to my family as well as over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Rickilyn M. Mancil.

LETTER SUBMITTED BY AGNES MARCUM

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

It has come to my attention that a hearing will be held on June 7th concerning the introduction of the Social Security Fairness Act of 2023, supported by a bipartisan group of lawmakers, which would repeal the WEP and GPO once and for all.

This would have an impact on me. I am a retired teacher from the State of Kentucky with over 20 years of employment before my teaching career. My Social Security was cut in half even though I had contributed to Social Security for many years.

For many teachers and others this is unfair. Many times teachers and other public service workers had to take extra jobs to support families as the pay was insufficient. They paid Social Security the same as other workers but are denied their earned benefits.

As lawmakers I plead for your support of this bill to correct the injustice of the practice of the WEP and GPO Act.

Thank you,

Agnes Marcum.

LETTER SUBMITTED BY DENISE MARKOWSKY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Good morning:

Teaching is my second career and I do not feel like I should be penalized for participating in two careers.

Likewise, I am a widow and as a widow I can receive my husband's Social Security Benefits at full benefits only if I continue to work at least 30 hours per week. That makes me want to continue to work just so I can reap those rewards.

However, due to my health issues I should be retiring. I can't afford to live on my pension only. I need both my Social Security and my TSA Retirement benefits.

Thank you for trying to get us our deserved benefits.

Sincerely,
Denise Markowsky, Ed.S.,
6th, 7th, and 8th Grade ESOL Math,
Science, SS, ELA, and Math Certified,
Gifted Certified,
ESOL Endorsed,
Teacher Support Specialist,
IB Certified,
STEM Trained.

LETTER SUBMITTED BY MICHAEL MARTIN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Committee:

I'm writing to implore you to vote for the repeal of the Windfall Elimination Provision. Millions are affected by this unfair law. My story is brief. I retired from teaching in 2014 and began receiving my pension in 2015. For 25 years of teaching, I got $1,913.06 per month. Not a lot of money, but I was fine with it. I was single with no children. No problem.

My health insurance had a zero monthly premium with $2,000 deductible. Just what I expected. A year later my deductible went to $5,350. I'm sure you can see where this is going. In August 2017 the ACA was fully in place and we (retired teachers) were informed that the zero-premium health insurance (which had existed for around 30 years) was no longer feasible.

Beginning in January 2018, $200 a month was taken out of my pay. $1,713.06 a month to live on. Think about it. Definitely not a lot of money. But all I had to do was hang on until August 2022 (when I turned 62) and I could begin receiving my Social Security benefits, $491 a month. I even found the Social Security calculator and put in all of my 18 years of work where Social Security was taken out. Do you know how much I was supposed to get—$491—just like the paperwork said.

So, you can imagine my shock when I was told I would be getting $218 a month! The Windfall Elimination Provision had cut my SS by 56%. This is insane. Where is my "windfall?" It's a serious question. Essentially, I am being told, "Mr. Martin, you make so much money from your pension that you don't really need all of your Social Security." Can anyone look at my actual numbers and seriously tell me that?

Maybe it kind of made sense back in the 80s. Maybe. But it surely doesn't make any sense now. The 18 years I worked where Social Security was taken out should all count. All of it.

Millions of police officers, firefighters, and teachers are only asking for our earned benefits. That's all. Nothing more. Nothing less. And, you must also understand that this comes out of nowhere. I expected my $491 a month. Surprising me with a deep cut like this at the age of 62 is cruel.

Please consider voting to repeal.

Thank you for your time,

Michael Martin.

LETTER SUBMITTED BY PATRICIA MARTINEC

June 7, 2024

Re: Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)

Dear Committee Members:

I left teaching in 1987 at the age of 47 with 25 years of public employment because of ill health. I am allergic to chemicals, food, and the environment. STRS disability said I had no allergies and denied disability. I am still doctoring with my allergies at age 83.

In 1990 I started a tax business continuing to pay into Social Security and am still working at the age of 83 to supplement my 2023 1099R from my STRS pension of $1,9160 and my SSA pension of 6027.

I feel that I have been treated unjustly over all the years since I have not been able to collect my full Social Security benefits and I have been contributing to Social Security from my business.

I hope that you will agree with me and pass the law that would give me my full Social Security benefits. It would be great to finish the rest of my life without having to work.

Patricia Martinec.

MASSACHUSETTS COALITION OF POLICE

June 6, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Chairman Wyden and Subcommittee Chairman Brown,

The Massachusetts Coalition of Police represents 6,000 police officers and public safety dispatchers across the commonwealth. We are the largest law enforcement union in Massachusetts. Many of our members have either worked in the private sector prior to their public service, or work in the private sector once retired.

Since a number of people testified at the special hearing in Louisiana giving detailed insight into the issues we are all facing, I wanted to take a moment to highlight the most important point in this whole debate. Those who worked in the private sector and received their "quarters" paid their federal FICA taxes, earned a benefit, and are being wrongly denied the benefits for which they paid.

It is as simple as that. There is no real need for me to get too deep into the weeds of the history of why this scheme came into being or reasons to justify its demise or modification. The reality is that these people paid for and earned a benefit they are not receiving. It is a matter of fundamental fairness and one that needs to be addressed now.

We appreciate the attention that The Social Security Fairness Act of 2023 and S. 597/H.R. 82 have received by your subcommittee and are very hopeful that both sides can come to an acceptable accord on the filed bills seeking to repair this broken system. If you have any questions on the negative impact that the current system has on our membership, or the positive impact the proposed bills would have on our membership, please feel free to contact me. Thank you for your consideration of this important matter.

Sincerely,

Scott A. Hovsepian,
President, Massachusetts Coalition of Police.

LETTER SUBMITTED BY MARIA D. MASTRIPPOLITO, PH.D.

June 6, 2024

U.S. Senate,
Committee on Finance.

Dear Senate Finance Committee Members:

I wish to introduce myself. I am Dr. Maria Mastrippolito, a 62-year-old public school teacher at the Christina School district in the State of Delaware. I have worked in the district 16 years. I have been married to my husband, Luigi, since 1986. Luigi, who is 64, currently works as a civilian employee at Aberdeen Proving Ground (APG). He started his career at APG in 1982 and has never left.

In 2018, my husband became gravely ill with complications from West Nile encephalitis. Although he has recovered, he has paralysis in his legs and uses a wheelchair. Fortunately, my husband has been able to work primarily from home since 2019.

We are both close to retirement age. Although we both have pensions, I primarily pay into Social Security. I am deeply concerned about efforts to deny survivors Social Security benefits, as in the WEP and GPO. If I predecease my husband, then he would be deprived of any Social Security benefits that I have accrued since my employment. These benefits would provide extra income and resources in case my husband needs further care down the road.

Therefore, I ask that you consider our situation and please repeal the WEP and GPO proposals. I know that the repeal will benefit many recipients who have dedicated their lives to public service.

Sincerely,

Maria D. Mastrippolito, Ph.D.

LETTER SUBMITTED BY DOREEN MATTHEWS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Representatives Brown and Collins:

I would like to offer you my sincere thanks and appreciation for your efforts in raising awareness around the Windfall Elimination Provision and the Government Pension Offset and working diligently within Congress to address this important concern that affects so many hard-working citizens.

My name is Doreen Matthews. I am a veteran educator in the State of Georgia. For over 30 years, I have worked tirelessly to champion the successes of students with exceptionalities. I am currently 67-years-old and eligible for retirement. My husband is also a working 67-year-old, and he is also eligible for retirement. My husband has worked for over 30 years in the aviation industry. We have both paid into Social Security during our working lives. However, with the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) laws in place, we cannot begin to consider retiring for fear that we simply will not receive enough income to take care of our monthly expenses. The WEP and GPO threaten to reduce payments made via my personal contributions as well as payments to which I would be entitled via my husband's contributions.

As working professionals nearing the end of our careers, these measures effectively ensure that we will continue working indefinitely. It is imperative that Congress reverse these provisions immediately to assure hard-working citizens at the end of their working lives some measure of comfort and certainty as they contemplate and navigate the next chapter of their lives.

In partnership,

Doreen Matthews.

LETTER SUBMITTED BY GAYLE MATTSON

June 7, 2024

Re: Keeping the Promise of Social Security

Dear Senators:

As you know, the WEP–GPO penalties in the Social Security Act, affect teachers, nurses, police, fire fighters, and other public servants not only in Ohio but across the nation! Thank you for your consideration in repealing these unfair penalties. As a retired teacher/administrator, here's how they would affect me personally.

I paid into Social Security from private sector jobs for 12 years. Then I earned a teaching credential, later an administrative credential, and worked in public schools for 32 years. In California, we pay into the California Retired Teachers Association (CalSTRS) not Social Security. So when I retired in 2012, I received my full monthly CalSTRS pension, but only half of my monthly earned Social Security. That's unfair since I did not pay into Social Security and CalSTRS at the same time.

While it isn't a large amount of money, if I received my full Social Security benefit it would be an additional $300 monthly. As a retired, single, 70-year-old, that additional money would be spent in my community on groceries, gas, air conditioning, or perhaps an occasional dinner in a restaurant. But for widows with pensions whose husbands earned Social Security, the additional funds would be huge! Often, they receive little or none of their husbands' Social Security benefits!

Thank you again for your consideration. In these challenging political times, it would be a great service to repeal the WEP–GPO on behalf of so many public servants!

Sincerely,

Gayle Mattson,
Retired California Educator.

LETTER SUBMITTED BY CYNTHIA MATURO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Social Security Subcommittee Members:

I'm writing to add my voice to the roughly 3 million people who have been unjustly denied earned Social Security benefits at retirement because they decided to make part of their work life one of public service.

At 47-years-old, I went back to school to earn a master's degree in education so I could leave my work in a business field to become a teacher. I had also taken time off from working outside the home full time to raise my two children until they were school age as my husband traveled extensively for business. I was very drawn to teaching for several reasons and I was driven to assist children from at-risk, inner-city environments attain academic achievement with the hope of changing the trajectory of their futures.

I was married at the time, so taking a pay cut to become an inner-city teacher in a low paying district seemed like a good trade-off to achieve my goal of helping to lift struggling children and their families by working as hard as I could both during the school day and by participating in as many after-school support programs and tutoring sessions as I could handle.

I believe that my dedication as a new teacher was the main catalyst that caused the end of my marriage and my husband announcing that he was leaving me for another woman. I had a very meager alimony and two sons, one in high school and one in college at the time of the divorce that my husband didn't see fit to help support. Since they were over 18 he didn't need to pay child support, so my alimony, which ended after 7 years, went to a great degree to help my sons with their expenses during college and beyond.

While I was teaching and supporting my sons during college after the divorce, I wasn't able to save much for retirement and after 13 years of teaching, I needed to leave due to my health problems of high blood pressure and Type 2 diabetes mainly caused by the stress I faced from my job as a middle school teacher in a difficult school. My sons were both out of college and finally had careers of their own, but my plan to start really saving for retirement fell short when I had to end my teaching career.

At 62, I was lucky to get a job working as a loan processor with a mortgage company where I have been ever since and I am now 68-years-old. I am currently only making $23 an hour and am only working 8 hours per week because with the current housing market and interest rates, we hardly have any business. So, because I'm still single, struggling to pay all my bills, I decided to take my Social Security about a year ago instead of waiting until 70 as I had planned. I hadn't really heard much about WEP before this point and was absolutely shocked that my SS payment would be reduced by about $350 and that after my Medicare premium, I would see $993 per month. I only taught 13 years so my teacher pension is only $760 per month and my small annuity yields $1,100 per month. Even though I'm single, it's pretty hard to make my mortgage payment, maintain my 8-year-old car, buy food, etc. on this amount of money.

I have told you all these details because I believe there are many Americans like me who split their work lives between public service and the private sector and are now being penalized for that choice with less of a safety net than they had originally expected. I was very willing to make financial sacrifices when I decided to teach in an underserved community because I was still married and never thought that I'd have any serious financial worries because of our dual income.

However, I think many of us face circumstances that we wouldn't have predicted earlier: divorce, health problems, being laid off from a job. The $350 that I lose because of WEP every month would be money that would give me some peace of mind and maybe make it easier to put away for unexpected future expenses. I don't take expensive vacations and I drive an 8-year-old Subaru. I worry every day about whether I will be able to manage if I stop working and just rely on my current benefits. Is that any way to reward someone who worked as hard as I did as a teacher, or as a firefighter, or police officer for that matter?

H.R. 82 has strong bipartisan support evidenced by 318 co-sponsors and needs to be moved to a markup. The penalties imposed by the WEP and GPO must be recognized as unjustly withholding earned benefits. Social Security estimates that the annual cost of repealing WEP and GPO to be approximately $15 billion. I understand that there are concerns about the future of Social Security but is it really appropriate to ask citizens who have already given so much to be public servants quite often under difficult circumstances? Should we again be penalized when we want to retire? The bottom line is that the government is justifying taking our earned benefits to sustain Social Security, when other types of people are not penalized in this way.

Alternative avenues for reform must be explored to ensure fairness without penalizing beneficiaries like me who could really use that additional amount of earned benefit.

I believe that we should look to the wealthiest Americans who have so many income streams from investments, real estate, pensions, etc. and decide on an income threshold where they would not collect Social Security in addition to all their other wealth and save money in that way. I believe that people like Warren Buffet and Bill Gates and others have held this belief for a long time as well.

Thank you for considering all that I've had to say. I am passionate about the repeal for my own well-being and for that of those who are like me. Please help me worry less about my future.

Sincerely,

Cynthia Maturo,
A Retired Connecticut Teacher struggling to make ends meet.

LETTER SUBMITTED BY CHARLES FRANCIS MAURAIS

June 6, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington DC 20510–6200.

Dear Committee Members:

I am a retired Firefighter. I have paid into Social Security since 1960, fifty-four years. I am a Veteran having served in the United States Coast Guard from February 1962 to February 1966.

I began as a full-time firefighter in 1966 in Marblehead, MA. During my 32 years career as a firefighter, I worked extra jobs to support my family. During the extra employment I was paying into Social Security. Since my retirement in 1998 I have had to still continue working.

I applied for my Social Security benefit for May 2008 on June 11, 2008. I was informed by the Social Security agent that I would receive a benefit of $723.00 a month before the pension offset. I would actually end up receiving $389.00 a month because of the pension offset which was a 46.1964% reduction.

I hope that you will vote to repeal the WEP and GPO as I was paying the full amount into Social Security but not being able to receive the full benefit I feel I was entitled to.

Thank you for your consideration of this matter.

Sincerely,

Charles Francis Maurais

LETTER SUBMITTED BY LINDA L. MAYBERRY

June 10, 2024

Re: Please repeal WEP/GPO

I'm a married retiree of OPERS.

These mandatory rules applied against my lawfully earned SS benefits are such an insult. It's a disgusting display of Congress misdeeds and removing them is the right thing to do.

My husband is disabled with emphysema.

In addition to my monthly SS benefits being significantly reduced for many years, I stand to lose half our household income should my husband die before me because SSA will withhold his entire SS.

This would be a terrible hardship for me to overcome.

Please please, with God's help, repeal WEP and GPO.

Thank you for your support,

Linda L. Mayberry.

LETTER SUBMITTED BY CLARISSE MAYER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

I am writing regarding S. 597 to repeal the Windfall Elimination Provision (WEP).

I am a retired teacher from the State of Nevada. Prior to my 20-year teaching career I worked in the private sector in accounting. Fifteen plus years spent paying into Social Security and acquiring **all** my quarters, thus being eligible for Social Security in my 60s. Imagine my surprise when I began collecting my Social Security and found out that I would only receive 40 percent of my Social Security. Even though I had worked 15 plus years and paid into the system I could only collect 40 percent because I had become a teacher and paid into and received a retirement from this career. All due to the Windfall Elimination Provision. To me these are two separate things, like apples and oranges. I feel that the government is keeping 60 percent of my money. Money that I earned while working and paying into the system.

I work and pay into the system and lose 60 percent of my money while a wife who never works outside of the home automatically gets Social Security payments from

her husband's account. She never paid into the system, but gets payments. I paid into the system, and I lost 60 percent of my money. How is this even possible? Who thought this was remotely fair or equitable?

Public workers should not be penalized for having a retirement. This is like telling a person that since they have two or more 401K or other such retirement accounts that they will only be able to draw 40 percent from those accounts because they have more than one. It's their money that they paid into those accounts the same as it's my money that I paid into Social Security. We should be celebrated for planning ahead and preparing for our retirement years, **not** being penalized for good planning. We paid in, we are due our money.

Thank you for considering repealing the WEP,

Clarisse Mayer.

LETTER SUBMITTED BY OZALA MAZAR

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I respectfully request that the WEP/GPO laws be repealed.

It is criminal that public servants who have given their lives to serving others are thanked for it by having their Social Security benefits stripped from them because they have paid into a retirement plan. What private business do you know that provides retirement to their employees and those employees have their Social Security benefits taken away from them when they retire? None, I dare say!

They call it Windfall Elimination Provision—seriously, windfall? It is so unfair that the government is doing this to their lifelong public servants.

Please renew my faith in the good that our government can provide by repealing these unfair laws.

I support H.R. 82 and S. 597!

Thank you,

Ozala Mazar, former educator.

LETTER SUBMITTED BY NORMA MCCAIN

June 7, 2024

U.S. Senate,
Committee on Finance.

Re: WEP/GPO

Dear Committee Members:

First, I would like to thank all the organizations and legislators who have given so much of themselves and dedicated their efforts to right the unfairness of the Social Security WEP/GPO laws, particularly Shawn Duhamel, Representative Richard Neal, Senator Elizabeth Warren.

I am an 80-year-old, retired, fifth grade teacher from Massachusetts and a member of "Mass Retirees." I always wanted to be a teacher and in 1962 began my first year of college at Westfield State College, in Westfield, Massachusetts. I was the oldest of four children of a career Air Force Master Sergeant and a stay-at-home mother. My first year was uneventful and I didn't do very well and my dad said I am on my own as far a paying for college if I wanted to continue.

I decided to transfer to Holyoke Junior College (now Holyoke Community College) in a continuing ed program and got a job to pay for my courses. I was hired as a Quality Control Lab Technician at a paper converting company in the mill town of Holyoke, MA. I received an Associate Degree in Liberal Arts in 1965 and there my pursuit of becoming a teacher ended because I ended staying at the mill for the next 23 years growing in the company and finally becoming Research and Development Lead Laboratory Technician paying Social Security Taxes.

That career ended when a devastating fire on Washington's Birthday, 1985, that destroyed the building and the company never rebuilt. Here I was with no job, a year and half old son and trying to decide what to do with my life beside being the best mother I could be. I became a school bus driver for a few years, cleaned houses, telephone operator on the night shift at the local hospital while borrowing on my husband's 401K to get a degree in education at the Elms College at the age of 47. I graduated Magna Cum Laude in 1992 with a degree in Elementary Education and was fortunate to be hired as a fifth-grade teacher at our local middle school. I was 48-years-old and finally doing what I hoped to do back in 1962.

Perhaps if I had known the price I would pay of becoming a teacher I might have chosen another career path, but I don't think so. The next 15 years were some of the happiest of my life, raising our son, becoming an active community member and teaching wonderful little children. I did not pay Social Security taxes at this time. I retired in 2009 and continued in the education field.

From my retirement to present day, I score future teachers certification exams at home. I have been paying Social Security taxes during this time, 15 more years of SS tax withdrawals with no increase monthly payments.

That is a little background of my employment history, now to summarize:

- 1960–1994—34 years of Social Security taxes withdrawn.
- 1994–2009—13 years during this time—no Social Security taxes withdrawn.
- 2009–to present—15 years of Social Security taxes withdrawn.
- **49 years of Social Security taxes withdrawn**

Sadly, my husband died in 2018 and because of the WEP/GPO laws, I do not receive his portion of payments. I am not sure what they do with that money. I also receive a 33% teacher retirement pension because I only taught for 15 years and I understand that. I am paid a partial Social Security pension payment based on how many years of "substantial earnings" I earned.

I will close with a dismal prediction that I probably am not going to see any changes to the WEP/GPO laws before I leave this beautiful life, but I thank all those who continue try to rectify its unfairness to so many teachers, firemen, policemen. I also do not understand why some states penalize their citizens and other states have made it right.

Thank you again for allowing me to tell my personal story.

Sincerely,

Norma McCain..

LETTER SUBMITTED BY MONICA MCCARTHY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello:

I worked from the time I was 15 until I was 30 before entering into education. My teaching pension is about half of what I make monthly while working. Of course, none of it is a lot. I need the Social Security from the first 15 years of my work life. I may work again after teaching, again contributing to Social Security, before I decide to receive my Social Security benefits.

It's obvious that teachers don't make so much money teaching that they don't need the Social Security in retirement as well, and we earned the money. It's not charity.

There are some very wealthy people who may not need their Social Security benefits, but teachers are not among them. Please stop this madness. It's stealing from teachers for goodness sake. We are public servants who have taught the masses and helped them become good taxpaying citizens. Many of us have other jobs as well because it is necessary. Don't take what belongs to us.

Thank you for bringing this up,

Monica McCarthy.

LETTER SUBMITTED BY PAUL MCINTOSH

June 18, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal EmployeesAssociation (NARFE) writing to express my strong support for the repeal of the WindfallElimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to servingour communities and country. These provisions diminish the retirement benefits that publicservants have earned through years of hard work and dedication. It is unjust that individuals whohave contributed to Social Security through other employment should face reductions in theirearned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionatelyaffect lower-income retirees who rely on their earned benefits for essential expenses. It is crucialto recognize that these retirees have paid into both Social Security and their public servicepensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, asthey are complex and often misunderstood. This lack of clarity further compounds the challengesfaced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPOwould provide much-needed relief to over 2 million public servants who have dedicated theircareers to serving our communities and country. It would ensure that their hard-earned retirementbenefits are not unfairly reduced and that they can retire with the financial security and dignitythey deserve.

I urge that the Committee and Subcommittee act in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Paul McIntosh.

LETTER SUBMITTED BY ELIZABETH MCKEE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I have been employed as a public school educator for 25 years and worked in private nonprofits prior to this. I will not get a big pension as this is a second career and my Social Security will be decreased greatly. I am very concerned about this.

Please repeal the WEP/GPO as it is unfair.

Thank you,

Elizabeth McKee,
Connecticut Public School Educator.

LETTER SUBMITTED BY TERRY MCKENNA

June 7, 2024

To whom it may concern,

My name is Terry McKenna and I live in Florida. I'm sending this letter because I'm being unjustly penalized on my Social Security benefits because I was a firefighter in Massachusetts. I paid into SS since I was able to work first in high school and then after graduating high school installing elevators for Local #4 in Boston, MA.

In 1992 I got on the Wilmington Massachusetts Fire Department. With the work schedule at the fire department we had time for a part time job if you wanted. I drove a truck for Shea Concrete on my days off still paying into Social Security.

After I retired from the fire department in 2013 I still drove for Shea's paying into SS. It wasn't until I stopped driving the truck and started looking into collecting SS that I found out about WEP/GPO.

I don't think that my Social Security benefits before I got on the fire department and after I retired from the fire department should be impacted by WEP/GPO.

Please find a way to Right this unfair law.

Thank you for your support,

Terry McKenna.

STATEMENT SUBMITTED BY MELISSA A. MCNEELY

I am writing to you today regarding the unfairness and financial hardship that has been placed on public retirees, such as myself.

I started working in 1975 in the restaurant industry. I began working for the city of Lowell, MA in 1985. During this time, I continued working a second job in restaurants trying to financially better my life. For many years I worked in the private sector.

Fast forward to 2024, I applied for my SSI benefits. I was outraged to find that because of my city of Lowell, MA Pension I am being penalized on my SSI income. According to the paperwork I had been receiving from SSI my income would be $485.00 monthly, only to find out that the actual payment will be $208.00 per month!! This is outrageous.

Here is my monthly income:

City of Lowell MA pension is $1,172.93 less deductions = $622.78.

Social Security Benefit $208.00.

Monthly income **$830.78.**

Now, let me firstly ask, why is this called a "benefit"? I have paid into SSI since I was 13-years-old in 1975. This is money that I have earned not to be penalized/reduced as of my pension.

I then inquired about my husband's SSI. I was told that this too would be much **lower** as of my pension of $1,172.98 monthly (seriously?). I am still waiting to hear this amount. Again, this is so unfair. My husband also has paid into SSI for over 40 years.

How can one person live on $630.78 monthly. If my husband dies before me, **I will be homeless!**

I need Congress/Senate to address WEP/GPO without going through more and more hearings and **bring this bill to the floor!**

Time is money people, and it is hurting me financially.

STATEMENT SUBMITTED BY TIM MEAD

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

Due to the unfair and nonsensical WEP/GPO provisions, my Social Security benefits will be largely reduced and my spousal benefits will be completely eliminated.

I worked as a teacher in Ohio and Louisiana for the first half of my 30+ years teaching. The last half of my teaching career was in the State of Minnesota where I paid into the Social Security system and easily obtained 40 quarters of substantial earnings.

Due to WEP, I will not receive all of the monetary benefits that I paid into the Social Security system. Due to GPO, I will not receive any spousal benefits even though my wife has paid into Social Security for 35 years.

To all those who paid into the Social Security system and are affected by these ridiculous provisions, how in the world is this fair? It is beyond time to eliminate both provisions. This mostly hurts lower paid employees who are simply trying to help others and advance the common good.

Please do what is right and just.

LETTER SUBMITTED BY ELIZABETH MEDRANO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown:

When I started at the San Francisco Unified School District, I had been teaching for 14 years, as well as at least 10 years in restaurant and other jobs. However, The SFUSD refused to give me any salary years to boost my salary (and they forgot I had a masters degree), so I started teaching in San Francisco at around $30,000 at age 38 and a single mom. Consequently, after 25 years of teaching, my retirement pension is minimal (brand new teachers make more than I do) after almost 40 years of teaching! (About 55% of salary) Eventually I proved I had a masters degree, so that bump in 1999 was measly but better.

Even if I wait until I'm 72, I will only receive **one-third** of my deserved Social Security. It's bad enough that a teachers salary is so low, and mine before and after SFUSD was really low (although I loved my job), it is hard to live on in 2024. Any savings will be diminished by taxes (it's hard to save on such a low salary), and currently, still, at almost 70-years-old, I'm just barely getting by.

You need to **repeal** this horrific law that reduces women, people of color, and teacher salary even more than it is. It is a totally unjust and discriminatory law. The teaching profession in many places is a racist institution, and we don't need a Windfall (theft) Law to make things worse.

Respectfully yours,

Elizabeth Medrano.

P.S. Did you know there are limits to how much a retired teacher can make teaching once they retire? (As if they all have the energy to do so.)

P.S. Did you know that if a district (SFUSD) inaccurately reports salary and extra earnings to the pension people (CalSTRS), you will not get the pension you deserve. This happened to me. My boss reported my earnings, and my extra earnings, it's all recorded on my pay stubs, but SFUSD HR reported it wrong and now I'm down almost $600/month for life—even though everyone is in agreement I earned it all. You have no idea how much a district can cheat someone—even if unintentionally. SFUSD is notorious for this.

Repeal the Windfall Provision now!

Thank you,

Elizabeth Medrano.

LETTER SUBMITTED BY RENEE MESHON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I was employed as a teacher for 38 years.

When I retired I began working and it is now 13 years that I have paid into Social Security. I earned my Social Security benefit and it has been unfairly reduced. I get **one-third** of what I should receive.

I retired in 2009 and began working in 2009. It is now 13 years that I have been paying into Social Security. I struggle with expenses for various problems that have arisen over the years.

I am 73-years-old and continue to pay into Social Security. Medical coverage and dental expenses increase and my working continues. Getting my due from Social Security would help with these growing costs as I do not know how long I will be able to work. I am asking that you please do the right thing just as 43 other states do for Teachers, public servants, and first responders who have given 100% to our jobs but need to continue to work to pay bills.

We do not get back what we should after paying into Social Security. I have paid into Social Security for 13 years and should not be penalized. I hope you **do the right thing** . . . eliminate the GPO and WEP. They are heartless and should never have been put into practice.

It is hard to believe that we are discriminated against getting the full Social Security when we have paid into it. This should be a **no-brainer!** Why is it that 42 states do not have the GPO and WEP? It is a bad practice.

Do the responsible thing and eliminate the GPO and WEP. I am requesting you to use fair judgement.

Thank you,

Renee Meshon.

STATEMENT SUBMITTED BY SHARON MESSNER

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I would like to thank Senator Sherrod Brown for holding the Field Hearing on Social Security Fairness in Columbus, OH and his continuing support to eliminate the unfairness of the WEP/GPO that affects so many citizens. I am providing my testimony to be entered into the hearing record.

I recently retired on December 31, 2020, and receive a pension through the Ohio State Employees Retirement System (SERS). I also have enough credits to receive Social Security benefits. However, due to the WEP, I received a letter in late August 2021 that my monthly Social Security benefit was reduced from $1,099 to $646.50 (a loss of $452.50 in my monthly income). After payment of Medicare, I received $498 monthly at that time.

Also, in that letter I was notified I was required to refund Social Security the amount of $3,199.00 due to the WEP. This is so disheartening to me. I have worked the majority of my adult life and paid into Social Security the many years I worked in the private sector. Basically, I was required to repay money that I had already paid into Social Security.

I find it extremely unfair that individuals that have worked for the State of Ohio (as well as the other affected states: Alaska, California, Colorado, Connecticut, Georgia, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Missouri, Nevada, Rhode Island and Texas) all of their lives; worked for a government office; and also worked and paid into Social Security are penalized because they receive a state pension. Many individuals affected through the State Employment Retirement Systems

(school cafeteria workers, bus drivers, administrative staff, janitors, etc.) are middle-class Americans that have worked hard all their lives! In addition, the majority of the individuals affected through other Ohio pensions are middle-class Americans that are being affected by the WEP (public school teachers, policeman, fireman, etc.)

The State Employees Retirement System of Ohio (SERS) informed their retirees in their July 2021 Newsletter of the following:

> On June 29th, **four of Ohio's retirement systems, including SERS,** submitted a letter to the House Ways and Means Subcommittee on Social Security urging Chair John Larson and Ranking Member Tom Reed to find an equitable solution to the Windfall Elimination Provision (WEP).
>
> In the letter, the executive directors noted that no state has felt the impact of the WEP more acutely than Ohio, which has a higher percentage of non-covered public workers than any other state. **This offset currently impacts more than 148,000 Ohioans, diminishing their retirement security and reducing their ability to provide for themselves and their families.**

I am sure the number of Ohioans impacted by the WEP has increased since this statement was made in July of 2021. I am aware that Ohio's retirement systems have attempted for years and continue to this date to work to eliminate this unfair reduction in our Social Security benefits we are entitled to.

I am thankful that many Representatives have joined as Co-Sponsors on H.R. 82 in the 118th Congress and are attempting to bring this to a vote to eliminate the WEP and GPO. I am also thankful that 59 Senators have now Co-Sponsored Senate Bill S. 597 to push this forward for a vote.

Please move forward soon with the passage of these bills to benefit the many retired, hard-working Americans that deserve their full benefit from Social Security and are affected by continuing high increases in the cost of living.

LETTER SUBMITTED BY SHEILA HIBBS METCALFE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senators Collins and Brown:

I am writing to ask lawmakers to repeal GOP and WEP. I live on a teacher retirement pension and will be able to draw a reduced (by WEP) Social Security benefit in 2025.

I started working at the age of 14 for my dad's business and continued to work through high school and college. After I started teaching, I worked on weekends and during summer in a business owned by my husband and me.

I paid into Social Security from the age of 14 until my divorce at the age of 53. I feel it's only fair to receive the total benefits from those 39 years instead of having it reduced almost $400 by WEP. Four hundred dollars monthly for someone living on a retired teacher pension is a lot of money to improve quality of life.

Thank you for your consideration and the work you do on behalf of American citizens.

Sincerely,

Sheila Metcalfe.

LETTER SUBMITTED BY JULIANA METZGER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

Like many teachers in Connecticut and across the country, teaching hasn't been my only source of income. Because educators are often paid below what similarly qualified professionals are paid in other fields, teachers are forced to find ways to make ends meet. Quite often, they take on additional jobs—part-time during the school year, full-time over the summer—that do not fall under the purview of the state teachers' retirement system but rather pay into Social Security. I have taught for over 25 years, and just about 20 of those years found me working over the summer or on weekends to supplement my income.

With the Windfall Elimination Provision Act, the nearly 20 years of Social Security contributions I have made through my various part-time and off-season jobs will be greatly reduced. In my retirement, I will receive only a small fraction of whatever small sum may be my due based upon my contributions. Should something happen to my husband who is employed in the private sector, his Social Security survivor benefits will be greatly reduced by the Government Pension Offset, negatively impacting my children. So by no fault of their own other than having a public educator for a wife and mother, my family potentially pays the price.

As someone blessed to have a spouse and a second income, I speak out not only for myself but, more importantly, for those teachers who do not have the luxury of a second income in their families or the security of a full-time tenured teaching position. **These** teachers are struggling even when everything is going well, and are the most likely to be the ones contributing a portion of their precious supplemental income to a system that will barely help them in the long run, unless the law is changed. These teachers, statistically, are also the ones most likely to leave the profession far before they become vested in the state retirement system, and with the WEP and the GPO in force, it complicates their access to retirement benefits. Those who make teaching their second career will find their retirement benefits slashed simply because they heeded their soul's call to the classroom.

Connecticut's teacher retirement system is woefully under-funded despite being one of the most affluent states in the country, which leaves those of us who stay in our careers to wonder what retirement will look like, financially, when we get there. Please consider taking this opportunity to do the responsible thing and repeal the WEP/GPO.

Juliana Metzger,
Connecticut Public School Educator.

LETTER SUBMITTED BY ELAINE TAHMIZIAN MEUSE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Social Security WEP/GPO

I, Elaine Tahmizian Meuse, am a retired public school teacher from Massachusetts.

Prior to my teaching career, I worked in the private sector and contributed to Social Security (which was automatically deducted from my checks.) Now as a retired teacher in Massachusetts, I cannot collect the full amount of my Social Security because the law in my state, one of only seven states in our country, denies me my full retirement amount.

This is unfair. Why should the individuals in 43 other states be allowed to collect their full Social Security, while those of us in the remaining 7 states have our earned income reduced?

The right thing to do is to fully repeal WEP/GPO.

Respectfully,

Elaine Tahmizian Meuse.

LETTER SUBMITTED BY KATHRYN L. MEYERS

Dear Subcommittee Members:

I am an occupational therapist, employed by Westerville City Schools, who has worked with special needs students for the past 18 years. For 41 years prior, I paid into Social Security. I follow the rules and I pay my taxes. I am 71-years-old and plan to retire soon. Needless to say, I was surprised and disappointed to hear from my local Social Security Administration office that when I retire, my Social Security benefits will be reduced. How is that fair?

If I had been allowed to invest the 41 years worth of money that the government removed from my earnings "to assure me that my years of employment entitled me to a life income," I would have had access to its entirety **plus** interest. It is insulting to refer to the money that was taken out of my paychecks in good faith as a "windfall" or unearned advantage.

Members of the Congress and the Senate are entitled to taxpayer-funded salaries, benefits, and pensions. I should also be entitled to the full amount of my Social Security benefit instead of being penalized because I chose to spend my last 18 years of work providing school-based occupational therapy services to special needs students.

Please consider a full repeal of WEP and GPO offsets as called for in H.R. 82 the Social Security Fairness Act.

Sincerely,

Kathryn L. Meyers, OT/L, MS.

LETTER SUBMITTED BY SYLVIA I. MIGNON, MSW, PH.D.

WEP Testimony

I am missing out on $400 per month that my Social Security check was reduced due to WEP. I spent the first half of my career as a social worker, advocating on behalf of abused and neglected children, offering treatment services to adults with substance abuse disorder, and as the director of social services in two hospitals. The second half of my career, 28 years, I spent as a professor of sociology and criminal justice in a large public university.

At the age of 72, I sure could use the money I have been denied due to WEP. I had to retire earlier than I hoped due to family illness. My husband, age 77, has metastatic cancer and numerous other medical problems. My adult son has severe mental illness and I serve as his guardian and conservator. Life is hard for all these days, but it is frustrating to know that I am being denied Social Security benefits that I have worked for.

I hope that you can restore the financial benefits to me and the many others who have been denied the benefits they earned.

Thank you very much,

Sylvia I. Mignon, MSW, Ph.D.,
Professor Emerita,
Department of Sociology and Criminal Justice,
University of Massachusetts, Boston.

LETTER SUBMITTED BY BARBARA MILLER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I would like to share the story on the injustice my late husband and I have received from the WEP/GPO law. I was a public school special educator and my husband was a professor in a state college. Our pensions are both with the Connecticut State Teachers Pension plan. Both my husband and I worked numerous part time jobs since we turned 16 years of age and paid into Social Security with those jobs. My husband put a great amount more into Social Security than I did. For years he received statements denoting what he would receive from Social Security when he retired. He retired 13 years before he passed away and did not receive nearly the amount these statements had indicated. When he questioned the discrepancy, he was told it was because he had been a teacher. This was a shock to us.

When my husband passed away 7½ years ago Social Security informed me that I would get my husband's monthly payments. When nothing came after several months I contacted them and I was told that I wouldn't get anything because I was a teacher. I do not get any Social Security from the jobs I had worked under it because I was told mine was too little and the WEP law wiped it out.

Thank you for letting me share my story.

Barbara Miller,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY CATHY MILLER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Congress:

Passing this bill would have a huge impact on my retirement years.

After working both in the private sector and in public safety, I find that I am now adversely affected by the Windfall (WEP), Government Offset (GOP) and spousal survivor benefit if my husband should die first.

I currently take a $500 WEP monthly deduction to my Social Security. My average pension doesn't cover this shortfall. If my husband dies first, I am not entitled to his Social Security payment which is double mine.

This loss to my household income would be disastrous and could potentially put me into poverty level. The sad part of my story is the inequity is caused by the simple fact that I decided on a 34 year career in public safety, serving others while making lower wages. Had I known then what I know now, I think I would have opted for a money making, stock providing career in the private sector which provides full Social Security benefits.

It is time to correct this injustice. We have waited years to get a bill this far and we need your support to pass it. Please do the right thing.

Thank you,

Cathy Miller.

LETTER SUBMITTED BY HOPE S. MILLER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown and Senator Collins:

It is a simple matter of fairness to reverse the WEP and GPO provisions.

Before I embarked on a career as a public servant I contributed to Social Security without complaint knowing my contributions would lead to a secure retirement. It should also be noted when I was employed as a public servant in Florida I contributed another 11 years to Social Security.

It does not seem just that these provisions would deny me of my rightful benefits and a livable retirement.

Thank you for bringing this issue to light.

Respectfully,

Hope S. Miller.

LETTER SUBMITTED BY JESS JOSEPH MILLER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown and Senator Collins:

It is a simple matter of fairness to reverse the WEP and GPO provisions.

Before I embarked on a career as a public servant I contributed to Social Security without complaint knowing my contributions would lead to a secure retirement. It should also be noted when I was employed as a public servant in Florida I contributed another 11 years to Social Security.

It does not seem just that these provisions would deny me of my rightful benefits and a livable retirement.

Thank you for bringing this issue to light.

Respectfully,

Jess Joseph Miller.

LETTER SUBMITTED BY MARGIE MILLER

June 7, 2024

Re: Impact of WEP/GPO on my retirement life

Good morning:

I retired from federal employment in 1974. I have struggled with reduced Social Security benefits since then. I earned those benefits . . . I'm not asking for a handout.

The cost of living is constantly increasing putting more hardship on me. We are sending billions to support other countries yet your own citizens are struggling! You always take care of home **first!**

My husband as federal employee passed without resolution, so will this happen to me and millions others?

I beg you to make this right before all under WEP will be dead!

Thank you,

Margie Miller.

LETTER SUBMITTED BY ROBERT MYLES MILLER

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing as a retired public school science teacher from Brookline Massachusetts. The majority of my career (25 years) was spent working in the private sector and paying into Social Security. In 2001 I decided that I wanted to switch to a career where I was contributing more to society and my community. I went back to school, earned a Masters degree and began a new career as a public school teacher.

I am so glad that I made this move, teaching was the most rewarding job of my career.

Two years ago when I retired, I encountered the "Windfall Elimination Provision." Despite having dutifully paid into Social Security for 25 years with the promise that the government would provide for me in retirement, it seems that my decision to take a pay cut to work for my Town also means that the Federal Government will not pay me what I am owed in retirement.

We should be encouraging people to go into public service, not punishing them for doing so.

Please correct this injustice.

Respectfully,

Robert Myles Miller.

LETTER SUBMITTED BY URSULA MILLER

June 7, 2024

U.S. Senate,
Committee on Finance.

Dear Senators Sherrod Brown and Susan Collins:

On behalf of Detroit Police Department representing sworn law enforcement officers, I am writing to advise you of our strong support for H.R. 82/S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

Ursula Miller.

LETTER SUBMITTED BY MARYANNE R. MILLS

June 7, 2024

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

I am writing to make known my support for H.R. 82, the Social Security Fairness Act of 2023, supported by a bipartisan group of lawmakers, which would repeal the WEP and GPO once and for all.

I have been an academic librarian for the same community college for 20 years. My employer does not withhold Social Security tax, and so I am subject to the WEP. I will receive a pension from my college when I retire in 2028.

Before I took this job, I worked for organizations/corporations that collected Social Security tax—from 1978–2004—a total of 26 years. I should have the right to collect my share of Social Security when I retire in 2027.

My husband currently collects Social Security, but I will not be eligible to receive his benefits should he pass away because the GPO will reduce the benefits by two-thirds of the amount of my retirement pension.

I am the sole income earner of my family, and I am supporting my mom who is living in an independent living facility. If my mom is still alive when I retire, having that extra income from Social Security will help meet her day to day living costs.

I put into the system like other Americans, and I should be eligible for the share of this precious entitlement when it comes my time to retire.

Thank you for your time.

Sincerely,

Maryanne R. Mills.

LETTER SUBMITTED BY JAMES MILS

June 7, 2024

To Whom It May Concern:

I am currently 72-years-old and retired from the Boston Public Schools in 2015. My SS earnings record started in 1967. I paid in every year until 1995, when I completed coursework that enabled me to be hired by a public school system in Massachusetts. At that time, my Social Security earnings record dropped to zero, since that state does not have public employees contribute to SS.

My earnings prior to that were quite meager and I reached the "substantial earnings" threshold only eight times. So, the full force of the WEP comes down on me. My projected SS benefit of $842 (if taken at age 66) was reduced to $434.

The WEP was originally intended to create fairness where there was a perceived abuse: if a teacher had a second job (that did contribute to SS) in any given year, their SS AIME percentage would be 90%, since their teaching salary would not be recognized by SS. This was seen as unfair because the teacher really was making a higher wage which would have incurred the lower percentages of the two higher AIME brackets. However, for someone like me, who did not work in the public sector simultaneously, those yearly amounts are completely accurate.

There were no earnings that were "hidden" from SS. There would never be any "windfall" due to getting 90% credit when it should have been a lower percentage. The problem here is that, in calculating the AIME, this distinction is not taken into account. To be fair, there should be separate categories for those who were working simultaneously in covered and non-covered jobs and those, like me, who deserve the full 90% allocation because those years were in fact quite low paying. If the calculation is designed to help boost those with lower incomes, the first 28 years of my earnings record should certainly qualify for that consideration.

It is about time that the antiquated SS calculations be updated to allow for situations like mine. Please do what you can to correct this wrong.

I contributed to the system in good faith since age 16 and deserve to receive the **full benefit** that I have earned.

James Mils.

MINNESOTA POLICE AND PEACE OFFICERS ASSOCIATION ET AL.

June 21, 2024

Re: Keeping the Promise of Social Security for First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

We write as leaders of Minnesota's largest public safety associations and public safety unions: Minnesota Police and Peace Officers Association (representing 10,700 Minnesota rank-and-file officers), Minnesota Chiefs of Police Association, Minnesota Sheriffs' Association, Law Enforcement Labor Services (Minnesota's largest public safety labor union representing 7,200+ members, 500 bargaining units), Minnesota State Patrol Troopers Association, and the Hennepin County Sheriff's Deputies Association.

We strongly support the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignitythey deserve.

We urge that the Committee and Subcommittee act in support of repealing the WEP and GPO and consider relief options to the countless public servants who are affected by them. We appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Brian Peters
Executive Director
Minnesota Police and Peace Officers Association

Jeff Potts
Executive Director
Minnesota Chiefs of Police Association

James Stuart
Executive Director
Minnesota Sheriffs' Association

Jim Mortenson
Executive Director
Law Enforcement Labor Services

Mike LeDoux
President
Minnesota State Patrol Troopers Association

Shane Myre
President
Hennepin County Sheriff's Deputies Association
Board President, Minnesota Police and Peace Officers Association

LETTER SUBMITTED BY SHERYL MOBLEY-BROWN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown:

I started working when I was 14. I am now 68 and have been retired since 2016.

For 18 years, I worked as a waitress at a higher end restaurant in the suburbs of Cincinnati. I got a BA from Xavier in 1980 in social sciences . . . with Reagan in office in 1980s, many jobs in the social services career dried up, and the WEP was enacted.

Because I was unable to find a job with my degree, I continued to waitress. Ten years later, married with 2 kids and feeling down on my luck, I went back to school at night, I subbed for Cincinnati Public Schools, and waited tables on the weekends. When I finally got my teaching certificate and got a job as a teacher, I continued to wait tables on the weekends because I made more money as a waitress. In fact, it took 6 years teaching before I made money commensurate with what I made as a waitress, so I needed to work weekends.

I waited tables for a total of 18 years. Waiters only got half minimum wage, so when I was paid, my checks were normally non-negotiable because they were for a zero-amount making it so I owed money to the IRS at the end of every year. Of course, that means I wasn't able to pay all I probably needed to pay into Social Security either. Anyway, although I've paid into Social Security all my quarters, I only receive about a third of the money I paid in. Due to Social Security COLA, I went from about $308 a month to $397 a month. If I received my full amount, it would be only about $1,191.

I feel like I have been hurt financially in so many ways:

1. The fact that the government allows restaurant employers to pay waiters half minimum wage. When I started waiting tables, I was making only $1.75 an hour because the minimum wage was $3.50 an hour.
2. I did not get paid enough to pay enough into Social Security and taxes, being paid half of minimum wage.
3. I and my fellow teachers are not paid well.
4. WEP discriminates against myself and other public service employees when people in the private industry don't get penalized for retiring out of more than one employment.
5. I have not been able to get a forgiveness loan for my student loans after teaching 31 years in Cincinnati Public Schools, I still owe over $100,000, most of which is interest.
6. And finally, STRS won't pay us our COLAs . . . as a result, I have had to go back to work as a substitute teacher because of medical bills and student loans.

I want to thank you Senator Brown for trying to help us with the Social Security Forgiveness Act.

You are appreciated,

Sheryl Mobley-Brown.

STATEMENT SUBMITTED BY MARY MOINESTER

Until 1988 my husband had worked and contributed to the Social Security program and attained the necessary quarters for benefits. From 1988 to 2011 he was an employee of the city of Augusta as a policeman and detective and anticipated full benefits upon retirement from both Social Security and MePERS. However, his Social Security payments have been reduced by half (50%) due to the current law. I don't feel he nor any other individual should be penalized for being a public servant.

As your constituent, a federal retiree, and member of the National Active and Retired Federal Employees Association (NARFE), I urge you to advance the Social Security Fairness Act, S. 597 to the floor via a committee mark-up. This bill would address a critical issue affecting retirement benefits of public servants.

The bill's provisions to fully repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) are essential to ensuring that our public servants receive the retirement benefits they have earned and deserve. S. 597 would put an end to these longstanding policies that unfairly reduce or eliminate earned Social Security benefits for myself, and millions of other federal, state, and local government retirees, simply because we earned a pension from our public service.

WEP reduces the primary Social Security benefit, earned separately through covered (*e.g.,* private sector) work. GPO reduces spousal and survivor benefits by two-thirds of a government pension earned through work in a system separate from Social Security.

With majority in the Senate, and overwhelming majority in the House (over 300 cosponsors), it is imperative that we continue this momentum and take concrete steps towards addressing these unfair provisions. This level of bipartisan backing reflects the urgent need for repeal and underscores the importance of this legislation, and championing for a just future for hardworking federal retirees across the nation.

The WEP and GPO have negatively impacted countless public servants who have dedicated their careers to serving our communities and nation. It is time for Congress to act and ensure that individuals who have paid into the Social Security system receive their full benefits.

I kindly request that you lend your support in repealing WEP/GPO, through a committee mark-up of S. 597, helping us move one step closer to rectifying this inequality.

Thank you for your attention to this important matter.

I look forward to your response.

LETTER SUBMITTED BY MARY MONINGER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Members of the Senate Finance Committee:

Thank you for holding the hearing on the need to repeal the Windfall Elimination Provision and Government Pension Offset penalties.

My story is not so different from the 3,000,000 people that suffer the emotional and financial pain of having benefits you have earned being withheld. As a teacher in Connecticut, **I could not** pay into Social Security during my teaching job. It had been decided in the 1940s that we would instead pay into a State Teachers' Pension Fund. It is my understanding that the main proponents of this arrangements were municipalities who did not want to pay the employer's part of the SS payroll tax on the entire teacher salary account.

At that time, of course, you received full earned SS benefits from work outside teaching and received survivor benefits should a spouse pass away. That all changed with the GPO and WEP penalties added to the Social Security Act in the late 1970s and 1980s which imposed a formula for figuring out the SS benefits certain workers would receive which cut the benefits they had earned. Almost all teachers worked second and third jobs for which they paid the SS payroll tax so that they would qualify for a SS benefit upon retirement. Some people come into teaching from high paying jobs for which they have paid into SS only to find their SS benefit reduced because they receive a teachers' pension, unless they had 30 years of substantial earnings outside teaching.

In my case, I worked and paid into SS many years before, after and while I was teaching. Based on information and calculations given to me when I applied for my benefits in 2009, the WEP reduced my earned benefit almost $400/month and has been costing me that much every month since 2009. I do receive a decent pension for the 36 years of teaching, but the amount has been stagnant, and the loss of my earned SS seems so unfair and makes me feel very vulnerable going into the future.

My husband paid into Social Security for more that 40 years. He received his full retirement SS benefits, and always believed I would receive at least a portion of his SS as a survivor benefit should he predecease me. Well, he died October 25, 2022 after years of battling myelofibrosis which weakening him swiftly, and I receive

nothing. The GPO penalty takes everything. We were making ends meet with our pensions, his full SS, and my greatly reduced SS, and the investments we managed to make. However, the loss of more than two-thirds of my family income is devastating. I am not sure I will be able to stay in my home which we have loved for 25 years and in which his spirit still exists. Already I am struggling emotionally and anxious about my financial future. If I was not denied the SS benefits I earned, and survivor benefits that my husband earned for my protection, I would not be facing such insecurity as I live out my final years.

While the world is flip-flopping and costs of everything are skyrocketing after recessions and pandemics, many seniors are just trying to hold on and finish their life with grace and dignity. Social Security support is critical for so many. Penalties like the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), which have been denying earned benefits and spousal and survivor benefits for SOME, mostly public employees, need to be repealed.

You have the power in your hands.

Please help,

Mary Moninger,
Widowed Retired Teacher.

LETTER SUBMITTED BY MARK A. MONTESI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree, and member of the National Active and Retired Federal Employees Association (NARFE), writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize all public servants who have dedicated their careers to serving our communities and our country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Mark A. Montesi.

LETTER SUBMITTED BY CARLA J. MOORE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that a public servant, married to a partner who retires on Social Security, now has their spousal benefits reduced or eliminated because of their own public service. It is also unfair that public servants who contributed to both government pensions and to Social Security through other employment should face reductions in their earned benefits. An earned benefit is just that—an earned benefit—the rules of contribution and benefit should be equally applied to public servants without penalty.

I was a public servant for over 40 years, serving 39½ years as a geologist with the National Oceanic and Atmospheric Administration (NOAA). Before that time, I worked my way through college and graduate school, leaving the private sector just four quarters short of earning Social Security benefits. I have no intention of trying to return to private employment to complete those quarters—that is not my personal issue. I understand that I did not earn those benefits and consider my paid Social Security taxes to be a contribution to the system. However, my husband worked in the private sector and paid into the Social Security system for over 50 years. I cannot understand why we, as a couple, are denied the full spousal Social Security benefits that my husband earned. If my husband passes away, the current formula will eliminate my spousal benefit—the benefit that he earned.

The financial impact of the WEP and GPO can be significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that retirees with public service pensions who have spouses who retire on earned Social Security should not be penalized for receiving the benefits that their spouses earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee act in support of repealing the WEP and GPO and consider relief options for the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Carla J. Moore.

LETTER SUBMITTED BY RALPH C. MOORE, JR.

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Dear Senate Committee:

I served as a police officer for the Town of Framingham (MA) for 28 years. I continued working various jobs after retiring. I went to the Social Security Office when I turned 66-years-old to apply for Social Security. The office employee informed me, I would not receive $1,200 per month, because of the WEP/GPO. I thought she was joking, then she told me, I would only receive a little over the amount of $500 a month.

That reduction was not expected and I needed to continue working to keep ahead of my bills. I loved my home in Massachusetts and was depending on my Social Security to keep up with the expenses.

I had to stop working when I turned 72-years-old. Realizing I could no longer afford to live in Massachusetts, my wife and I moved to North Carolina.

To this day, I believe our government was wrong, when this bill was passed. I try not to let it bother me, because I love my country. I served in the Navy to protect our Freedom and my town to protect our community. I hope and pray this wrong can be corrected to ease the burden placed on all retirees.

Sincerely,

Ralph C. Moore, Jr. (retired FPD).

LETTER SUBMITTED BY JEREMIAH W. MORGAN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Regarding Social Security Fairness Act, S. 597:

I worked for and acquired full Social Security benefits **before** joining the San Francisco Police Department on September 28, 1970. The Windfall Elimination Provision (WEP) should have never been applied to me, and has caused significant financial strife for me and my family.

My current Social Security per month is $483.60.

Jeremiah W. Morgan.

LETTER SUBMITTED BY TERESA MORGANTI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom it May Concern:

I'm writing this letter in support of repealing the WEP and GPO. I have been a public school speech pathologist since September of 1990.

Although I have contributed to the Teacher's Retirement Program in my state (Connecticut), I have worked nearly every summer in the special education summer school program in order to provide consistent therapy to our neediest students. Social Security was taken from those summer checks.

In addition, for the past 10 years, I have worked for a Birth to Three agency in the evenings and on weekends, in order to help pay to put my 3 kids through college.

Because Birth to Three is a private agency, Social Security has been taken from all of my paychecks. I have worked hard for the money I earn and have paid in to the Social Security system for many, many years. It's terribly unfair that I'm not entitled to any benefit when I have paid in so much money.

Thank you for addressing this issue. I'm hopeful that the money I, and many others, have contributed to Social Security will be accessible to me.

Teresa Morganti,
Speech Pathologist.

LETTER SUBMITTED BY MICHELLE MORICCA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Michelle and I have worked since I was 15. I became a nurse at the age of 25 and worked many years where I paid into the Social Security system. I raised a family which required working part-time where I also paid into the system. Then later in life I became a school nurse and I entered the pension system.

I have since retired and will have to wait until I am 70 to received only half the money I put into Social Security and what I am entitled to. Yes, I earned a pension (which is limited since I came into this system later in life) but I also earned my Social Security because I did work many years before entering into the school system.

The WEP and GPO have outlived their purpose. Many nurses choose school nursing as a second career after working many years in the hospital sector and we should not be penalized with this antiquated system that messes with the money we worked so hard for.

Another concern is, that while I was raising my family, I chose to stay home some of the time, and then as they got older, I could only work part time, which again the Social Security system penalized me for not working full time for 30 years.

I was married for 22 years and because of this system I can't collect Social Security from my ex-husband. My standard of living is much lower than his yet I am being penalized because I choose to care for my children versus working full time all those years.

Please abolish the WEP and GPO provisions. We deserve what we have earned while caring for our students, and our neighbors in need.

Thank you,

Michelle Moricca.

LETTER SUBMITTED BY LINDA C. MORSE

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510-6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senate Committee on Finance:

I am writing to you regarding S. 597 and/or H.R. 82.

In 2019 my husband and I visited a retirement planner to help us learn more about Social Security not being available for me should my husband predecease me. *(https://www.ssa.gov/pubs/EN-05-10007.pdf)* My husband and I married at ages 18 and 20 in 1976.

I began teaching around age 40 after working as a secretary and then staying home to raise our daughters while attending college. My husband served in the Air Force from 1975–1979 and used the GI Bill to earn his degree in mechanical engineering while I worked to support us. He remained the major bread winner when I became a teacher in 2000.

When we met with our retirement planner, she confirmed that I would have my husband's Social Security retirement benefits significantly offset because I have a teacher's pension with the Commonwealth of Massachusetts. When we left that office, with my husband (on a scooter due to a severe break of his left ankle), he looked at me in the elevator and said, "you have to fix that." He was deeply distressed that I would receive very little of his benefits should he die before me.

Well, my husband of 44 years died unexpectedly of a cardiac event while we were celebrating his upcoming 65th birthday at our youngest daughter's home on October

24, 2020. So, I am acting on my husband's words to me in December 2019—I need to fix this.

My financial security appears to be at stake because I chose to be a teacher and serve my community? I will barely make 22 years on my pension, thus qualifying for about 54% of my salary from my charter school. As it is, my salary from the charter school (I continue to pay teacher union dues as a reserve member) is much lower than what it would have been had I remained at a traditional public school. However, since I was serving a high-need and diverse population, we felt that I was contributing to society and so I accepted the lower wages and have found a very fulfilling career at this school.

Now I learn that not only did I accept lower wages to serve, but I am now going to receive a significantly reduced amount of my husband's Social Security because I was employed as a teacher. Had I chosen a different career and had a private pension, this offset would not be happening. Had I chosen to serve at a traditional public school and earned more money, my pension would have been higher, had I chosen to not pursue education as a career, I would have been in the traditional Social Security system and then been able to receive my husband's pension without such a significant offset.

My husband served in the Air Force as a nuclear missile mechanic and then became an engineer who focused on refrigeration and keeping machinery cold so that food could be shipped across the country or that lasers could be kept cold while being used. We saved as much money as possible while putting each other through college and raising our daughters who are now professionals in their fields of science and business. We made an active choice to accept the lower salary teachers earn since my husband made a solid wage and we accepted that I would not contribute as much income to our family.

Now, we find out that we are being further penalized by that choice. Since my husband died 4 days before his 65th birthday, he will not enjoy any time of retirement, we will not enjoy any "gravy" years together, he will not get to walk his younger daughter down the aisle or see any grandchildren. I think that penalty is harsh enough, but to add the penalty of my receiving very little of his potential Social Security payments—well it is devastating. In addition, my contributions to Social Security have returned to the general "pool" and I will not collect any of the Social Security that I paid into the system. Also, did you know that my "one-time widow's survivor benefit" was $255?

Due to the deaths from COVID, many families are struggling and will be unable to prepare for retirement over the next 10 years. I believe this will lead to more Americans to call for significant changes to the Social Security/teacher pension situation. Why would people working in the Social Security system make a career change to serve in education or government if they knew they would lose so much of the money they contributed to Social Security? I certainly did not know. How can I change the government offset punishment for those who served their communities? How can I honor my husband's request that I "fix this," and make the injustice of the Government Pension Offset right? How could I lose not only my contribution to the Social Security system and 67% of my husband's contribution to Social Security because I am a teacher and contributed to my own pension?

Please significantly amend this legislation and remove these extreme government pension offsets and penalties that harm widows, widowers, and those who served their communities.

Sincerely,

Linda C. Morse.

LETTER SUBMITTED BY CYNTHIA MUIR

June 7, 2024

I am writing regarding the WEP and GPO:

I graduated from college with a Bachelor of Science in Nursing. I initially worked as a registered nurse in a hospital paying into Social Security for over 17 years. I then became a school nurse in a public school system.

If I work to the age of 65 that will give me 25 years in the school system, this still won't give me the full retirement of a public worker. It's shameful that working as

a registered nurse in both systems and never even making six figures, that I end up getting penalized and won't even get the full retirement of either of the systems.

The money that I worked so hard for and paid into Social Security is basically lost. Also, on top of that, God forbid my husband passes, as I would get none of his Social Security. The system does not make sense and it truly works against normal hard-working Americans like myself and my husband.

We are by no means wealthy. The majority of the United States does not have the WEP and GPO, yet Ohioans are still getting penalized. I as an Ohioan and hard-working citizen deserve what I've paid into.

Please strongly consider eliminating these provisions. If not eliminated, there should be income levels of elimination because it truly was created for high earning jobs, certainly not for teachers and nurses!

Sincerely,

Cynthia Muir.

LETTER SUBMITTED BY ALLEN MULARZ

June 7, 2024

Dear Committee members:

My name is Allen Mularz, I am a retired Police Detective from the Elizabeth, New Jersey Police Department. I spent 27 years with the department. I joined in 1971 and retired in 1998. During my time in the department, I and my brother and sister officers were never informed of WEP. We also were not allowed to pay into Social Security. I and others learned about WEP when we applied for Social Security at which time we were informed that WEP reduced our benefits.

I personally paid into Social Security for a short time while working in high school. After graduating I joined the Elizabeth Police Department at age 19. I loved my job and retired after working for 20 of my 27 years with the department as a major crimes detective.

After retiring, I worked for 22 years as a private investigator all the while paying my taxes and into Social Security. I had to stop after being severely injured after falling off of a roof.

Right now, I am receiving the same amount of my pension that I began receiving when I retired in 1998. We get no COLA or any other type of increase thanks to Governor Chris Christie who eliminated our COLA.

I now am living on the same amount I have received from my pension in 1998 and a total of $118.00 per month from Social Security after the deduction of Medicare from my Social Security check.

I am now 71 years of age and struggling to make ends meet.

Please help me and others affected by WEP by removing same.

Yours truly,

Mr. Allen Mularz.

LETTER SUBMITTED BY ALLEGRA E. MUNSON

June 7, 2024

Re: WEP/GPO

Dear Senators:

I am writing as a Massachusetts State retiree who is 78-years-old. I worked as an attorney for the MA Department of Developmental Disabilities (DDS) full time for 25 years and part time for 9 years. I had a very meaningful job as an advocate in and out of Court for people with intellectual disabilities protecting them from verbal and physical abuse, financial exploitation, and unauthorized medical treatment.

Prior to working for DDS, I practiced law in Rhode Island for 16 years and paid into the Social Security system. Before becoming an attorney, I also paid into the

Social Security system since the age of 16 when I started working in laundries and restaurants in Middletown, RI to earn money for tuition and books.

I am most fortunate to have a pension from the Commonwealth but less fortunate to have my Social Security reduced by over 40% because of the unintended unjust consequences of the 1983 WEP/GPO law. This law is now before you for review and hopefully revision.

It is my understanding that over the past week two additional US Senators (Ron Wyden (D–OR) and Mark Warner (D–VA) have signed on as co-sponsors to S. 597, which is Senator Brown's proposal to fully repeal the WEP and GPO laws. This brings the official level of support in the U.S. Senate to 59 Senators—an all-time high since the laws were created in 1983. It is time to act!

I also understand that Senator Wyden, who chairs the Senate Finance Committee made it clear he does not support a full repeal of the laws and I get that. Relief from these unfair laws can come in the form of a partial repeal so those of us who chose a life of service are not unfairly penalized by the current "one size fits all" approach with regard to their Social Security payments.

Fixing this law is long overdue. We have been living with it since 1983 and it is fundamentally unfair. Favorable action to end this inequity needs to happen. Please move the bill forward.

Thank you for your kind attention to this matter,

Allegra E. Munson (Almeida).

LETTER SUBMITTED BY PAULA J. MURPHY

I am a retiree of the University of Massachusetts/Amherst:

I also worked for 20 years in the private sector, fulfilling my Social Security quarters for full SS.

I am urging you to work on the WEP and/or GPO as the Social Security money that I should be entitled to would ease my economic hardship. After all, I did pay in for the full 20 years (40 quarters).

Thank you,

Paula J. Murphy,
2022 UMass/Amherst Retiree.

LETTER SUBMITTED BY SELENA MUSUMECI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

My name is Selena Musumeci and I am a school social worker as a second career after working as a DCF social worker. Prior to that I worked as a manger for a convenience store chain and paid in to Social Security. I hope you will not penalize me for being in the public service field and allow me take full advantage of my years of employment prior to working in public schools.

Why should dedicated faculty in a career as demanding as public education be penalized? This is especially hard to fathom given the underpaid status of public educators and the lack of esteem they hold in our country.

Please help make my voice heard. Treat educators as the professionals they are and demonstrate your respect for us by repealing WEP/GPO.

Thank you,

Selena Musumeci.

LETTER SUBMITTED BY SUSAN A. MYLIE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

With the rising cost of food, taxes, and utilities, especially in the State of Connecticut, I am very concerned about my ability to continue to reside here in Connecticut where my children and grand-children reside as well as my close friends.

I have witnessed many colleagues being forced to move out of state simply because they could not afford to stay here because of (WEP) and (GPO). While being employed in other areas outside of being a teacher, I as well as other employers contributed to Social Security as required. Why should I or any other teacher who has done the same, be penalized by having those benefits be greatly reduced?

Thank you for this opportunity to share my concerns.

Respectfully,

Susan A. Mylie,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY SHIRLEY K. NANCE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello, my name is Shirley K. Nance:

I am a retired teacher and guidance counselor from Nortonville, KY. I have been unfairly penalized by the GPO.

As a Kentucky retired teacher, I did not pay into the Social Security system. However, my late husband did. He died 25 years ago this week, July 6, 1999, when he was only 53-years-old. He was too young to have drawn out any of the money that he paid into Social Security.

Because of the unfair GPO, I am also unable to draw survivor benefits. If I had worked in a business with its own retirement system or had been a homemaker, I would be able to receive his survivor benefits. In fact, when I reached 65, I received a letter from the Social Security Administration saying that I would qualify for $1,700 per month if the GPO was not in effect.

However, after spending my entire career educating the children of our community and helping them as a counselor, the federal government has a law in place that says I do not qualify for these benefits. This is blatantly unfair to those of us who have spent decades serving the public.

I ask you to **please** repeal the WEP and GPO. These measures do nothing but target and hurt people who have spent their careers dedicated to helping others.

Thank you for considering and, hopefully, advancing this measure to repeal the WEP and GPO.

Shirley K. Nance.

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION
606 North Washington St.
Alexandria, VA 22314–1914
P (703) 838–7760
https://www.narfe.org/

June 7, 2024

Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

I am William "Bill" Shackelford, National President of the National Active and Retired Federal Employees Association.

Thank you for holding a hearing to examine the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). I offer this testimony on behalf of the National Active and Retired Federal Employees Association (NARFE), its 135,000 dues-paying members and the interests of the more than 5 million federal employees and annuitants who have chosen to dedicate their careers, in whole or in part, to public service. I appreciate the opportunity to express NARFE's views.

The American people have entrusted Congress to champion fairness and equality of opportunity. However, the WEP and the GPO clearly undermine this trust. Now is the time to take action to address these two unjust penalties.

Background on NARFE

Since NARFE's founding in 1921. the association's mission has been to defend and advance the earned pay and benefits of America's federal civil servants. Today, NARFE's advocates continue to work tirelessly on behalf of the federal community. Supported by grassroots activists, NARFE is a leading voice in Washington and across the country on matters of federal pay, benefits and human resources policy.

Federal benefits and retirement plans are unique, complex and subject to change. NARFE provides federal workers and retirees with the clear, reliable, and accessible counsel they need to make critical decisions and gain confidence in a secure financial future.

NARFE members live in every congressional district across the country and include both retired and current federal workers from all branches and levels of the federal government. These proud indispensable public servants form a grassroots network of activists who advocate on behalf of the more than 5.2 million federal employees, retirees and their survivors who make up the federal community. These dedicated advocates could share poignant stories, illuminating the unjust, detrimental impact of WEP/GPO provisions on their livelihoods and financial security.

Federal workers dedicate their working lives to the betterment of our country. and in return they expect that Congress and the Administration hold up their end of the bargain—the promises made to them when they were hired, including their compensation package. NARFE is here to honor their service and ensure they have a secure future.

Background Information on WEP and GPO

For over 4 decades, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) have unfairly reduced, and even wiped out, the earned Social Security benefits of public servants, punishing those who chose to answer the call to serve their nation, states and local communities. These two 40-year-old provisions of the Social Security Act that were intended to prevent public sector retirees from "double-dipping" with pension benefits, but instead block them from receiving the full benefits to which they say they are entitled for work outside of public service. Public servants earn Social Security benefits based on and have paid taxes in connection with covered, private-sector work. Yet WEP and GPO penalize them for income they earned outside of that system.

WEP and GPO were arbitrary, unfair and punitive when they were enacted, and remain so today. It is clear the WEP and GPO are crude instruments enacted to shore up the finances of Social Security off the backs of public employees and the fact that they have been permitted to remain on the books for decades only makes their impact worse. Both WEP and GPO reduce the Social Security benefits of local, state and federal retirees whose employment was covered by Social Security (*e.g.,* private-sector jobs) and who also receive a government annuity from their government employment not covered by Social Security (*e.g.,* federal employment covered by the Civil Service Retirement System).

According to the Social Security Administration, more than 2 million individuals currently have their Social Security benefits unfairly reduced by the Windfall Elimination Provision. The benefits of more than 223,000 are partially reduced by the Government Pension Offset, and shamefully, more than 511,000 see their benefit completely wiped out. And for what? Because they chose public service as their career?

Normally, Social Security benefits are calculated using a progressive formula in which an individual's Average Indexed Monthly Earnings (AIME) are multiplied by three progressive factors—90 percent, 32 percent, and 15 percent—at different levels of AIME, resulting in the basic monthly benefit. In 2023, the first $1,115 of AIME is multiplied by 90 percent. AIME of more than $1,115 through $6,721 is multiplied by 32 percent; AIME of more than $6,721 is multiplied by 15 percent. All three products are added together to produce the regular Social Security benefit. Under the WEP, the 90 percent factor is reduced to as low as 40 percent.

According to the Congressional Research Service (CRS), as of December 2022, the WEP affects 2,013,310 beneficiaries, including 1,910,130 retired workers, 11,870 workers with disabilities, and 91,310 spouses and children. In 2023, it was estimated that the WEP would result in a monthly benefit that is $558 lower than under the regular benefit formula.

GPO reduces an individual's spousal or survivor benefits by two-thirds of a pension earned through employment that was not covered by Social Security. Additionally, an estimated 734,601 beneficiaries are affected by the GPO as of December 2022, according to CRS. That figure includes 355,924 widow(er)s whose survivor benefits are reduced, and 378,677 individuals whose spousal benefits are reduced. Of the total figure, GPO could eliminate the entire spousal or survivor benefit for 511,487 individuals, and partially eliminate those benefits for another 223,114.

Initially, the Social Security Amendments of 1977 placed a 100% offset, failing to recognize that a portion of a government pension is more similar to a private sector pension than a Social Security benefit. At the time, the House saw the potential harm such a drastic reduction could cause, with House lawmakers estimating that one-third of a pension equaled a normal Social Security benefit and therefore proposing a one-third reduction. Meanwhile the Senate maintained a 100% reduction. Later negotiations settled on an arbitrary two-thirds reduction, detached from meaningful estimations.

Now is the time for Congress to rectify more than 40 years of inequity. The WEP and GPO are still, and will remain, front burner topics for NARFE Advocacy. On behalf of the 135,000 NARFE members, and all federal employees and federal retirees, I strongly urge Congress to end these unfair Social Security penalties. For several decades, NARFE has opposed the unfair treatment via the WEP and GPO imposed on hardworking public servants through reduced Social Security benefits.

Everybody Has A Story

Let's take a step back, beyond just the numbers. Each and every person affected by these penalties has a story. A story of service. What these individuals have done for this country and their communities deserves recognition and reward. They protect our borders, ensure safe travel, and help us prepare for and recover from disaster. They inspect our food supplies, keep criminals in prison and care for our veterans, along with so much more. They are our schoolteachers, police officers, firefighters and state and local employees who work day-in and day-out. These individuals serve as the bedrock of their communities.

I want to share a story that appeared in the Richmond Times Dispatch on December 27, 2023. A long read but it encapsulates the struggle and demonstrates that something must get this done in 2024.

> Thomas Brown has worked since he was 16-years-old. He's worked in restaurants, repaired tractor-trailers, served in the U.S. Air Force and spent

> more than 25 years in the U.S. Postal Service, taking care of the machines that process mail. Even while working at the postal service, Mr. Brown made ends meet with a part-time job in building maintenance, and he kept working in private-sector jobs after leaving the federal service 20 years ago.
>
> Now 74, living in Highland Springs, he receives pension benefits he earned over 30 years in the military and civil service, but his monthly check from Social Security isn't close to what he expected for the years he contributed to the Civil Service Retirement System.
>
> Instead, Mr. Brown receives about one-third of the benefit he believes he earned, less than $600 a month of the nearly $1,800 to which he says he is entitled. If he was here today, Mr. Brown would tell you "I earned the money, and you should not take it away from me."

Mr. Brown is one of almost 48,000 Virginians who are receiving less in Social Security benefits than they would be entitled to if they were not also receiving retirement benefits from pension plans to which they contributed while working in government jobs under the WEP, according to the CRS.

The WEP hurts retirees such as Thomas Brown by sharply cutting the earnings subject to the Social Security benefits formula; the other, the GPO, applies to individuals who are eligible for benefits both from their deceased spouse's Social Security covered earnings and their own government pension plan.

Federal employees are not the only retirees affected by the law. The provisions also apply to other government workers, such as many public-school teachers, firefighters, and police officers, including the U.S. Capitol Police.

For example, Robert Callahan retired in 2006 after 29 years as a Fairfax County Police Officer. He had contributed 12.5% of his earnings to the Fairfax Police Officers Retirement System, but he also had contributed to Social Security in jobs he worked before joining he police department and as an officer at two other local governments for a total of 16 years.

> Officer Callahan stopped working full time this year and began receiving his Social Security benefits in June at age 67 years and 3 months. He calculated that his benefits should have been $2,224 a month, but the WEP reduced the monthly benefit to $1,658, a difference of $566 a month. He does not think he should be penalized for his contributions to the Fairfax police pension plan.
>
> 'While employed as a police officer I contributed a significantly higher percentage of my income to a retirement plan than I would have had to Social Security and have earned that benefit as a result of my contributions and years of Service,' he wrote in testimony to the U.S. House Ways and Means Committee.

These are just two examples of millions of stories.

Legislation to Address the WEP and the GPO

NARFE would like to thank Senators Sherrod Brown and Susan Collins along with Representatives Graves and Spanberger, for their unwavering support and leadership in ending the WEP and GPO. These lawmakers, and all those who have signed on in support of the Social Security Fairness Act, S. 597/H.R. 82, understand the direct harm that the WEP and GPO have on their constituents. NARFE hears the frustrating stories of those who are negatively affected each day.

Opposition to the disputed provisions law has been growing, with 53 members of the U.S. Senate, and 320 members of the U.S. House of Representatives signing onto the legislation this Congress as co-sponsors.

That's why NARFE, standing alongside this strong contingent of organizations, is urging Congress to take action during the 118th Congress. NARFE extends its profound gratitude to these countless grassroots advocates who have stood in solidarity, taking decisive action through letters and phone calls to tirelessly advocate for a just and secure future for retirees. This unwavering commitment and advocacy efforts has made an indelible impact on the arduous path towards repealing WEP/GPO.

The Social Security Fairness Act will rectify unfair reductions in seniors' benefits that they have rightfully earned. Most concerning, the WEP and the GPO are crucial measures that overwhelmingly affect public employees who have served our nation as first responders, law enforcement officers who have kept us safe, teachers

who have educated our children, and public servants who have kept our government running at the local, state, and federal levels. The WEP cuts the earned benefits of public service workers, and the GPO reduces or denies spousal and survivor benefits. A positive congressional action will ensure that beneficiaries who paid into the Social Security program for decades receive their full benefits.

NARFE calls on this committee and its members to support this effort to repeal WEP and GPO—or at the very least provide some real relief in the near term to those impacted by these provisions. It is clear the WEP and GPO were crude instruments enacted to shore up the finances of Social Security off the backs of public employees. Now is the time for Congress to rectify more than 40 years of inequity.

Conclusion

For those lawmakers who have yet to sign on in support of the Social Security Fairness Act, listen to your constituents. Listen to those calling and writing to your offices each day with their stories. The truth is, the WEP and GPO are widespread, because the public employees this nation relies on are present in every single district throughout this country.

Congress cannot continue to ignore the plight of public workers. That's why I am calling on Congress to take up the Social Security Fairness Act. A bill with this much support, a majority in the Senate, and overwhelming majority in the House of Representatives, deserves an up or down vote. The Social Security Fairness Act will rectify unfair reductions to the benefits of public employees who serve our communities at all levels. These are benefits that these individuals have rightfully earned.

The inability—thus far—of the Senate Committee on Finance to meaningfully act on repeal or advance reform efforts like the Public Servants Protection and Fairness Act, H.R. 4260, or the Equal Treatment of Public Servants Act, H.R. 5342, both of which NARFE supports, or to address the GPO in some way, fails to meet the moment or reflect majority will to address these unfair penalties. That's why NARFE is calling on this Congress and the Senate Finance Committee to take action.

It is our hope that the Senate Finance Committee will advance the repeal bill and support a vote on the Senate floor. Barring a vote on repeal, we encourage the members of the Finance Committee to come together and pass reform legislation that provides real relief from WEP and GPO to current retirees to at least make some incremental progress toward addressing these issues.

It is our hope that the Senate Finance Committee will advance the repeal bill and consider a mark-up of S. 597 following the hearing. The House Way and Means Committee has already held two hearings on this issue—a field hearing in Louisiana back in November and a recent hearing in April emphasizing the harms of WEP/GPO, and the need to reach a solution. It is encouraging to see progress be made on the Senate side with this field hearing, and we hope it is followed by further action to push S. 597 forward in conjunction with H.R. 82.

Lawmakers know that the WEP and GPO are wrong, they've heard the personal stories and seen the widespread impact. It is time for Congress to take steps to ensure that individuals who paid into the Social Security program for decades receive their full benefits. A properly functioning democracy demands that this bill be given the attention it deserves.

Thank you to those lawmakers already in support and to the powerful advocates who continue this cause and thank you for the opportunity to address the committee on behalf of federal employees and annuitants who have chosen to dedicate their careers, in whole or in part, to public service.

Sincerely,

William Shackelford,
NARFE National President.

NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS, INC.
317 S. Patrick Street
Alexandria, VA 22314

Statement of Michael McHale

Chairman Brown, Ranking Member Tillis, and distinguished members of the Subcommittee, my name is Michael McHale, and I am proud to serve as President of

the National Association of Police Organizations (NAPO). I am submitting this statement today on behalf of NAPO, representing over 241,000 active and retired law enforcement officers throughout the United States. NAPO is a coalition of over 1,000 police unions and associations from across the nation, which was organized for the purpose of advancing the interests of America's law enforcement officers through legislative advocacy, political action, and education.

I want to thank the Committee for holding this important hearing and recognizing the adverse effect the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) have on public employees.

Since 1935, state and local government employees have been deliberately excluded by Congress from mandatory participation in Social Security for two reasons: a Constitutional concern over whether the federal government could impose a tax on state governments; and because many state and local employees were already protected by public pension plans. Today, there are about 6.5 million such employees in the state and local workforce—including 76 percent of public safety officers.

As public safety officers often retire under job related disability, many state and local governments have opted to keep their employees in adequate pre-existing pension systems. While intended to be a "leveling" response, the GPO and WEP disproportionately harm our nation's public safety officers, who due to their profession, are not covered by Social Security. But it is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP.

The GPO reduces public employees' Social Security spousal or survivor benefit by two-thirds of their public pension. This has a detrimental effect on a law enforcement officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer would normally be eligible for half of the deceased's benefit. However, if the surviving law enforcement officer had not been paying into Social Security while working, the GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all the payment. If these officers had not chosen to serve their communities, they would receive the full allotment of the spouse's benefit.

In addition to the GPO, public safety employees are also adversely affected by the WEP. Although most law enforcement officers retire after a specific length of service, usually while in their early to mid-fifties, many look for new opportunities. Many take jobs in Social Security covered positions in the private sector that allow them to put their skills and experience to good use. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by WEP. Instead of receiving their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

The WEP causes hard-working public safety officers to lose the benefits they earned themselves, thus punishing those who selflessly serve and protect our communities. The GPO and WEP unfairly penalize officers for choosing a public service profession that mandates early retirement by taking away hard-earned, and much needed benefits.

This issue is more than a retirement issue; it is a public safety issue. Not only do the GPO and WEP impact individual public safety officers and their families, but they also impact the public safety profession. The GPO and WEP discourage talented people from entering or staying in the public safety profession. Individuals who worked in other careers are less likely to want to become police officers or firefighters if doing so will mean a loss of earned Social Security benefits. Additionally, non-Social Security states are finding it difficult to attract quality law enforcement officers as more people learn about the GPO and WEP.

I would like to make one further point on this issue. NAPO believes that in solving the problems with the GPO and WEP, mandatory Social Security for the public sector should in no way be on the table for discussion. Mandating Social Security coverage for state and local employees will have a devastating effect on state and local retirement systems. State and local pension plans are uniquely suited to meet the needs of the public sector workforce. It is especially worth noting, for instance, that mandatory Social Security coverage for state and local employees will disproportionately harm our uniformed public safety officers. Seventy-nine percent of police and firefighter disabilities are partial disabilities that do not prohibit the individual from taking a less physically demanding job. Public pensions typically award partial benefits to the partially disabled, while Social Security provides benefits only when

the individual becomes totally unemployable. Additionally, public pension plans allow public safety officers to retire prior to 62, the earliest possible retirement age under Social Security.

Mandatory Social Security coverage for government employees will also have a devastating effect on state and local budgets. Even if limited to new hires, the estimated cost to public employers for the first 5 years of mandatory coverage is $25 billion. This unfunded federal mandate would primarily be borne by state and local taxpayers in a number of major states in which NAPO has large constituencies—California, Texas, Massachusetts, Ohio, Illinois, Louisiana, Connecticut, Alaska, Nevada, and Missouri—as well as local governments in all 50 states.

Simply stated, mandatory coverage would negatively affect the financing of many state and local government pension plans and would adversely affect the retirement security of hundreds of thousands of public safety officers. NAPO believes that repealing or reforming the GPO and WEP makes much more sense.

The loss of income caused by the GPO and WEP is a financial strain on law enforcement officers and their families; a strain that those who spent their careers on the front lines protecting our nation's communities do not need. By significantly scaling back and reducing retirement pensions for law enforcement officers—as GPO and WEP do—officers and their families are provided much less protection against financial difficulties. This is no way to honor those who chose to serve our nation and its communities.

The Social Security Fairness Act, S. 597, which would fully repeal both the GPO and WEP, currently has 57 bipartisan cosponsors and we are confident that number will continue to grow. Now is the time for Congress to act to preserve the retirement security of those who selflessly serve and protect our communities and pass the Social Security Fairness Act.

We look forward to working with the Committee to remedy the arbitrary and unwarranted penalties faced by retired law enforcement officers and their families.

Thank you for your time and consideration of this important issue.

NATIONAL TREASURY EMPLOYEES UNION
800 K Street, NW, Suite 1000
Washington, DC 20001

Statement of Doreen P. Greenwald, National President

Chairman Brown, Ranking Member Tillis, and Members of the Subcommittee:

On behalf of the over 150,000 federal employees and retirees represented by the National Treasury Employees Union (NTEU), I appreciate the opportunity to submit a statement for the record on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). As a leading voice on issues affecting the federal workforce, we have long opposed the WEP and GPO and have actively pushed Congress to consider much-needed reforms. Public servants deserve a fair pension and secure retirement, which is why we have endorsed S. 597, the "Social Security Fairness Act," which would repeal both provisions. As I am sure you will hear from the witnesses today, it's time to make these common-sense changes that will keep money in the pockets of retirees across the country.

The WEP came about as part of well-meaning reforms intended to sustain Social Security funding. Originally designed to prevent workers from receiving artificially inflated pensions, the formula adopted in 1983 is unable to differentiate between those who truly worked low-paying jobs and those who just worked in positions not covered by Social Security taxes. For federal employees, this means every employee hired under the Civil Service Retirement System (CSRS) will have their retirement negatively affected by the WEP. According to the Congressional Research Service (CRS), as of December 2023, the WEP affected nearly 2.1 million people—or 3% of all Social Security beneficiaries.

Similarly, the GPO was adopted to prevent the overpayment of benefits. However, in practice, spouses and widowers actually see their benefits reduced or even eliminated. This provision disproportionately impacts law enforcement officers and firefighters, some of whom take secondary jobs (which are covered by Social Security) throughout their careers. The bipartisan S. 597 would provide long sought-after relief by repealing both the WEP and GPO.

There is clear bipartisan consensus that these onerous provisions need to be changed. Public servants dedicate their careers to helping their communities and to providing vital services that every American relies on. This injustice has gone on long enough. I urge you to take up legislation that will finally provide relief to the thousands of federal retirees and their families who have unfairly seen their benefits reduced.

Thank you for your consideration.

NATIONAL WEP/GPO REPEAL TASK FORCE

Date: June 21, 2024

To: Members of the U.S. Senate Committee on Finance

From: The National WEP/GPO Repeal Task Force

Subject: "Keeping the Promise of Social Security For Ohio's First Responders and Public Servants"—Field Hearing Written Testimony

The National WEP/GPO Repeal Task Force is a non-partisan, grassroots coalition. Our members live across the entire country. We are retired and active teachers, firefighters, police officers, and social workers as well as local, state, and federal public sector workers, and represent Americans living abroad. We **are proud** of our lifelong contributions and service towards building a safe and better country for everyone. We **are not proud** that the decades-old federal Windfall Elimination Provision (WEP) and federal Government Pension Offset (GPO) still exist and use inaccurate formulas to calculate our pensions and thus deprive us and others of the Social Security benefits we earned.

We continue to receive anguished personal stories from older adults who describe how the government's withholding of their rightfully earned Social Security benefits has forced them to make negative life-altering decisions including dependence on public-service programs. Taking away a senior's earned benefits from one program, only to make them eligible for monetary benefits from another governmental program, is a perfect example of a wasteful government exercise. This is a cost our country should not be shouldering. The facts are alarming; **the Congressional Budget Office (CBO) reported in September 2022: passage the Social Security Fairness Act would increase Social Security income for some people who also receive the Supplemental Nutrition Assistance Program (SNAP) benefits leading to spending for SNAP benefits decreasing by $2 billion over the 2022–2032 period. These savings would be on budget.**

The report **did not** provide information on other public benefit eligibility programs that would see cost savings after passage of The Social Security Fairness Act. These programs include:

- Social Security's Extra Help for low-income beneficiaries, which covers Medicare prescription drug expenses.
- Centers for Medicare and Medicaid Services (CMS) Medicare Savings Programs (MSP) that include Qualified Medicare Beneficiary (QMB and QMB1), Specified Low-Income Medicare Beneficiary (SLIMB) and Qualified Disabled Working Individuals (QDWI).
- Low Income Heating and Energy Assistance (LIHEAP).
- Older Americans Act In-home supportive services.
- Subsidized Housing.
- State Medicaid Systems including Medicaid Waiver Programs (MWP) and Home and Community Based Services (HCBS).
- State and local tax relief programs.
- Federal Communication Commission's Lifeline Assistance Program.
- State and local utility discount initiatives.

The report also did not address the **decrease in waiting lists** for many of these overwhelmed public benefit programs that will result from implementation of The Social Security Fairness Act.

Cost savings must be considered and confirmed in the decision to repeal the WEP and GPO. We urge Congress to fairly and reasonably consider these

facts. Individuals affected by WEP and GPO did not expect to rely on these programs; it's in their DNA to serve rather than receive assistance.

In the 118th Congress, 59 Senators have co-sponsored S. 597 and 322 U.S. Representatives have co-sponsored H.R. 82 the Social Security Fairness Act of 2023, acknowledging the inherent unfairness of the penalties and their arbitrary and inaccurate formulas. Congress is long overdue to fully repeal the WEP and GPO and make the Social Security system more equitable for all. This will result in reducing the use of many public assistance programs.

We urge you to move S. 597 forward to floor vote, so these unjust provisions will become a thing of the past, and all Americans can enjoy the financial stability and dignity in retirement that the Social Security Act promises.

Sincerely,

Bette Marafino, Chair,
National WEP/GPO Repeal Task Force.

Susan Dixon, Vice Chair,
National WEP/GPO Repeal Task Force.

LETTER SUBMITTED BY CHARLES D. NELSON

June 7, 2024

Re: Keeping the Promise of Social Security

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Charles D. Nelson.

STATEMENT SUBMITTED BY JAMIE YIMOYINES NEWMAN

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

These are the facts:

I taught mathematics and was a principal for 35 years in CT. (1968–2003)

My husband William J. Newman worked for the Hartford Insurance Group for 35 years. My husband died in 2020.

We were married 50 years. As his widow, I am not eligible to benefit from the money he paid into Social Security.

My quality of life has changed since my husband's death. I am now worried about paying utility bills, taxes, and other unexpected expenses. I worry about bills like I did when we were first married.

The Repeal of WEP/GPO will make my life more financially manageable.

H.R. 82 and S. 597 must be passed.

LETTER SUBMITTED BY ELIZABETH NICHOLS

June 12, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy,
Washington, DC 20510.

Re: June 7, 2024: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Committee Members:

Thank you for holding this important hearing on the WEP and GPO Provisions and fighting for critical American workers.

We all understand that Social Security funds are running out and that there needs to be a better solution to extending Social Security securely for future retirees. Repealing the WEP/GPO provisions is not about that fight. It is about correcting a 40-year inappropriate practice of stealing the earned retirement benefits from the aged. The people that are being penalized have dedicated their careers to helping Americans and they have legally paid into each system and are entitled to their full retirement earned benefits.

I am a retired Human Resources Benefits Assistant from my local town. Upon my hire, I was given the Social Security data sheets regarding the Windfall Elimination Provision and The Government Pension Offset. In 2004, I understood that if I had 30 years or more of work in the private sector, my benefits would not be reduced so I didn't worry about it. I did not grasp the impact it would have 10 years later. Upon my retirement, I did not meet the threshold of "substantial" earnings to make the 30 years.

I have contacted Social Security many times to try to understand the reduction and the two-thirds rule. When I applied over the phone with my local Social Security office, the representative told me that my benefits would be reduced by $250 per month due to the WEP.

A few years later I received a Social Security statement and as I was reading it, I noticed that one line said I was eligible as a worker to receive Social Security. Then a few paragraphs down, it read that I was eligible for Social Security as a dependent of a wage worker. Which is it? Am I enrolled under my work record or my husbands? Why was this not explained to me in the beginning? If I call the local office, they tell me that I am on my husbands and that is how they automatically enrolled me. When I call the federal 800#, they tell me that I am on my own record and that my benefits are reduced by $680 per month. Well, that is quite a difference! I was shocked. I requested a detailed written explanation of the calculation since I get different answers over the phone. I waited for 4 months before the letter arrived. The letter of explanation that I finally received was addressed to my husband and stated that he is not affected by the WEP. End of story/explanation. I called back and requested a letter again, months ago. Still waiting. I have had to start my own small business to help supplement the loss of income.

The Social Security data systems seem to be difficult for their employees to interpret. The data sheet indicates that it will be a two-thirds reduction, so I thought there was a definite calculation that would determine whether I am on my own record of work or on my husbands and what the amount of reduction is. I cannot

obtain this level of detail from Social Security. I have years of experience working in benefits and I cannot get the same answer each time I try with clear questions. Just imagine how difficult it is for employees who have no prior knowledge or understanding of the WEP/GPO to get the information they need to prepare for retirement.

These Social Security provisions are clearly inappropriate, allow for stealing from the aged, a violation of our rights to our paid retirement funds, and downright discriminatory towards the aging population. Forty years of stealing our benefits. President Reagan was wrong when he said that people who work in the private sector and for the government should not be entitled to both a pension and their full Social Security. We paid into both these systems.

We made the right decision when we chose our employment path and should not be penalized for it. I am dumbfounded as to how Social Security is allowed to penalize our teachers, firefighters and police. These are critical jobs for the American people. These employees keep us safe and educate our children. How can you penalize them? We need more young people to step up into these positions now more than ever. Please correct this thievery now, it is the time so show the dedicated American workers that this was wrong and that you now stand behind them. They should not have been singled as a group to help fund the overall Social Security bank.

Reading the news again today about the billions and billions of dollars we are giving away to other countries and the funding that is for the overwhelming numbers of immigrants pouring into our country. When is it our turn? When will you take care of us, the American people? We cannot hear you when the reason for not correcting this is due to money. There are American families struggling due to these reductions. Some American widows and widowers are getting as little as $0 or $100 a month benefit after the death of their spouse who dedicated their life as a police officer or firefighter! It is unacceptable. Can you just imagine the reaction of the family of a 911 police officer or firefighter being told that because he or she is a teacher, that the Social Security of that loved one will be reduced to $100 a month? Or, that he or she is not entitled to any of the Social Security benefits of the firefighter or police officer because of the GPO? It is outrageous. Why would our young employment seekers elect a position where they are not entitled to full benefits?

Please repeal now. Help us. We are tired of hearing and seeing our Republicans and Democrats not working together and berating each other. Please come together to stand up now for our critical workers. We all need you, our elected officials to make the right decision and repeal the WEP/GPO now. We are financially suffering.

Respectfully, a Massachusetts retiree who is affected financially by the WEP daily,

Elizabeth Nichols.

LETTER SUBMITTED BY JAMES NIELSEN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is James Nielsen:

I live in Valley Center, California, which is a suburb of San Diego, CA. I am submitting my testimony in support of eliminating WEP/GPO.

I was married on my 19th birthday in December of 1968. I had my first child in June of 1969. I was a full-time student and a scholarship athlete. During my 5 years in college, I worked as a university janitor, as a laborer, in concrete construction, and at a wood mill. I also worked at a gas station, as a bouncer, sold Fuller Brush, and lastly worked for the city of Pullman, WA. Every one of those had Social Security withheld.

After graduation, I worked as a Basketball Coach for Washington State University for 1 year. We moved to California in March of 1973 and though I was trained as a Teacher/Coach I had to put food on the table. My first job in teaching and coaching, in September of 1973, was at a Catholic School. The pay was so poor that I went to U.S. Steel as a laborer on the graveyard shift for over a year. I stayed in the Catholic School system for a year and a half.

In the Fall of 1973, we had our second child, so my wife was unable to work. I got my break in December of 1974 when I was hired by the South Bay Union High

School District as a full-time teacher Coach at a California public school. We rented a duplex in Lennox, CA, an inner-city area of Los Angeles. I had to quit my U.S. Steel position because of the time commitment to teaching and coaching and instead got a 4-hour night job as an appliance delivery man.

I worked for the same District for 27 years and during that time I always had a second job. It ranged from being a lifeguard, an off-season coach, a driver training instructor, a salesman or teaching Summer School.

I got my big break in 2000 and was hired as a college basketball Division I coach at Pepperdine University, a private institution that withheld S.S. for 6 years. To get a larger STRS retirement, I went back to teaching at high school until I retired from public education in 2012.

I only stayed retired for 2 years when I became a college recruiter placing young men into numerous colleges. I did this for 8 years. I am now 74-years-old and still have a part-time job!

Bottom Line: I have had a job from the time I was 16 until the present. I usually had two and often three jobs simultaneously. I gave 31 years of my life to education and as you can see, I never had longer than a 3-week vacation and usually only a week.

Due to the windfall provision, I get $500.00 a month in Social Security for all the above. If I received my Social Security for the number of quarters that I worked I could fully retire.

Please consider passing the needed legislation to Eliminate WEP/GPO.

Sincerely,

James Nielsen.

LETTER SUBMITTED BY ROY NITZBERG

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Repeal WEP and GPO now!

I happen to live in New York, but I know that Ohio doing nothing about this problem will spill over into other states.

I have spent the past 44 years in public service, teaching music in colleges in Queens, Manhattan, and Nassau Counties and have made my contributions to Social Security in every paycheck I have ever received.

I was hoping one day to have the option to retire, But if I do not get my full, promised Social Security, I'll have to opt for dropping dead in front of a class.

Respectfully submitted,

Roy Nitzberg.

STATEMENT SUBMITTED BY PATRICIA A. NIZLEK

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

After graduating from college in 1973, I worked as an Animal Health Technician at a veterinary hospital for 10 years. During that time, I earned a Master's Degree in Biochemistry. I was employed as Adjunct Faculty at a state community college for the next 5 years, while my daughter was young.

Next, I worked as a Laboratory Technologist for 9 years. I earned my teaching certification in 2002 and taught 7th grade science in a public school for 19½ years. My teaching pension reflects 22 years of teaching. I have 21 years of substantial earnings with Social Security.

My pension from my teaching career does not provide any benefit for any previous years when I was not teaching. It doesn't provide for me as if teaching were my

only career. It is based only on the teaching years. My teaching pension is not a "windfall" by any means. A large portion of my Social Security benefits should not be denied because I became a teacher after contributing to Social Security for 21 years of substantial earnings.

I retired from teaching when I was 70-years-old. In my case it is WEP that robs me of benefits I should be able to spend on groceries, home repairs, and maintaining my standard of living while keeping up with inflation. In other cases, far worse than mine, WEP and/or GPO is devastating to the victims, mostly women, that are affected. It is right that WEP and GPO be repealed. It is time to do the right thing and repeal WEP and GPO.

Social Security needs restructuring, but it is wrong that public servants are denied earned benefits in the meantime, which has been about 40 years. Think how many public servants have died without collecting their fair share of Social Security benefits. It is time for Social Security Fairness Act to become law. Do the right thing and make H.R. 82 and S. 597 into law. That would be real progress.

Thank you for your time and your service.

Thank you for giving your attention to WEP and GPO by having this hearing.

LETTER SUBMITTED BY ROBERT J. NOLTE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I have spent 10 years working in the private sector and still continue to pay into the Social Security system. Why are my benefits to be denied when I retire?

My teaching career in Newtown, CT means that my Social Security will be greatly decreased. This isn't right. I've earned these benefits, and the WEP and GPO need to be repealed once and for all.

I am not asking for anything but what is due to me.

Thank you for listening,

Robert Nolte.

LETTER SUBMITTED BY JULIE NORDHOLZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I worked at a community college as an administrative assistant for over 23 years. I paid into a self-managed plan which was similar to a 401K. When I retired a few years ago I had the option to do an annuity for the full amount in the account or ½ the amount. My pension is $343.00 a month. My Social Security is $1,200.00 due to the windfall elimination provision (WEP) deduction. This is not much to live off of after more than 23 years in education and 24 years in the private sector working full time.

I knew about WEP before I retired but was unaware of government pension offset (GPO). I spoke to Social Security and if they are correct, I cannot collect my husband's Social Security if he passes away because of the government pension offset (GPO). That means I will have to live off a monthly income of approximately $1,500 if he predeceases me. My husband has paid into Social Security for over 50 years. This does not seem fair at all. It is really sad but I hope that I predecease my husband because I don't know if I will be able to live off of my money without his Social Security.

The windfall elimination provision (WEP) and government pension offset (GPO) rules were meant to produce fairness in the treatment of people who have earned government retirement pensions. Instead WEP hits low earners disproportionately hard because it reduces covered earnings only in the first bend-point bracket. So the effects of WEP are felt more heavily by lower than high earners.

It is time to fix this archaic law that hurts so many retirees.

Julie Nordholz.

LETTER SUBMITTED BY NANCY NORKO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

As a second career teacher, these provisions will affect my decisions about when to retire and where I will be able to do it.

I have lived in Connecticut all my life and would love to spend the rest of my days here, but without Social Security, I may not be able to afford the cost of living. I paid into this program for 20 years before teaching and believe that I should be able to collect as much as those who **only** worked 20 years. Instead of doing that, I became reeducated and took on a position of public service. Being penalized for this, just does not make sense.

I believe that this change not only would benefit current teachers, but also be a factor in attracting a qualified teaching force in the future. A disastrous teacher shortage is looming and this may be one way to help avoid the consequences this will bring.

Thank you.

Nancy Norko,
Connecticut Public School Educator.

LETTER SUBMITTED BY KATHLEEN NUNES-DANCA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I have enough quarters to collect Social Security, however I fall under the situation of losing most of it because I collect a pension.

My husband was self-employed and did not make a lot of money, so gets very little Social Security. I am sure you know that educators are not high-paid employees.

I feel it is very unfair that I worked for that money that is in Social Security but have to abide that windfall exception, which I am sure was not meant to harm people who are not wealthy.

I hope you will repeal this.

Kathleen Nunes-Danca.

LETTER SUBMITTED BY CATHERINE NYSTROM

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I left a lucrative job in the private sector after 20+ years to return to school to earn my teaching certification. I was never informed that I would either totally lose or have my Social Security benefits reduced.

Entering the teaching profession as a second career meant that I would never be able to teach the optimal 37.5 years and would therefore receive a reduced pension. I paid into Social Security for over 20 years and feel that I am entitled to the entire benefit.

I feel penalized for making the decision to become a public school teacher.

Catherine Nystrom,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY MAUREEN O'BRIEN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom it May Concern:

My name is Maureen O'Brien and I am a recently retired school social worker. I did not start my career earning a public pension.

In the first 11 years of my career, I worked for a private school and a community service organization and paid into the Social Security system. Once I began a career as a school social worker for a Special Education Cooperative in 1991, earning a public pension, I had gaps in my public service record because my husband was transferred for his job and my children were born.

In addition, family circumstances necessitated that I work part time for several years. In my 43 years of service, I retired with approximately 22 years toward my public pension. The Social Security benefits that I earned over the course of my career were reduced because of my public pension.

I find this very unfair. Relying solely on my public pension as I age, puts me in a tenuous financial position.

I urge you to pass the Social Security Fairness Act of 2023 as soon as possible.

Respectfully,

Maureen O'Brien.

LETTER SUBMITTED BY JANICE ODONNELL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators:

My name is Janice ODonnell and my late husband, and I were both teachers in the State of Rhode Island for the majority of our careers. Prior to moving to Rhode Island, my husband worked in various jobs that afforded him eligibility for Social Security benefits. The district that I worked in relied solely on our state retirement system for retirement benefits, so I was not eligible.

When my husband retired, he was shocked to see the drastic reduction in his benefits. They were reduced from approximately $600 dollars a month to $200. This was incredibly disheartening as at the same time, our then Governor Gina Raimondo took away the COLA benefit from our retirement contract. Please note that this was done while he was already retired and without the opportunity to mitigate any losses.

Sadly, my husband passed away in 2019 after a long battle with cancer. When I went to the Social Security office, I was told that I was not eligible for my husband's benefits. I was instead given a one-time check for $250 dollars. So, in addition to

not having a COLA from the pension reform (since 2011) I also lost my husband's Social Security reduced income. Even though it was reduced substantially, I thought it would at least pay for my Medicare. Well no.

I have been living on the same amount of money since 2011 due to the COLA stolen from us in Rhode Island and the loss of my husband's income and Social Security. Considering the recent inflation, this has caused an extreme financial burden. The rising costs of insurance, taxes, utilities, and food make it challenging to make ends meet. I fear I will not be able to remain in my home.

While all the legislators in my state are guaranteed a 3% salary increase yearly, the state retirees have been woefully neglected. I also imagine all federal employees have seen an increase. Both the GPO and WEP have targeted people who have dedicated their lives to public service. It doesn't seem fair that this benefit that was earned by my husband has been taken away.

I urge you to consider repealing this to afford seniors the ability to live out their final years dignity and in peace.

Thank you for your consideration,

Janice ODonnell.

OHIO EDUCATION ASSOCIATION
225 E. Broad St., Box 2550
Columbus, OH 43216
PHONE: (614) 228–4526 or 1–800–282–1500
FAX: (614) 228–8771

My name is Scott DiMauro. I am a high school government teacher from Worthington, OH and it is my honor to serve as President of the Ohio Education Association (OEA). OEA represents approximately 120,000 public education employees, many of whom are or will be adversely impacted by the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). On behalf of OEA's members, I urge support of the Social Security Fairness Act (S. 597) and a full repeal of these provisions.

GPO and WEP unfairly punish public service. Together these offsets deprive more than 2.8 million Americans of Social Security benefits they have earned. Over 160,000 Ohioans have had their earned benefits reduced under these offsets. OEA members have joined other public servants from around the country in advocating for repeal. I am certain the committee will hear the personal stories from individuals who have been directly hurt by these provisions of federal law.

Not only do GPO and WEP unfairly punish public service, they also may stand as a barrier to efforts to recruit and retain educators in states like Ohio. These offsets discourage people from becoming educators, especially those who are midway through their working years and stand to lose Social Security benefits they have already earned. This barrier contributes to the educator shortage being faced in Ohio.

These provisions are not working as intended and only serve to unfairly harm the retirement security of individuals who dedicate their careers to public service. The effort to repeal GPO and WEP is bipartisan and continues to grow as evidenced by the 53 senators who have cosponsored S. 597. Similarly, over 300 members of the House are cosponsors of companion legislation (H.R. 82). With over half of Congress signed on in support, it is time to get this done and bring justice to the public servants who are being punished by these unfair provisions.

Recently, the members of the Ohio General Assembly joined in the call for repeal with the passage of House Concurrent Resolution (HCR) 6. This resolution urges members of Congress to repeal GPO and WEP. OEA is a proponent of HCR 6 and testified in support of its passage before both chambers of the Ohio General Assembly. The resolution unanimously passed both the Ohio House (85–0) and the Ohio Senate (30–0). I have included a copy of the enrolled version of HCR 6 for your reference.

I strongly urge this Committee to take immediate action and support S. 597.

Thank you for your consideration and your service to our country.

(135th General Assembly)
(Substitute House Concurrent Resolution Number 6)

A CONCURRENT RESOLUTION

To urge Congress to repeal the Windfall Elimination Provision and the Government Pension Offset.

Be it resolved by the House of Representatives of the State of Ohio (the Senate concurring):

WHEREAS, The Windfall Elimination Provision was enacted in 1983 to equalize the earned Social Security benefits of workers who spend part of their careers in exempt public service and workers who spend their entire careers participating in Social Security; and

WHEREAS, The Windfall Elimination Provision reduces the Social Security benefits of public servants who receive a pension for public service that was not subject to Social Security taxes; and

WHEREAS, The Windfall Elimination Provision's flawed practical application diminishes nearly 150,000 Ohioans' retirement security and fails to recognize their rightfully earned Social Security and public pension benefits; and

WHEREAS, The Government Pension Offset reduces the Social Security spousal or survivor benefit paid to an individual's spouse who receives a government pension based on the spouse's own public employment not covered by Social Security; and

WHEREAS, The Government Pension Offset reduces an individual's Social Security spousal or survivor benefit by two-thirds of the individual's own government pension, leaving many without adequate retirement income; and

WHEREAS, It is estimated that the Government Pension Offset affects and undermines the financial security of more than 100,000 Ohioans; and

WHEREAS, There are 1.7 million participants in Ohio's public retirement systems and over 450,000 beneficiaries and recipients; and

WHEREAS, Members of the 118th United States Congress have introduced legislation to repeal the Windfall Elimination Provision and the Government Pension Offset; now therefore be it

RESOLVED, That we, the members of the 135th General Assembly of the State of Ohio, in adopting this resolution, urge the Congress of the United States to repeal the Windfall Elimination Provision and the Government Pension Offset; and be it further

RESOLVED, That the Clerk of the House of Representatives transmit duly authenticated copies of this resolution to the President Pro Tempore and Secretary of the United States Senate, the Speaker and Clerk of the United States House of Representatives, the members of the Ohio Congressional delegation, and the news media of Ohio.

OHIO STATE ASSOCIATION OF LETTER CARRIERS
100 Indiana Ave., NW
Washington, DC 20001

Dear Chairman Brown, Ranking Member Tillis, and members Subcommittee on Social Security, Pensions, and Family Policy:

We are submitting these comments on behalf of the Ohio State Association of Letter Carriers (OHSALC), which represents more than 14,000 active and retired city letter carriers.

First, we would like to express our appreciation for the field hearing held in Columbus, OH, on June 7. It is important and powerful to hear civil servants share their stories about how the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) unfairly affect them. Unfortunately, these are stories we know all too well since these provisions negatively impact our members in Ohio and nationwide.

As you know, the WEP and GPO wrongfully reduce or sometimes eliminate the benefits that letter carriers and other public workers have paid into and earned throughout their careers.

Letter carriers spend their working lives serving their communities and providing an essential service that all Americans rely on. We are lifelines for seniors who need

medications. We ensure our customers receive paychecks and bills on time. We deliver essential packages six and sometimes seven days a week. We are proven devoted public servants who deserve to receive the full Social Security benefits that we have earned.

Our retired members, who are living on fixed incomes, are not asking for anything extra. We, alongside millions of other public employees, are asking you to repeal the WEP and GPO so that we can receive the benefits we are entitled to and enjoy the modest retirement that we worked for and expected.

This benefit reduction does not happen in the private sector, and if it did, it would likely be tried in court. We must do better by treating our public servants better. We cannot allow the government to keep taking from our earned retirement benefits. It is time to finally repeal the WEP and GPO, with your help and support.

We appreciate your consideration of the Social Security Fairness Act (S. 597), and the OHSALC strongly urges the committee to mark up the legislation.

Sincerely,

Brian L. Renfroe,
President, National Association of Letter Carriers.

Jeff Kranz,
President, Ohio State Association of Letter Carriers.

LETTER SUBMITTED BY BARBARA OLES

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

In 2007, I began my career in public school teaching, having spent years in private industry and working in the non-profit sector. I chose to become a teacher mid-career because the work hours matched my needs as a single mother and my educational background matched the needs of the schools. Now, as I approach my retirement years I am deeply troubled and impacted by the WEP/GPO because the Social Security benefits I contributed towards and earned prior to becoming a teacher and counted on will now be approximately halved!

I am asking that you consider how other employees/teachers like myself are impacted. We ask that you consider how unfair this law is and how it discourages highly qualified and committed people from considering becoming a second career public school teacher in states like Connecticut. I sincerely hope you are able to appreciate the negative impact of this law and repeal it for the good of the many like me.

Thank you and please do the right thing.

Barbara Oles,
Connecticut Public School Educator.

LETTER SUBMITTED BY MARY SUE ORTALE

June 7 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

I am a proud retired Illinois teacher. However, since I retired 4 years ago, I've been baffled by the WEP—Windfall Elimination Provision and the GPO—Government Pension Offset. How could the U.S. government allow such an injustice?

I studied education in college and was very excited to start a teaching career. I was honored to beat out hundreds of applicants for a position in Beloit, WI. My fiancè received his first job offer in California. We decided to take the plunge and move across the country. Little did I know that my Illinois teaching license was not valid in that state, and I was in no position to go back to school to get a new license. So, I started a career in business to financially help my growing family.

Years later, we moved back to our home State of Illinois. I continued to work in business, but soon realized how much I missed being a public servant and teacher. Again, I was fortunate to get a part time teaching job which ultimately led to a full-time position. I spent the next 16 years teaching gifted students and the last 10 years teaching fifth grade.

I retired 4 years ago, and I receive a reduced TRS pension due to not working the full 35 years. I did not think this was a problem since I had worked and paid into Social Security for many years and that would make up the difference needed. However, when I went to apply for my benefits, the amount was greatly reduced due to WEP.

Additionally, as I understand, when my husband passes, I will not be eligible for his Social Security due to GPO. Why? What did I do wrong? We are the public servants that are the backbone of our country.

Please do the right thing and fix this injustice for us seniors and WEP and GPO.

Thank you for this consideration.

Respectfully submitted,
Mary Sue Ortale.

LETTER SUBMITTED BY MARYLIN OSBORNE

Dear Senator Brown:

I am writing today, to ask you to consider voting YES for the repeal of Windfall Elimination Provision act. The WEP is very unfair to the citizens of the United States who work and provide services for this nation.

I am a retired schoolteacher from Missouri, but I have always lived in Iowa. For years I have received Social Security statements saying it was estimated I would receive $885. per month, because I also have 80 quarters of paying into Social Security. When I turned 65 a friend told me I could draw half of my husbands, so I checked into it.

Because of the WEP, I was told I could never draw more than $20 a month from my husband, even after he passes away. My monthly benefit has been reduced to $374.00 before Medicare. Yes, I draw a pension from the Missouri Public School System, but just a decent amount and I am very thankful for it.

I worked and paid into Social Security all those years and I continue to substitute teach in three different school districts. My husband worked and paid into Social Security. An illegal alien can receive all kinds of free benefits and yet natural born citizens are being penalized by this WEP.

Please repeal this damaging and unfair WEP and I am pleading with you to support efforts to bring SSFA into law.

Thank you for your time and support for this urgent request.

Sincerely,

Marylin Osborne.

LETTER SUBMITTED BY MALCOLM LEE PAINE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Malcolm Lee Paine.

LETTER SUBMITTED BY AUGUST AND CAROL PALUMBO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants

who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

August and Carol Palumbo.

LETTER SUBMITTED BY RAYMOND PAPINEAU

June 7, 2024

Re: Keeping the promise of Social Security for Ohio's First Responders and Public Servants

U.S. Legislators:

I am a retired Central Falls, Rhode Island Firefighter who has been greatly affected by the WEP and GPO penalties (I lost 40% of my SS pension).

Having served as a firefighter for 25 years in a low social economic town (I believe our city paid the one of lowest pay in the country). I loved my job and serving the public, but I had to work two jobs to support my family.

To add insult to injury, the city of Central Falls, RI went bankrupt in 2009. The retired firefighters lost 25% of our city pensions as a result.

I know there are many other stories of public servants being affected by this cruel penalty, but this is mine!

Please, bring this WEP and GPO Repeal (H.R. 82 and S. 597) to the floor for a vote, it is long overdue!

Thank you,

Raymond Papineau.

LETTER SUBMITTED BY ADAM PARKS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

As a teacher that doesn't pay into the Social Security system, I certainly understand that I would not be entitled to benefits. However, for some of my colleagues that have had full careers in the private sector before joining the teaching force, reduction of their earned benefits is unfair, and actually reduces the effectiveness of this "alternate route" to the teaching profession. This is not only detrimental to the teachers in question, but to the students, as well. Students deserve to have some teachers who spent time in the private sector, and bring real-world knowledge and experience to the classroom. GPO/WEP has a negative effect on this pipeline.

Moreover, most teachers have spouses that work in the private sector and pay into the Social Security system over a lifetime. Upon their death, that earned benefit should be able to be collected by their spouse, regardless of that spouse's Social Security status. Social Security was designed to be a pay-in-get-out system, and those spouses have certainly "paid in."

Repealing the WEP/GPO is an excellent way to incentivize more people to enter the teaching profession, which needs to become a much higher priority nationwide as we experience serious teacher shortages exacerbated by the pandemic. I thank the committee for their consideration.

Adam Parks,
Connecticut Public School Educator.

LETTER SUBMITTED BY BARBARA PARRELLA

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing to explain how the WEP has impacted me.

I have worked as a public school teacher for 21 years and in the private sector for 20 years. During my 20 years of work paying into Social Security (with 18 years of Substantial Income), the WEP has reduced my benefit by 60%.

The formula used for those of us with similar work histories is grossly unfair. I am now 79 years of age and I have lost all hope that Congress would fix what is clearly excessively punitive. As harmful as it has been for me, the WEP has impacted to an even greater negative extent my friends who have lost a spouse.

I fear a similar fate.

I respectfully urge those senators on the subcommittee to act quickly to provide some relief from this very unfair provision.

Please right this wrong!

Sincerely,

Barbara Parrella.

LETTER SUBMITTED BY RICHARD EDWARD AND MARTHA ZAIDA PATE

June 10, 2024

U.S. Senate,
Committee on Finance.

Re: GPO and WEP

I have been paying Social Security taxes for over 58 years. I was also in law enforcement for 28 years. I worked several jobs during that time besides the law enforcement job I held.

I paid the full amount of Social Security taxes while working in the private sector. About 3 years ago, I applied for Social Security and was told I wouldn't receive my full benefits because of the WEP provision.

I would like to receive all the benefits due to me for earning enough quarters to qualify for Social Security. I believe this is fair because I paid the same amount of Social Security taxes as everyone else who earned a living and paying their fair share of taxes due.

I am submitting this request for my self and my wife.

Please consider revising this windfall tax.

Sincerely,

Richard Edward Pate,
Retired Lieutenant, San Francisco Police Department.

Martha Zaida Pate,
Wife.

LETTER SUBMITTED BY LINDA PEPPE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I urge you to repeal WEP/GPO.

I am a public school teacher on the verge of retirement, however after 35 years in public education and another 4 years teaching at private school, I am uncertain if I can financially make the move to retirement. My husband passed away 5 years ago, and I am ineligible to receive his SS benefits because my income is too high.

I have worked in the private sector since the age of 12 and as a teacher, worked many additional jobs at night and on weekends to supplement my family's income. When my children were small, I took time off from teaching and worked full time in the private sector, therefore, I have well over the required 40 quarters of credit needed to receive full SS benefits. Due to WEP/GPO, I am not eligible to receive the full benefits that I worked so hard to achieve.

Frankly, repeal of WEP/GPO would make the difference for me to retire and support myself. I will continue to work in some capacity, but after being a public servant for 35 years, I believe I have earned the right to collect the full measure of my contributions.

In addition, many newer teachers have come to the field of education after years of work in the private sector. These individuals are devoted, passionate teachers who make a difference in the lives of children each and every day. Their prior work should not be negated because of an outdated ACT that was put into effect when times were very different. I urge you to think about your own situation; wouldn't you want to receive credit for all of your work history when you wish to retire?

Linda Peppe,
Connecticut Public School Educator.

LETTER SUBMITTED BY ARTHUR R. PEREZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Subcommittee Members:

I have recently retired and have begun receiving my Social Security income benefit.

My spouse is a retired public school educator and, because of the Government Pension Offset (GPO) rule, we are prevented from receiving her spousal benefit which would be based on my earnings and payments made throughout my working career.

This GPO rule unfairly penalizes us. We are currently losing just over $1,800 per month in income.

This rule is unjust and must be repealed.

Thank you,

Arthur R. Perez.

LETTER SUBMITTED BY WILLIAM PERKIS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Bill Perkis.

STATEMENT SUBMITTED BY NANCY PETERSEN

I am pleading with you to repeal the WEP/GPO, by passing H.R. 82. The WEP/GPO penalty is dramatically affecting my husband's and my retirement income.

My husband and I both worked in other fields, before becoming teachers, later in life (in our 40s.) We had no idea that becoming part of the teaching profession would drastically affect our Social Security retirement income, because of the WEP/GPO penalty. If we had known this, prior to pursuing a teaching career, we may have selected another path.

I was a single Mom in the 1990s and worked at minimum wage jobs while returning to school to earn a college degree. Because my income was so low, I was forced to take out student loans. When I graduated, I had $30,000 in student loan debt. My husband had a similar experience.

While teaching, we paid down and eventually paid off our student loan debt, by refinancing our home, which increased our monthly mortgage payment and balance.

When we reached retirement, we not only had a higher mortgage balance and payment, but we discovered that our Social Security income would be slashed by over 50% because of the WEP/GPO penalty.

This is criminal! My husband and I both paid in to our Social Security for years and we should not be penalized for choosing to become teachers.

Please support the repeal of the WEP/GPO, by supporting H.R. 82 and S. 597.

Help seniors and retired teachers, police officers, firefighters and more!

Thank you for your help!

LETTER SUBMITTED BY JEANNE PETRACCA

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I am 68-years-old and have taught in the Connecticut Public Schools system for 20 years. I also have 20 years experience in preschool/daycare. I was the director of a nonprofit organization that served children from 2½ through 5 years of age, most of whom were low-income. This program did not offer any retirement benefits.

However, I did pay into Social Security. In fact, I have paid into Social Security since I was 16 years of age. After 20 years of teaching my retirement is 40% of my last 3 years of income. This is about $39,000 annually, prior to taxes and medicare premiums. I am planning on teaching at least 2 more years. To be able to supplement my income with Social Security, which I paid the required quarters would be very helpful in my retirement years.

Thank you for your service to our communities, and thank you for your consideration in repealing WEP/GPO.

Jeanne Petracca,
Connecticut Public School Educator.

LETTER SUBMITTED BY AUDREY MACLEOD PFEIFFER

June 7, 2024

Re: WEP/GPO reform

Dear Members of the Subcommittee on Social Security, Pensions, and Family Policy:

Currently, pension COLAs do not keep up to the rate of inflation. Although I live in Rhode Island, my pension comes from Massachusetts where we do get a COLA based on $13,000 from our pension total.

Gina Riamondo, while she was Governor of Rhode Island, balanced the budget by imposing increased taxes and eliminating COLAs for state employees and teachers in Rhode Island. They get no COLAs and whatever SS that may have been entitled to has been reduced.

We have billions for the DOD, Ukraine, illegal immigrants (estimated cost of housing illegals in Massachusetts will be $950,000,000), Israel, and other countries, but the reportedly greatest country on earth cannot figure out how to reform SS for their citizens—really.

You need to do the right thing and give taxpayers **back** what they rightly and lawfully paid into SS.

It is not an entitlement. If you can't figure it out, stop collecting and let taxpayers invest it for themselves.

Respectfully submitted,

Audrey MacLeod Pfeiffer.

LETTER SUBMITTED BY PAUL PFEIFFER

June 7, 2024

Re: WEP/GOP

I can make this short and sweet.

We as public employees do not want anything extra that we did not earn. Some people have never put money into Social Security and collect a benefit. I am just asking for the amount I am entitled to nothing more nothing less.

I worked extra jobs and sacrificed to have Medicare and Social Security.

Thank you for your support of these bills before you.

Paul Pfeiffer, Retired SLMPD.

LETTER SUBMITTED BY JEANNETTE PICARD

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators:

I am writing on behalf of myself and my fellow public school educators affected by the Windfall Elimination Provision and Government Pension Offset and S. 597.

I have been a teacher for 42 years, 40 of them working in our state's public schools. This means that the vast majority of my retirement income comes from the Connecticut Teachers Retirement program.

I have worked from my mid-teens, taking on various jobs from camp counselor and program director to waitress and short order cook to adjunct professor at our state's flagship university. This means that I will have some Social Security income of my own. However, despite being married for 36 years, in the event of my husband's death, I would receive no support from his benefits. This would be the case despite the fact that we have worked as partners throughout our working years.

Over the last 3½ decades, I have supported my husband in his working life, sacrificing so that he could advance in his career as an electrical engineer. I worked in public schools to provide our family with steady health insurance, which allowed him to move to different companies to pursue opportunities for advancement, without fear for the stability of our family life. I supported my husband and maintained our family routine while he pursued a master's in business administration to allow him opportunities for advancement.

Together, we made the decision that I would not pursue summer employment to allow our children a constant and supportive daily life during the long school break. When our youngest child suffered a series of health problems, I remained in my position to allow the opportunity to manage doctors' appointments in the hours after school hours, but before the end of a corporate day. When our oldest showed promise as a musician, I was able to maintain my schedule in order to bring him to music lessons an hour and a half away at a music college in Boston.

While my husband worked long hours and attended late-night meetings, sometimes with a commute of over an hour, I maintained our family life and all that entails to allow him the chance to seize the opportunity to thrive in his chosen profession. I am proud of the fact that I have been able to support my husband in his career, while ensuring that our now adult children had the opportunity to grow up with the support of an ever present parent to meet their own unique needs. However, that involvement is not at all recognized by the current system of benefits under our Social Security system.

This situation is a travesty. The WEP/GPO punishes educators for making the decision to dedicate their working lives to the education and future of the children in our state. In addition, it does not recognize the support we have provided our spouses in pursuing their own careers. If I had chosen a different career—in fact, almost any other career—I would be able to receive benefits through my husband's Social Security earnings. Pensions under Connecticut Teachers Retirement are not additional benefits beyond a full Social Security amount, but rather replace the benefits lost by the decision to dedicate our lives to public school teaching in our state.

Connecticut public school teachers should not be punished for their decision to dedicate the professional lives to our state's public schools. I urge you to support Senate bill 597.

Thank you for your willingness to address this issue and right a longstanding wrong for the working people of our state.

Sincerely,

Jeannette Picard,
Reading Consultant and Special Educator,
Connecticut Public Schools.

LETTER SUBMITTED BY SANDRA L. PIGAGA

June 7, 20204

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Senate Bill #597 Repealing WEP and GPO

Dear Senate Committee Members:

My name is Sandra Pigaga, and I am a former Commonwealth of Massachusetts Employee.

My present State pension is greatly reduced by the WEP Law. In fact, I worked most of my working years under Social Security. I went to work for the Commonwealth of Massachusetts for the last 10 years of my working career. Unfortunately, due to family situations and childbearing years, about 10 years of my Social Security earnings were part time work.

Because of WEP, my Social Security benefit has been greatly reduced, and my State Pension is a fraction of many other retirees now because of WEP law. It seems greatly unfair to me that I spend most of my working years employed in some capacity, and the WEP law unfairly reduces my Social Security Benefit so drastically.

To make matters worse, if my husband dies before I do, the GPO provision will greatly reduce his Social Security benefit paid to me because of my small 10-year state retirement pension benefit. This is extremely unfair to me as we are just about able to make ends meet now. GPO will give me a double whammy. It will eliminate my lower Social Security benefit, and then greatly reduces my husband's larger Social Security benefit paid to me after his death.

The only way this works out well for me is to die first. This law makes no sense as I would probably then qualify for benefits for poverty.

Let me have the true money I earned and paid and my husband paid into Social Security and take care of myself.

Cordially,

Sandra L. Pigaga.

LETTER SUBMITTED BY LINDA PILLO

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public

school educators like me, as well as other public servants, and their repeal is long overdue.

I have been a retired teacher from the city of Bridgeport, CT for 8 years. Teaching was my second career after many years in the private business sector. I accrued the maximum quarters of Social Security. Since I have a pension for my years in teaching, I do not receive my full Social Security benefits to which I contributed for more than 25 years. I continue to hope that the WEP/GPO will be repealed so that I can receive the benefits to which I contributed.

Due to the shortfall of funds that I experience on a monthly basis, I continue to work part time as a tutor in the city of Bridgeport, CT Board of Education. Although I enjoy assisting students with reading and writing in their assignments and projects, the supplemental salary that I earn helps my husband and I to pay for heating oil each year.

I just hope that I will see the repeal of WEP/GPO this year so that I can feel the pinch of the high cost of home heating oil less than we have in the recent past years. Respectfully, please consider helping me and other retired people enduring this penalty to finally receive our full Social Security benefits.

Thank you for your consideration at this important juncture of decision making.

Gratefully,

Linda Pillo,
Retired teacher from city of Bridgeport.

STATEMENT SUBMITTED BY TERESA PITTS

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I retired in May 2017, after spending 26 years working as a high school counselor in California. I always viewed my profession as the opportunity to help young people, never as a job. I was in charge of the College Counseling program at my school, where I helped students to gain access to higher education by helping them with guidance and the resources to pursue their dreams. Many of them were first generation students whose families had never attended college. I take great pride that I had a small hand in providing them with a better future.

In May 2012, my husband passed away after battling the ravages of diabetes for close to 20 years. I was his full-time caretaker while also working throughout all those years. He had many hospitalizations, and numerous surgeries over the years, eventually being confined to a wheelchair. However, he had a very positive attitude that enabled him to live longer than he might have. He was a self-employed construction component salesman whose salary was based on straight commission. We were especially hard hit during the housing crisis of the Great Recession from 2008–2012, the last 4 years of his life. He literally had no income throughout that entire time. Although he was in and out of hospitals, he continued to try to work to bring in any revenue, but there simply was none. He had always taken great pride in his work and the ability to support our family. If there is one thing I learned from my husband, it is to never give up, to always keep trying against all odds.

When it became obvious that he was nearing the end of his life, he was very worried about my future. The only way we could stay afloat during the recession was to remortgage our home, causing me to have a very large mortgage to this day. Additionally, there were many medical expenses that we incurred due to his declining condition. Because he was so ill, he also did not have a large insurance policy. The proceeds I received went to settle debts. He felt great remorse at not being able to provide any income during his final years. We talked very openly about this before he died and he did find comfort in thinking I would at least continue to receive his Social Security benefits. I specifically remember one of our last conversations where he advised me to go to the local Social Security office to change his benefit to me after he passed away. Thankfully, he went to his death believing I at least would have this income from him.

I had never heard of WEP/GPO until after my husband passed away. I attended retirement conferences made available by our local teachers' association, CalSTRS, but this was never discussed. I'm not sure they were fully aware of the con-

sequences; if they were it certainly was not made clear to me. As my husband suggested, I scheduled an appointment at the local Social Security office. I so clearly remember thinking this was just a formality and I would automatically start receiving his benefits. It is an understatement to say I was shocked to learn about my disqualification because of WEP/GPO. There was no empathy from the Social Security agent, just the facts as they related to me and countless others as I would later find out. Still dealing with the grief of my husband's passing, I was overwhelmed with what was another great loss for me. As a result, I continued to work another 7 years longer than planned to bolster my pension and to at least receive his benefits as long as I continued to work.

It goes without saying that I believe the WEP/GPO is a great injustice to all public servants who have given their time and talent to serving others for the greater good. Additionally, I am concerned with the shortage of teachers who are likely to choose other careers where they won't be penalized. I also feel this is discriminatory in that it is not a federal statute, only affecting 15 states. It is outrageous that 52% of spouses and 48% are widows/widowers are affected by GPO. I cannot reconcile that my husband paid into Social Security for all those years and I, like so many others, am not able to receive the benefits he worked so hard to receive. It is unjust that the government has used those funds to pay benefits to others who did not earn them. Additionally, since my husband was self-employed he paid the combined employer and employee Social Security amount, thus contributing even more. This was his hard earned money; how does that have anything to do with my pension? Currently, I do receive a small portion of the Social Security benefits I earned but this is greatly diminished by the WEP.

I watched the H.R. 82 field hearing on November 20, 2023 held at the St. George Firehouse in Baton Rouge, Louisiana, and was so moved by the stories of those people who have been drastically affected by this unjust and unfair practice. I also sincerely appreciate the efforts of those House Ways and Means committee members who participated on the panel today in Louisiana to hear directly from constituents—it is one thing to read about the effects, but hard to ignore the faces and stories of personal injustices so many have faced. I offer my special thanks to H.R. 82 authors Representatives Garret Graves (R–LA) and Abigail Spanberger (D–VA), designed to eliminate this devastating public policy.

For the first time, I came away that possibly there is real hope that together, as public servants, we can be bound by the strength to continue forward to right this terrible wrong. As was eloquently stated at that time, those of us affected are not asking for handouts, we earned these funds based on the assumption we would receive it when it was most needed. I have been supporting these efforts for years by participating on the email lists CalSTRS provides on a regular basis. I'm very pleased we now have 312 bipartisan supporters. I continue in the spirit of my husband to never give up and to always keep trying. You have my unwavering support and appreciation for your efforts and the opportunity to share my story.

STATEMENT SUBMITTED BY SUSAN POLLY

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

The GPO and WEP will significantly alter the amount of benefits I am owed through Social Security.

I am a lifelong resident of the State of Ohio. I started working in the late 1970s and through the early 1990s for a private firm and paid into the mandatory Social Security system. The Social Security Administration (SSA) has informed me that I have earned enough work credits through Social Security to be eligible to draw my earned Social Security upon my upcoming retirement.

However, in 1998 I started working as a teacher in a public school in Ohio, where I remain employed today. As required by law, I paid and continue to pay into the State Teacher's Retirement System (STRS)—currently 14% of my salary, in lieu of Social Security. Because I started teaching at the age of 40, I will not complete 35 years of service prior to my retirement. This means I will not draw a full pension from STRS. And due to WEP, I will receive a reduced amount on the Social Security benefit I have paid into and should be entitled to—simply because I have, by law,

paid into a public retirement system. This will amount to a loss of many hundreds of dollars per month according to SSA.

Additionally, my late spouse was drawing Social Security. I will not be awarded survivor benefits, due to GPO. If I had predeceased him, he would have been awarded survivor benefits through STRS. It is inherently unfair that I am financially penalized for paying into STRS. Not to mention the State of Ohio does not require income tax on Social Security retirement income, but they will require that I pay income tax on my state pension when I retire.

These are the reasons that WEP and GPO must be repealed. It is wrong to withhold an earned benefit just because a person has chosen to work in the public sector as a police officer, firefighter, or in my case a public school employee. If WEP and GPO are repealed and I receive the benefits that I have paid into, between the two systems, STRS and Social Security, I will not be a burden on society and will be able to live within my means through my retirement.

It is unconscionable that Congress would continue to bolster the funding for Social Security by unfairly withholding earned benefits from low and moderately paid public servants. The time is now to fully repeal the WEP and GPO, it is the moral and ethical thing to do.

LETTER SUBMITTED BY JENNIFER POPE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown,

I spent 12 years working in the private sector. My teaching career means that my Social Security will be greatly decreased. This isn't right. I earned these benefits, and the WEP and GPO need to be repealed once and for all.

Thank you for considering the importance of repealing WEP and GPO which Senator Sherrod Brown (D–OH) and Senator Susan Collins (R–ME) have introduced through the Social Security Fairness Act of 2023 and supported by a bipartisan group of lawmakers.

Respectfully,

Jennifer Pope.

LETTER SUBMITTED BY JONATHAN POPE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

I spent 18 years working in the private sector. My teaching career means that my Social Security will be greatly decreased. This isn't right. I earned these benefits, and the WEP and GPO need to be repealed once and for all.

Thank you for considering the importance of repealing WEP and GPO which Senator Sherrod Brown (D–OH) and Senator Susan Collins (R–ME) have introduced through the Social Security Fairness Act of 2023 and supported by a bipartisan group of lawmakers.

Respectfully,

Jonathan Pope.

LETTER SUBMITTED BY LEAH POSEY

June 7, 2024

U.S. Senate,
Committee on Finance,

Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I've been working as a speech language pathologist for 24 years in schools. This is a second career for me so I have many years working under Social Security as well.

Also I worked in New York City (under Social Security). then moved to Connecticut where I have a pension. I put money into both programs and think I should receive full payments from both.

I know it's going to be hard to recruit new teachers because those of us that come into the field as a second job will not want to sacrifice their Social Security or their pensions. And if you move states you have the same issue. I know many new teachers have told me that they are considering leaving the system because of these laws.

Support teachers, firemen, and policemen by repealing these laws.

Leah Posey,
Connecticut Public School Educator.

LETTER SUBMITTED BY CAROLYN PROVOST

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I have been a teacher for 40 years, and I am hopeful that these antiquated provisions which negatively impact many public school educators like me, as well as other public servants, will finally be repealed.

When I first graduated from UCONN as an elementary teacher, teaching positions were hard to come by. I worked for 14 years as a teacher in private schools before taking a job in public education. During these 14 years, taxes were withheld from my paychecks for Social Security. Due to the WEP/GPO provisions, I am only eligible for a small fraction of what I paid into Social Security when I retire.

I am now 60-years-old, and looking forward to what my retirement might look like in the future. In order to get the maximum pension as a teacher in Connecticut, I must work in the public school systems for 37.5 years. This will mean I will be working until I am 72-years-old in order to attempt to have enough money to live off of when I retire. If the WEP/GPO were to be repealed, I could possibly retire earlier than 72. I might have time to enjoy my retirement if I am allowed to claim what I paid into Social Security and claim my full retirement benefit.

I am not asking for something I haven't earned. I am asking that I be allowed to claim the Social Security benefits I paid into as a teacher working in the private sector. Every time the WEP/GPO provision is being considered, my hopes soar. It is my hope that I can say that after working 40 years as a teacher in Connecticut, I lasted long enough to finally see the WEP/GPO provisions repealed.

Sincerely,

Carolyn Provost,
Connecticut Public School Educator.

LETTER SUBMITTED BY LAURENCE RAMLAN

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Brown:

In December 2023, 745,679 Social Security beneficiaries, or about 1% of all beneficiaries, had their benefits reduced by the GPO. Of those directly affected by the GPO, 51% were spouses and 49% were widow(er)s. About 3% of all Social Security beneficiaries were affected by the WEP.

As a person in this 1%, after 30 years in law enforcement my Social Security benefits should not be limited by or related to my pension (WEP/GPO). I earned them both so one should not adversely impact the other. I did not have a choice about paying into both systems—it was a job requirement automatically deducted from my pay. After I retired, when I was on a fixed income, Social Security reduced my benefits because I was paid a law enforcement pension. This happened after I was out of the workforce, on a disability retirement and needed the income most.

I was required to pay into Social Security, earned the credits and then was docked for having a different pension based on an antiquated Social Security rule that has not been reviewed or adjusted. Windfall? I worked and paid into both without a choice. In fairness and equity I worked and was required to pay into both systems only to be penalized by Social Security when I became eligible for benefits. There was no option not to pay Social Security. I had to pay into two government systems that later denied my earned benefits—is this equitable? No. Without a choice, I paid and earned the benefits but now my spouse and I have been reduced by Social Security after earning the benefits using some convoluted accounting scheme.

This is your opportunity to correct the injustice of Windfall Elimination Provision (WEP) Government Pension Offset (GPO) at a time when beneficiaries most need them.

Give us the full benefits we have earned without reductions.

Sincerely,

Laurence Ramlan.

STATEMENT SUBMITTED BY ANA I. SEPULVEDA RAMOS

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I am a retired teacher from the Department of Education of the Government of Puerto Rico.

Currently, I do not receive Social Security benefits due to the Windfall Elimination Provision penalty and the Government Pension Offset. In 2007 I completed the required 40 credits for retirement benefits.

Due to this Social Security penalty, I had to look for other work after retirement since the income I receive is not enough for the lifestyle and expenses I have. In Puerto Rico, the cost of living continues to rise, and it is difficult to sustain myself with the retirement benefit I get.

The Social Security penalty affects me in my current economic support and for this reason, I support the Social Security Fairness Act of 2023 that looks to repeal these provisions.

Thank you for your attention to this situation,

Ana I. Sepulveda Ramos.

DECLARACIÒN PRESENTADA POR ANA I. SEPULVEDA RAMOS

CUMPLIENDO LA PROMESA DEL SEGURO SOCIAL PARA LOS PRIMEROS RESPONDEDORES Y SERVIDORES PUBLICOS DE OHIO.

Soy maestra retirada del Departamento de Educacion del Gobierno de Puerto Rico. Actualmente, no recibo beneficio del seguro social debido a la penalidad por el "Windfall Elimination Provision" y el "Government Pension Offset." En el año 2007 completé los cuarenta créditos requeridos para beneficio por jubilación.

Debido a esta penalidad al seguro social, he tenido que buscar trabajo adicional luego de mi jubilación ya que el ingreso que recibo no es suficiente para el estilo de vida y los gastos que tengo. En Puerto Rico el costo de vida sigue en aumento y es difícil sustentarse con el beneficio del retiro que obtengo.

La penalidad del seguro social me afecta en mi sostén económico actual y por esto apoyo la Ley de Equidad del Seguro Social de 2023 que busca derogar estas disposiciones.

Ana I. Sepulveda Ramos.

LETTER SUBMITTED BY JANIS L. RAYMOND

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Above is the canned message from NARFE. It is all true. I sent the message below to the House Committee before they had their hearings on the subject. It has a more personal note.

Janis L. Raymond

I first learned about the WEP/GPO provisions of the new Social Security law shortly after the law was signed. At that time federal employees were given the opportunity to remain under the current pension system (CSRS) or change to the new 3-tiered pension plan (FERS). Under the current system Social Security was not deducted from an employee's pay. Under the new pension plan, one tier included the contribution into Social Security. Because little was known about the new system most fed-

eral employees remained under CSRS. At that time, I had been with the federal government for under 10 years.

It wasn't until I attended my first retirement seminar maybe 10 years later that I learned details about the WEP/GPO laws. It was during this class I learned some details about Social Security and the logic behind the Windfall Elimination Provision (WEP).

During the class we were told that those who were low wage earners during their working careers received a higher percentage of Social Security benefits in retirement. When calculating Social Security benefits an employee who did not contribute to Social Security looked like a low wage earner and would then receive a higher percentage of Social Security. To even out the playing field, a formula was created to make adjustments in these calculations. I could understand the rational to make the amount received in Social Security benefits fair for everyone. Through the 40 years since this formula has been applied to those workers who did not contribute to Social Security it has been determined that this formula was flawed. The formula has never been changed.

A second formula was created for the Government Pension Offset (GPO). This formula was applied to the benefits an employee could receive from a spouse's work history. Over the past 40 years the GPO formula has also been determined to be flawed. This offset I do not understand. Why should the fact that I didn't contribute to Social Security during my work history have anything to do with how my spousal benefits are calculated? I have had relatives who were "stay at home" moms/housewives. They did not work outside of the home. They could receive total Social Security benefits against their husband's work history. Some place there is a part of this law that talks about dual compensation—you cannot get benefits from two government entities at the same time. My belief is, if you work it, you get it—the total benefits with no deductions. That is how I look it, it's that simple.

At present I have not accrued enough quarters/money in a job in which I contributed to Social Security to collect Social Security benefits under my own work history. When I retired at age 60 with 30 years of federal service, I considered a second career to qualify for Social Security under my own work history. My father had died 3 years before I retired. My mother moved from New York to Virginia where I lived. When I retired my mother was 97. She no longer drove. I was her transportation for doctor visits and grocery shopping. These tasks would have been difficult if I started a second career.

When I was eligible for Social Security and Medicare, I visited my local Social Security office. I had two reasons for this visit. I had not totally given up working just long enough to get the required quarters/dollars to qualify for Social Security under my own work history. I was hoping that the local office could do a "what if" calculation for benefits. I had already earned 30 quarters. I was not interested in working for a few years in the hopes of qualifying for Social Security and then finding out that I still did not qualify. It turned out that at that time the Social Security office could not do "what if" calculations. Their machines were not able to work with anything other than what was in their files.

While at the Social Security office I wanted to check on my spousal benefits. I was currently divorced. I had been married for 10½ years. My husband had been in the military for 24 years. I thought I should have been able to get a few hundred dollars in spousal benefits. The results were: If my ex-husband was still alive, my benefits would be −$1,600. My survival benefits when my husband died would be −$1,200. Yes, both calculations resulted in negative numbers.

Recap: I can't get Social Security benefits under my own work history at present. I would have to work several more years (current age is 77) to get the number of quarters to qualify. But there is no guarantee of benefits until I apply for the benefits. I cannot receive any spousal benefits ever.

There is one last point. Social Security deducted from my earning for several years earning me 30 quarters. Social Security has used my contributions to fund other workers' benefits, but I get nothing, not even a refund of the funds I contributed.

Thank you for considering the repeal of these two laws that affect so many U.S. citizens and their families.

LETTER SUBMITTED BY CHAD REDDICK

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello:

I have taught for many years as a public school music teacher and now as a school social worker in Connecticut.

I would like at least the option of being able to work in the social work field in a capacity outside of the public school system, but not being able to claim Social Security benefits is a de-incentive.

This system needs to be improved to be more equitable to all workers.

Thank you for your consideration.

Sincerely,

Chad Reddick.

LETTER SUBMITTED BY LESLIE REDMOND

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I was a physical therapist for 22 years before deciding to change careers and become an elementary school teacher because of my love for children.

I worked full time and went to school nights, weekends, and summers in order to become a teacher. All while raising 2 children and married to a firefighter with crazy rotating shifts. I took a large pay cut when I changed professions but I was passionate about my decision to change careers.

It wasn't until my 10th year of teaching that someone made me aware of the WEP provision. I was flabbergasted and distraught that no one at SCSU mentioned that when there were many older career changers in the program.

I am now close to retirement and find it ridiculously unfair and irrational that I am not entitled to 100% of my Social Security payments. My **state** pension should in no way affect my **federal** Social Security benefit. I've spent 42 years in service jobs and I feel I am entitled to my full Social Security benefits.

Please vote to repeal WEP now. Thank you for listening and for your time and consideration.

Leslie Redmond,
Connecticut Public School Educator.

LETTER SUBMITTED BY BURNITA REININGER

June 7, 2024

This unfair penalty will crush me in retirement.

I had over 18 years in the private sector, all of which I paid into Social Security. Yet, at retirement age, when I need it most, I will be penalized a staggering amount from what I should receive from the SSA.

The amount I paid in was not optional; it was taken from my paychecks. Therefore, why should I be penalized **any** amount? I should receive whatever I am entitled to, sans penalties!

I assure you that the amount is not a windfall, defined as a piece of unexpected good fortune, typically one that involves receiving a large amount of money and I am not collecting under my husband's benefit. This is solely based on what I paid in—no one else—just me.

Please re-visit this, and at the very least adjust the formula so that we retirees will see an adjustment to what we are getting now!

Respectfully,

Burnita Reininger.

RETIRED STATE, COUNTY AND MUNICIPAL EMPLOYEES
ASSOCIATION OF MASSACHUSETTS
11 Beacon Street
Boston, Massachusetts 02108
(617) 723–7283
https://massretirees.com/

Thank you for the opportunity to present written testimony regarding the devastating and unfair impact of the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws on retired public employees. We are also respectfully requesting that this Congress finally bring an end to both the WEP and GPO laws—two unfair laws that continue to cause considerable unjust financial harm to millions of public retirees across the country.

Founded in 1968, the Retired State, County and Municipal Employees Association of Massachusetts (Mass Retirees) is a bi-partisan organization representing some 52,000 retired Massachusetts public employees. Our Association is somewhat unique in that we represent retirees from all walks of public service across the Commonwealth. Mass Retirees members include firefighters, police officers, state workers, teachers, and all other public retirees from across Massachusetts.

Our Association has been a leader in the advocacy effort to end the WEP and GPO since the laws' creation in 1983. In fact, Mass Retirees was among the first organizations in the country to call the inclusion of WEP and GPO within the Social Security Reform Act a mistake.

For the past 41 years, Mass Retirees has been at the forefront of the national effort to repeal or reform both the WEP and GPO. We maintain that these two laws are not only unfair to retired public employees, but also inherently flawed in the arbitrary way they were designed and subsequently applied.

As you may know, the entire Massachusetts public workforce is outside the coverage of Social Security. The fact is that the Commonwealth's public pension systems predate Social Security originally prohibiting our public workforce from participation in Social Security.

Like many other public workers across the country, Massachusetts public retirees often qualify for Social Security through employment that was covered by Social Security. Our members paid their federal FICA taxes through military service, private sector employment, and government employment that is covered service—work that often supplements the modest incomes of public servants.

Lack of Notification and Public Awareness

Rarely does a day go by where we do not hear from a member unfairly harmed by WEP or GPO. Retirees often report that they were unaware of the existence of these laws until they began to actively plan for retirement. However, it is not unusual to hear from retirees who first learned of WEP/GPO when they applied for Social Security—only to be told that their monthly benefit would be reduced by the WEP or eliminated entirely by the GPO.

The lack of notification and public awareness of these two laws creates a significant problem. First, by no fault of their own, retirees and their families are not properly prepared for retirement in that part of what they believed to be reliable retirement income has been suddenly taken from them.

Second, insufficient notification and education leads to confusion and the spread of misinformation. Few retirees know how WEP/GPO function or have a general understanding of the Social Security benefit formula. They are unaware of these laws because they are rarely notified that they exist—that is until it is too late.

Finally, we believe that the characterization of "double dipping" is a misnomer. Frankly, the term is insulting to the hard-working public retirees who spent their careers keeping us safe, educating our children, and ensuring the proper administration of public services.

Our members are not seeking a handout. They are not asking for anything that they did not pay for and earn through their labor—no different than any other American.

Financial Harm and Diminished Quality of Life

Public retirees whose Social Security benefits have been reduced by the WEP or eliminated by the GPO experience true financial harm, as well as a diminished quality of life in retirement. As we stated above, the lack of notification of the existence of these laws prevents public employees from properly planning for their future.

The loss of earned benefits due to the WEP or the GPO's elimination of a spousal benefit normally paid to a widow represent a real financial blow to retirees and their surviving spouses. Many are forced to return to work, if that is possible, to make ends meet. Others adapt by changing life plans, which may sadly include selling their home.

After playing by the rules, working hard, and earning a benefit the impact of the WEP is a harshly unfair blow upon public retirees. Not to mention the fact that public retirees generally earned modest incomes with working, which is a reason why many maintained a second job. These facts leave public retirees financially vulnerable to the impact caused by loss of income from WEP/GPO.

Detriment to Recruitment and Retention of Public Employees

Like many sectors of our economy, public service struggles to recruit and retain qualified employees. This is particularly true in positions that require skills that are often built through private sector employment.

The existence of WEP/GPO further diminishes the ability of public sector employers to recruit qualified employees, as well as retain existing workers. The allure of higher paid private sector jobs, combined with the protection of earned Social Security benefits, is an ever-growing obstacle to public sector careers.

Our communities will become less safe, while public education suffers, and the effectiveness of government services eroded if we cannot maintain a vibrant public workforce.

Ending the WEP/GPO is not only fair to existing and future retirees but is also essential to the future of our public sector workforce. This is an important factor, given that the number of public retirees impacted by WEP/GPO continues to significantly grow each year.

Restore Faith in Congress

The length of time WEP/GPO have existed, along with the number of starts and stops taken by Congress in addressing these issues, has given rise to public distrust and cynicism of our democratic process. Many retirees have grown to not only distrust the legislative process but have lost faith in the ability of their elected officials to address what we see as a critical problem.

Congressional action to end WEP/GPO, taken this session, will serve to demonstrate to both current and future public retirees that their service is valued and that our federal government will once again honor its commitments.

Given the now widespread agreement that WEP/GPO are unfair and unjustly harm public retirees, now is the time to act. Now is the time to end both WEP and GPO. Public retirees deserve to receive the Social Security benefits in which they and their spouses have earned—nothing more and nothing less.

Mass Retirees has a long and consistent history of working directly with our elected officials, in a bi-partisan manner, to address issues of mutual concern. We are good faith partners in this process and look forward to continuing to work with the various Congressional Committees and staff to finally bring an end to this 41-year unfair financial penalty.

Thank you for the opportunity to voice our members' concerns and our thoughts.

Most sincerely,

Frank Valeri,
President.

Shawn Duhamel,
Chief Executive Officer.

LETTER SUBMITTED BY DEBRA A. REZENDES

June 7, 2024

Re: Please eliminate WEP

Please eliminate the Windfall Elimination Provision. The funds in my Social Security are only $400+, but because I worked with the school district in New Bedford it will be reduced to $165ish.

I had to leave my job in the school system June 2018, early, due to a medical condition in which I received injury in 1990. Was briefly out, worked as best I could ½ days getting myself to full.

Upon retirement of 30 years, 1 month, I'm told possible disability, although I have not received a written statement of denial, I was told I did it to myself due to working.

Perhaps I should have laid on the couch for the rest of my life back in 1990. No, I was a determined woman who worked through pain for many years until I couldn't stand anymore. If I was able to hang on until 2026, I would have received almost 80% of my pay. Instead I went out at 48% for 30 years, 1 month at age 56. My start take home pay $1,375.00.

Please help, the funds are desperately needed,

Debra A. Rezendes.

LETTER SUBMITTED BY JOHN A. REZENDES

June 7, 2024

Re: Please eliminate WEP

Please eliminate the Windfall Elimination Provision. The funds for my Social Security are only $1,000+, but because I worked with the school district in New Bedford it will be reduced to $700ish.

I worked, I believe 29¾ years in private industry, with only 27 counting (due to amount earned yearly) which will be reduced due by the WEP.

I retired from my job in the New Bedford school system January 23, 2024, due to stress not fixed by the administration—no support. I am 60 and my wife is physically disabled and has a similar situation, except reverse.

Please help, the funds are desperately needed,

John A. Rezendes.

LETTER SUBMITTED BY JANICE L. RICHARDS

June 7, 2024

RE: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sir or Madam:

I teach because I care!

My name is Janice Richards and I have been a public school teacher for 25 years. Teaching has been a job that helps me pay my bills but more importantly, it has been a mission helping me meet my responsibility to society.

As a secondary education teacher, I have enjoyed equipping my students with the skills they'll need to live a rewarding and productive life. I've enjoyed inspiring students who will make a difference in the lives of others. I've enjoyed making a difference in the lives of my local community. Yet, all of this has come at a cost.

As a public school teacher, I have been paid less than comparable private sector workers. Over the years, I have been subjected to dangerous work environments wherein fights occur, underfunded classrooms exist, bomb threats terrorize me, unacceptable COVID–19 policies took the livelihoods and lives of my peers, and parents placed pressure on me without any parental accountability for their actions. This is the experience of many teachers throughout America.

To add insult to injury, the Government Pension Offset and Windfall Elimination Provision is a promise broken to teachers who have given so much of themselves for the good of society. While ensuring that others can take care of themselves, teachers' ability to provide for themselves is compromised when their Social Security benefits are reduced when they need it the most. Are teachers valued in our society? Is quality education one of the cornerstones of America?

Please repeal the Government Pension Offset and Windfall Elimination Provision now!

Sincerely,

Janice L. Richards.

STATEMENT SUBMITTED BY MARY RICHARDSON-DAVIDSON

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I am 58-years-old. After graduating from high school in 1983, I started working my first job and continued working full time while raising my family until the early 2000s when I decided to finish college and get a teaching credential. In 2007, I made a deliberate leap from working for companies to teaching at an inner-city high school. I have been in my classroom going on 18 years and plan to retire in 2032 when I will be 67.

According to my current Social Security statement, I am entitled to $1,872/month at age 67. This is from money that was deducted from my earned paychecks from 1983–2006, plus monies that I earned beyond my teaching salary from 2007–2023—**money from my earned paychecks**. Yes, when I retire from my school district in 2032, I will receive a pension; but I earned that, too.

Needless to say, when I learned of the WEP, I was shocked to discover that **my earned money** was going to be taken from me instead of given to me at a time in my life when I would expect to have access to it simply because I career-changed into a government employee position as a public school teacher.

In all of my years of working, I have never worked so hard as I do as a teacher; but I also never loved what I did so much as I love the students that I work with every day. As a school district employee, my pay depends upon a salary schedule of which I am at the top of after years of education and being on the job; I can't advance my salary any further than it is.

This means that my pension calculation will also max out and my husband and I will have this to live on for the rest of my life. How helpful it would be to also have **my earned money** that was **taken from my paycheck** so we could also rely upon my **full** Social Security benefits. Trust me: the combination of my pension with my full Social Security would barely equate to my monthly salary at the moment.

That is not a windfall.

Americans are well aware of how the costs of everything have dramatically increased in the last several years. For my husband and I, we have lived a modest lifestyle for decades. Our children are grown and living together on their own (note that they live together because of the cost of housing).

We still live in our first home, which was definitely a starter house. We have not been able to upgrade or to move forward as wealthier people have been able to do. My own parents did not plan well for their senior years and their quality of life bottomed out.

My mother passed from colon cancer in 2022 and my father lives near us in a motor home because his government pension plus $100/month SS benefits isn't enough money for him to go into a retirement home. As we head into retirement, it would be incredible for us to enjoy a good quality of life that we can afford.

Congress has the ability to repeal the WEP and GPO—and they must do so to ensure that citizens who have worked in more than one industry do not end up penalized for following their talents, their opportunities, and their dreams.

LETTER SUBMITTED BY RONALD H. RICKS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Thank you for holding this hearing on the promise of Social Security.

I am a 63-year-old retired letter carrier living in Utah. I worked for over 4 years in the private sector before my almost 37 years at the United States Postal Service. Although I retired from the USPS in 2017, I have needed to keep working the last 7 years in the private sector to make ends meet.

Recently my daughter and grandson have moved in with my wife and I. Things were bad enough with runaway inflation and rising property taxes, but now I am supporting two more people.

If my Social Security was to be determined by my over 10 years working in the private sector, I would receive about $500 per month based on the quarters worked and income I paid taxes on. As a result of the WEP, my earned benefit is cut in half to about $250 per month. This situation has caused very much stress and hardship for my family.

Please remove this unfair penalty, and move H.R. 82 forward soon.

Respectfully Submitted,

Ronald H. Ricks,
A retired USPS letter carrier.

LETTER SUBMITTED BY MARCELA RIES

June 7, 2024

Re: WEP/GPO

Absolutely Unfair

I am the widow of a Vietnam veteran.

Thomas Ries flew recon in single engine planes in Vietnam. He died of cancer at age 52 in 1987. We were married 18 years.

I taught public school for 20 years until a so called "harmless" malathion pesticide spray in 1983 knocked out my immune system when I was 42. It took many years and a almost all my savings to recover my health . I sold my home to finance my recovery.

At age 65 I found out that I would not receive my late ex-husband's Social Security because of the WEP/GPO. I am now 84. I have written letters for **years**. **Nothing has happened. It is grossly unfair.**

My husband paid into Social Security and it was not forthcoming for his family. A lot of talk about "supporting and honoring our troops and their families." Well, in this case, **that is a crock!** My children (who are now 56 and 61) spent over 2 years of their young lives without their Dad. I taught school and worked to keep home together when he was in training and overseas.

Repeal of GPO and WEP has been a tiny whisper of a promise and it has repeatedly been kicked to the proverbial curb.

Please help repeal the WEP/GPO. Many hard working public servants have been and continue to be adversely affected by this unfair action. It makes no sense at all. I feel totally "ripped off."

Marcela Ries.

LETTER SUBMITTED BY JUDITH RIGGLE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To whom it may concern:

I receive a service pension from the San Francisco Police Department. Prior to being a peace officer, I earned enough Social Security quarters for the benefits which I began receiving in 2017.

When I turned 65 in 2020, I was required to join Medicare. My Social Security benefits do not cover the full amount, and I pay a monthly addition to cover Medicare. And, each time there has been a cost of living adjustment to my Social Security stipend, the Medicare costs increase, and I have to pay more monthly to Medicare.

Thank you for your consideration.

Sincerely,

Judith Riggle,
Retired SFPD.

LETTER SUBMITTED BY MELISSA ROBINNS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

My name is Melissa Robbins, and I am a 74-year-old retired public school teacher from Connecticut.

Thank you for this opportunity to testify on how Social Security's Windfall Elimination Provision affects the benefits of public school educators.

My husband and I have a combined total of over 70 years of teaching in public schools in the State of Connecticut. In addition, we also worked many other part-time jobs to supplement our income. Additionally, my husband spent 4 years in the United States Coast Guard during the Vietnam Era.

In spite of our contributions, our Social Security benefits are greatly reduced because of the Windfall Elimination Provision. Once the deduction for Medicare part B has been subtracted, my husband's Social Security check is $18. Although mine is higher, it is only $102.

We would greatly appreciate your support in the repeal of Social Security's Windfall Elimination Provision.

Thank you for your consideration.

Melissa Robinns,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY PAMELA ROBERTS

June 7, 2024

Re: Statement in support of repeal of WEP and GPO

My name is Pamela Roberts and I have been significantly impacted by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). I have worked most of my career in public service in Nevada and earned a pension with NVPERS. I worked enough in the private sector to earn Social Security in the amount of $1,200 before any offset. My wife of 33 years (10 of which have been legally recognized) earned enough Social Security credits to receive over $3,000 a month before she lost her battle with breast cancer last October. She also received a FERS pension in the amount of $3,000.

I knew that my Social Security benefits would be reduced due to WEP and/or GPO, but when I went to the Social Security office to see how much I would receive as the surviving spouse or my own Social Security, I was shocked. I was told I was entitled to **zero** money as a surviving spouse and $385/month on my own Social Se-

curity account. We had planned for the loss of her pension, but not the huge loss in Social Security income. My wife and I both earned that Social Security and we earned our public employees retirement. It is theft for the federal government to reduce our benefits because we worked in the public service sector.

Please repeal the WEP and GPO and give me and other public employee retirees our full Social Security benefits.

Sincerely,

Pamela Roberts.

LETTER SUBMITTED BY LINDA ROBINSON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for taking the time to listen to my story regarding how the Windfall Elimination Provision and Government Pension Offset strips benefits belonging to public school educators.

I am currently a school librarian, having worked in the State of Connecticut for 27 years and been highly successful in two districts winning numerous awards for my work supporting students and teachers. But I wasn't always a school librarian. I originally worked in academic and public libraries, but midway through my career I was drawn to the opportunity to work in the K–12 environment and make a difference! What I didn't know then, but I do know now, is that by making this transition I would be in effect drastically cutting my retirement income. Yes, I am one of those teachers who will be significantly impacted when I retire by the WEP (Windfall Elimination Provision) of Social Security.

If I had known 27 years ago that switching to a second career working in a school district would significantly reduce my income by almost 40%, I am not sure that I would have made the transition to working in the field of education. I dare say that many other second-career teachers would feel the same way. As we stand on the precipice of a huge teacher shortage across our country, we need to consider what we can do to reduce barriers to enticing qualified individuals to enter the field of education.

Second-career teachers are individuals who have already spent significant time in their area of expertise in a non-education field. They enter as new teachers who know their content and often have a passion for sharing their knowledge with others. Affording those individuals with some type of incentive to become feels like a win-win response to the teacher shortage. If second career teachers have already paid into Social Security why is it right to deny them the benefits they have earned? I will never be able to put in enough years as a teacher to earn the highest level of my state's pension program—I can't because I came to teaching later in my life. I will need to rely on my full Social Security benefit—which I paid into—to meet my financial obligations when I retire. If we want to entice second-career teachers into education we need to pay them what we owe them rather than penalizing them for becoming an educator.

Linda Robinson,
Connecticut Public School Educator.

LETTER SUBMITTED BY PEDRO J. SÁNCHEZ RODRÍGUEZ

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

As a teacher, I've witness how the WEP, in regards of experience and statements of fellow public service retirees; how this provision leaves them no choice but to seek other alternatives of income to provide some sense of security due to the high cost of living. Affecting them directly with their right to food, housing, medicines, and health.

Most retirees find themselves working two to three jobs at a time in order for their Social Security to be paid in full, and in return have a more stable flow of income. It's unfair, to say the least, that these public servants have their Social Security be penalized and targeted after years spent on their careers in public service.

The issue at hand brought by this Windfall Elimination Provision (WEP) is that in return, we've experience an economic downfall, regardless of the timeless sacrifice of working others jobs to accumulate Social Security. No matter the efforts spent trying to have a better life or provide ourselves with economical security, the results seem to be the same in the end.

As a result, we will never find the light at the end of the tunnel. Only continue to live in the same way, with no real changes after working so many years of our lives.

Kind regards,

Pedro J. Sánchez Rodríguez.

LETTER SUBMITTED BY JEFFREY ROGERS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Honorable Subcommittee Members:

I'm writing to express my deep frustration and confusion regarding the Windfall Elimination Provision (WEP) and how it's impacting my Social Security benefits. After dedicating over 3 decades of my life to paying into the Social Security system as a self-employed contractor, I'm shocked to find my benefits being reduced due to my brief time working in maintenance at the University of Nevada, Reno.

For 30+ years, I worked tirelessly as a contractor, paying my full share of Social Security taxes with every check I wrote to myself. I did my part, never thinking that a short 5-year stint in a different type of employment would penalize me in my retirement. My work at UNR was a way to stay active and give back to my community, not a reason to forfeit the Social Security benefits I earned during my decades-long contracting career.

It feels fundamentally unfair that the WEP penalizes individuals like me who contributed substantially to Social Security through other work. The WEP was designed to prevent "windfalls" for those who didn't pay much into the system, but I'm being punished despite my extensive contributions. I'm not receiving a "windfall"—I'm being denied the benefits I rightfully earned during my many years as a contractor.

The reduction in benefits is more than just a numbers problem—it's a threat to my financial stability in retirement. With inflation rising, the purchasing power of my reduced benefits will dwindle even further. I'll struggle to afford the basics, from groceries to medication, putting my retirement security at risk.

I urge you to reconsider how the WEP is applied to individuals with long histories of Social Security contributions from other types of employment. It's not right to penalize retirees who, like me, can demonstrate a commitment to supporting the Social Security system throughout their working lives. We should not be burdened with reduced benefits and financial insecurity in our golden years.

Thank you for your time and consideration. I look forward to hearing about any steps that can be taken to address this issue for retirees like myself, who face unnecessary hardship due to the WEP.

Sincerely,

Jeffrey Rogers.

LETTER SUBMITTED BY JEREMY V.P. ROGERS, M.ED.

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To the Senate Committee on Finance:

I agree with Senator Wyden when he states that public retirees should not receive a larger Social Security than what they actually paid for and earned. However, there are a large number of us who worked for decades prior to entering public service who earned and paid for a Social Security benefit which was far more than the unjustly reduced benefit we now receive.

When I reached full retirement age I applied for and started receiving the full amount to which the SSA said I could receive based upon my almost 30 years of paying into the program. Whilst I continued to work as a high school educator I received the full amount in addition to my salary from the municipality. I had earned the $912 monthly benefit which I received having paid into Social Security on all my relevant earnings to that point (I would add that on all other income received during my tenure as an educator, not from that source, I paid the required Social Security contributions). I would present as fact that acceptance by the SSA that I was eligible for the $912 monthly benefit proves I earned it.

Late in life, after 2 years of public service with Americorp serving the underprivileged children of the city of Springfield, MA, I changed careers and became an educator. I had to become licensed and to that purpose I worked in my "spare time" to earn masters degrees in education and counseling at my own expense to comply with state licensing requirements. In 1999 I started teaching in a small rural public school for about $34,000 annually. I taught until February 2020 and for that service the SSA now deducts about $500 a month from what I had already earned and qualified for. In fact they continued paying me the full amount for almost 2 years after I retired, despite me sending required details of my municipal pension (three times). I was taken aback when I received a demand from SSA in the mail for repayment of $10,463 due within 30 days for their error of overpaying me my earned benefit.

I fully understand that I am not entitled to any Social Security benefit on the earnings which I had gained from the municipal salary I received teaching, but what I **strongly** object to is the theft of the SS benefit which SSA agrees I am entitled too, if it were not for the fact that I entered public service to my community. For reference my SS benefit statement dated January 22, 2020, 9 days prior to my retirement stated that my monthly benefit prior to deductions of Medicare and taxes would amount to $912. That was revised in November 2021 to $979.40. In the years when I was teaching and contributing towards my municipal pension my annual statement of SS benefits was adjusted down to accommodate the lack of adequate contributions to the SS system. In all the total monthly SS benefit dropped from about $1,650 when I began teaching to the $912 when I retired. This I would argue was the elimination of any windfall I might have received from SSA.

In February 2022 SSA wrote and informed me that I had been receiving an excess amount and that I should have received $470 as of February 2020. That was a reduction of $500 monthly from the amount that SSA agreed I had earned. We reached an agreement, after some effort, that Social Security would keep the majority of my SS benefit, after deducting my Medicare premium, for 3 years, to "pay back," the amount owed. Subsequently I was to receive monthly payments of $29 monthly after deductions.

Between 1974 and 2021 I paid into Social Security in all but 11 years (mostly when attending University or teaching), and as I already mentioned, qualified for a $979.40 monthly benefit. If I had not performed public service I would still be receiving that benefit or more, but I am now penalized to the tune of $509 monthly for my service.

Many of my public education colleagues have similar stories to me, they had left good paying careers and virtually all of us took a pay cut to become educators (after spending, in my case, $32,000+ for advanced degrees). We all had earned the SS benefits in full, but we all lost a major portion because of the decision to serve our

communities. In my case should I have started my teaching career right out of college in 1982 I could have retired with my full retirement pension in 2014 which amounted to about $75,000 annually. Instead with only 21 years of teaching my annual pension at retirement was $35,260 or about $40,000 less. The missing SS benefit would have made up maybe $6,000 of the difference but. . . .

Please look at the current legislation before Congress and consider the unjust penalty which I and tens of thousands of people like me, whose only transgression was to become a public servant, and pass legislation to rid us of this public service penalty.

Yours sincerely,

Jeremy Rogers.

LETTER SUBMITTED BY KAY ROGERS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Honorable Subcommittee Members:

I'm writing to share my personal story and express my strong support for the repeal of the Windfall Elimination Provision (WEP). After dedicating over 30 years of my life to both the higher education system and the private sector, including 17 years serving the State of Nevada at Truckee Meadows Community College and the University of Nevada, Reno, I'm heartbroken to find my retirement plans upended by this unfair policy.

Like many Nevadans, I have worked tirelessly, paying into Social Security not only through my state employment but also through years in the private sector. I planned my retirement carefully, expecting to enjoy the fruits of my labor after decades of service. However, the WEP's penalty for my public employment means I must now extend my working years, delaying the retirement I've earned.

The WEP was intended to correct an unintended advantage, but for those of us nearing retirement, it's become a source of deep insecurity. With inflation rising, the reduced benefits the WEP imposes threaten my financial stability and peace of mind. I'm not seeking a handout, just the fair retirement I've paid for through decades of contributions.

I urge you to consider the WEP's impact on Nevada's dedicated public servants. We're not seeking special treatment, just the ability to retire with the security we've earned. Repealing the WEP would protect countless Nevadans who've selflessly served our state.

I'd be happy to provide further testimony and discuss my story in more detail. Please join the growing bipartisan coalition supporting the WEP's repeal and ensure Nevada's retirees receive the Social Security benefits they've rightfully earned.

Thank you for your time and consideration.

Sincerely,

Kay Rogers.

LETTER SUBMITTED BY LANA ROGOSKI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

It created a hardship for employees who unfortunately worked at a Military base unfairly closed by BRAC. Many CSRS employees took an early retirement (with age penalties) and went on to work at a second career. The Social Security they earned did not include their federal service. So why is their Social Security benefits impacted by WEP and GPO?

My husband and I worked at McClellan Air Force Base, CA which was closed by BRAC. It was the third military base in the Sacramento area to close. Finding federal employment was very difficult especially somewhere we could both go to and not break up our family. My husband met the early retirement age and service requirements, and I did not. He took an 18% permanent age penalty on his retirement. I found a federal job in another state and he followed. Because of the law regarding a retiree returning as a re-employed annuitant, he was unable to find an agency that would hire him. He started his second career with businesses that were not federal. Over the years he was able to get his 40 credits to get Social Security. He applied and took a penalty on his Social Security because of having a public pension. He recently passed away and I'm not entitled to his Social Security because I have a public pension.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Lana Rogoski.

STATEMENT SUBMITTED BY JERI ROSS

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I am a (1 year) retired public school teacher in Texas whose career spanned 11 years. Before I became a teacher I raised our daughter and I worked various retail sector jobs, including elder care. Last year I turned 70-years-old.

The WEP is preventing me from receiving my own full Social Security benefits, benefits that I paid into. Why am I being penalized even though I worked those years and paid into the government pension system? Clearly, this is unfair to me. If I were allowed my full, earned benefits, I still would be making less than half of my teaching salary.

The argument for the WEP is that the government employee/state pension system substitutes for the federal pension system and that to allow both constitutes double-dipping. The truth is that I worked 18 years in the private sector and 11 years in the public sector. The public sector paid more, but does not make up for the 18 years that I worked previously. I need both in order to live modestly in my retirement. I earned it. I deserve it. I served our community. I should be rewarded, not penalized. My husband retired in December 2023, and we are currently living in deficit.

Please fix this inequity. When public schools are crying for teachers, people who choose late teaching careers as I did will have no incentive to work in a system that will take their money without offering full benefits. This is a detriment to state school systems everywhere.

Thank you for helping them and me get what we need and are due.

LETTER SUBMITTED BY SUSAN MARIE ROWE-FINLEY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

I have worked for about 22 years in the private sector totaling 17 years of service credit in Social Security. I will have about 21 years of service in the public sector when I finally retire on August 1, 2025. For me, I stand to lose 60% of the Social Security income I currently receive. I waited to receive my Social Security until I was 66 and 2 months, the age where I was fully able to receive a no-reduction SS income.

Considering that I worked and paid into Social Security all those years, I feel it is wrong to reduce my Social Security income next summer when I retire from my public sector job. I am one of many people who will not have 30 years in either system and have their income adversely affected. To lose about $1,000 a month, when I will be on a fixed retirement income, seems devastating and punitive to me. I have been a responsible citizen who pays my bills and taxes. I find a law/rule of this nature incomprehensible. That money in Social Security was paid into by me and I should have the ability to retire at the ripe old age of 69½ years (next summer) with all the money I worked all my life for.

I have endured much over the years, buried my husband of 23½ years when I was 44-years-old, put 4 children through college, **paid** off my student loans, and worked hard for everything I currently have. To lose $1,000 a month, $12,000 a year, is a substantial amount of money. Whether a person works in the public or private sector should not be of any issue when it comes to receiving your pension and your Social Security income. Both have been paid into with the funds I have worked daily for over the past 40 years.

I am respectfully asking that lawmakers repeal this punitive, poorly structured WEP and GPO ruling, as it is no more than **stealing money** from citizens who have been working to obtain a paycheck.

I am asking for nothing more than what I have so earnestly worked for.

Respectfully,

Susan M. Rowe-Finley.

LETTER SUBMITTED BY BETH ANN PETRO ROYBAL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am another person who is impacted by the WEP/GPO policies for Social Security benefits. I worked from 1974 until 2007 in positions for which I paid into Social Security, putting in substantially more than the minimum 40 quarters. In 2007, I changed careers and took a position as a public school teacher, which I held until my retirement in 2022. For my teaching years, I paid into the California State

Teachers Retirement System (CalSTRS). Because my years of service within the school system was limited, the amount I receive in retirement is minimal. Because most of my payment into Social Security was at the beginning of my working years, the amount I will earn from Social Security is also not large. Yet, a sizable chunk of that will be taken out because of WEP/GPO.

As a result, I have delayed Social Security benefits to partially offset the impact of WEP/GPO over the long run (I am now at the full retirement age of 66⅔-years-old). I hope to delay collecting Social Security until I turn 70-years-old and reach my maximum benefit (minus the WEP/GPO, of course). This also means that in the meanwhile I must continue to patch together a series of part time jobs to have an income that sustains me and my family.

I am a single mother/grandmother, have no other source of income from a spouse, very little in savings, and have a mortgage I am still paying off. It seems that the people who are least able to afford having their Social Security payments cut are the ones most affected by this law.

Please repeal the WEP/GPO now,

Beth Ann Petro Roybal.

LETTER SUBMITTED BY DEBORAH HOLT RUDDER

Dear Senate Committee on Finance:

I urge you to support the Social Security Fairness Act (S. 597/H.R. 82) to ensure public employees get the Social Security benefits we have earned.

I have worked and paid into Social security enough years to qualify for a small Social Security benefit. The retirement benefit will be cut in half because I also paid into and qualify for a pension.

It is not fair that I qualify for only half of the Social Security benefits that I qualify for. Can I get half of my contributions back with interest?

The Windfall Elimination Provision (WEP) needs to be overturned so I will be treated fairly and equally to those who contributed the same amount to Social Security.

Also, the Government Pension Offset (GPO) needs to be overturned because this act treats my husband more favorably than me, again *not* equitable. If I die, My husband can collect his Social Security benefits and my pension. If he dies, I can only collect my pension. I do *not* get to collect his Social Security benefit. Please explain to me how this is fair?

I feel the WEP and GPO discriminate against individuals who contributed to and collect a public employee pension. Please repeal WEP and GPO.

Respectfully,
Deborah Holt Rudder.

LETTER SUBMITTED BY DEBORAH RUSHING

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators:

I worked as an educator for 33 years. During much of this time, I also worked various part time jobs outside of the education system. I paid into the Social Security System with these jobs but did not earn enough credits to receive Social Security benefits. Therefore, I understand why I am not receiving Social Security benefits based on my own work record.

My late husband worked in the private sector and paid into the Social Security System for 50 years. Because of the GPO, I receive **no** survivor benefits from my late husband's earnings. It has been quite a struggle to continue to pay health insurance, homeowner's insurance, car insurance, monthly utility bills, buy food and other necessities, and well as pay other debts. There have been times when I had no other choice but to turn to family members to help with financial obligations.

I have a friend who is also a widow. My friend was always a stay-at-home wife and mother, never working outside of the home. Her late husband worked and paid into the Social Security System. Through his contributions, he **earned** his own benefits as well as his wife's benefits. She is currently receiving Social Security survivor benefits based on his contributions.

My late husband worked and paid into the Social Security System. Through his contributions, he **earned** his own benefits as well as my spouse/survivor's benefits. Why am I not receiving the benefits that my late husband earned for both of us? Am I being punished for working outside of the home instead of being a stay-at-home wife and mother? Am I being punished for working in public service where I helped others?

Had I chosen a profession outside of public service or chosen to work as a stay-at-home wife and mother, I would now be receiving full Social Security survivor's benefits.

On behalf of myself and other retired public servants, please do all that you possibly can to see that the WEP and GPO are repealed. We, the public servants who served our country, kept you safe and secure, and educated your children, are counting on you! Please do what is right!

Please support the repeal of WEP and GPO.

Respectfully submitted,

Deborah Rushing,
Retired Educator.

LETTER SUBMITTED BY ROBERT G. RUSHING

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I had always worked multiple jobs and upon reaching Social Security retirement eligibility I went to SSA office to apply. I was told that my expected benefit would be reduced because I was to be penalized for having a police retirement pension. I explained and my records at SSA reflected that I had worked several jobs and always continued to pay into my SS account via other employment. The SS agent again said I was to suffer the Windfall Penalty. I asked where my contributions were going if not to me. The SS agent said my funds were to be used to benefit other retirees whom did not have sufficient contributions.

As she went to make some copies I overheard a man at the next desk being assisted by a different SS agent. She was helping him signup for a SS disability benefit at age 52 due to his illegal drug addiction.

Apparently that was an example of the distribution of my denied benefit.

I had paid in to SS for every quarter since my teenage years. I had worked construction, mechanic and security jobs to supplement my then low police wages. I reminded the SS agent of these contributions but again was told I would be penalized.

I request that this unfair penalty be rescinded and my back benefits be restored. This a plea for fairness to all of us that did pay into Social Security and also into our pension plans.

Robert G. Rushing,
West Des Moines, Iowa Police Department, Retired.

LETTER SUBMITTED BY LINDA RUSSELL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Lawmakers:

The Windfall Elimination Provision is outdated and needs to be repealed. I began working at the age of 16 and paid into Social Security for over 25 years. I put myself through college paying into SS. I will only get half of my SS because I became an educator.

After having a child at 39 my priorities changed. I began a teaching career in my 40s and have spent the last 20 years teaching students with special needs. As a single mother, I put my son through college, and yes, he received Pell Grants because of my dismal teacher salary. He graduated from Texas Tech with an engineering degree. However, his starting salary is the same as my teacher's salary (with a masters degree) after 20 years of teaching!

I deserve every penny that I paid into Social Security. I am 63-years-old and cannot physically or mentally teach for much longer. Looking at retiring soon, but my TRS pension will only be 50% of my salary and I'm barely making ends meet now! Trust me, there is **no** Windfall going on at my house.

Please repeal the WEP because it is not fair to people who have worked their entire lives paying into SS and TRS, yet cannot afford to retire.

Sincerely,

Linda Russell.

LETTER SUBMITTED BY DANIEL W. RYAN

June 7, 2024

U.S. Senate
Committee on Finance

Re: S. 597—Social Security Fairness Act

I am retired from careers as a municipal treasurer and as a private-sector union benefit administrator. I have been a Trustee of the Skokie (IL) Police Pension Fund for more than 30 years. This is a pension fund covering law enforcement members who are not covered by Social Security in their public service careers. My statement below is my personal view and does not reflect an official position of the Skokie Police Pension Fund.

Neither the Windfall Elimination Provision (WEP) nor the Government Pension Offset (GPO) is unfair. Repealing them will result in an overpayment of benefits and would burden our underfunded social insurance system.

To summarize the current benefit structure, about 28% of state and local employees do not participate in Social Security while working at the firehouse, police station, high school, or city hall. These individuals are still eligible to receive Social Security benefits from their work in the private sector if they earned 40 "credits" or quarters of coverage. However, their benefits are calculated using the modified WEP formula, resulting in a lower benefit than the standard formula. Also, under the GPO, any benefit they may earn from a spouse's record is reduced by ⅔ of their public pension, essentially eliminating a spousal benefit and eliminating or materially reducing a survivor benefit.

What is behind the WEP and the GPO? They exist because the Social Security formula is progressive in nature—it pays out a higher percentage of inflation-adjusted lifetime earnings to lower income Americans compared to their fellow retirees who are middle- or upper-class wage earners. A 2021 study by the National Academy of Social Insurance showed the lowest quartile of wage earners received a payment from Social Security that replaced 51% of their monthly lifetime earnings. The highest wage quartile received higher Social Security monthly benefits, but the payment replaced only 25% of their wages on which they and their employer paid FICA taxes.

The public pension funds across the country do not work this way. If a fire chief and a "blue shirt" firefighter both served for 30 years, each gets the same percentage of salary as a pension benefit. But Social Security, through its progressive formula, does pay a higher replacement rate to lower income workers.

Let's compare two retiring police captains: one from New York City and the other from Toledo. The NYPD captain situation is pretty straight forward. She paid into Social Security on her police wages. At retirement she will receive her police pension

along with Social Security benefits under the standard formula (no WEP). Her Social Security check will replace about 30% of her annual average earnings.

For the Ohio retiree, his police salary is not covered under Social Security. But he has a Social Security earnings record from work before he went on the force, part-time private sector work during his police career and maybe a short second career after he retired from the city police.

Overall, this will be a record of relatively low earnings compared to persons with career-long Social Security coverage, like the NYPD captain. Without the WEP modification, the Social Security formula, looking only at his FICA wages, will see the Toledo retiree as a low wage earner, perhaps just above the poverty level. The result would be a monthly Social Security check at the higher replacement rate—maybe as high as 90%.

But the Toledo captain is not a low wage earner, he is solidly middle class. Paying him the higher rate reserved for lower income workers would result in what the Social Security Act denotes as a "windfall." The Windfall Elimination Provision stops that from happening and results in a replacement rate that is equivalent to that earned by a comparable wage earner in the private sector or a public employee covered by Social Security. With the WEP, the Ohio police officer gets a benefit much closer in percentage of lifetime wages to his New York counterpart (or a private sector marketing executive or a union plumber).

The same rationale is present for the GPO. Spousal benefits (up to one-half of a husband or wife's Social Security benefit) were created to compensate a person who raised a family or was otherwise financially dependent on their spouse. Congress did not a want full-time government employee who did not pay Social Security taxes to be treated in the same manner as a stay-at-home parent or other low income American. For this reason, the Government Pension Offset was established in the mid-1970s. This offset reduces a spousal or survivor benefit by ⅔ of a government pension from outside the Social Security system.

At a recent meeting, I spoke to a retired school principal whose late husband had been a city police pensioner. Neither party was in Social Security during their public service. She had no Social Security benefit on her own work record because she did not attain 40 credits of coverage. She was collecting her teacher pension and a survivor pension from the police pension fund. She objected to the fact that she couldn't get a small survivor benefit from her late husband's Social Security credit from his non-police work. While technically eligible for a survivor benefit from her husband's modest Social Security record, the GPO reduced that Social Security survivor benefit by ⅔ of her teacher pension, which eliminated the whole payment.

I commented that if instead of public education she had gone into tech or banking, she would not have a teacher pension but instead likely have a 401k plan along with lifelong Social Security coverage. Since Social Security does not allow dual entitlement and her own Social Security benefit would exceed her late husband's payment, she would be ineligible for a Social Security survivor benefit. This hypothetical situation would be the same as her actual situation. No survivor benefit payable. The Government Pension Offset has the effect of treating workers the same.

These provisions are not perfect. The Windfall Elimination Provision may cut a little too deep for some public workers. A better approach to reform is a bill introduced in 2021, the Equal Treatment of Public Servants Act, which would modify the calculation and result in a more equitable outcome. But that approach does not seem to be under serious consideration at this time.

Teachers, public safety professionals, and other state and city employees provide valuable public services. But they are not being treated unfairly by existing Social Security rules. A correction of a problem that doesn't exist serves no purpose and will cause financial harm to Social Security.

Thank you for your time and consideration,

Daniel W. Ryan.

STATEMENT SUBMITTED BY DIANNE RYAN

I am a municipal public service retiree and appreciate this opportunity to explain the unfairness of the Windfall Elimination Provision (WEP) of Social Security which has already affected my retirement income.

Most of my working life was a career in public librarianship in Massachusetts. The library positions (approximately 1980–2007) were covered under the Massachusetts State Pension System, not Social Security. And I have received those pension benefits as expected, based on my contributions to the state pension system while working.

However, I also worked various other jobs in which I did contribute to Social Security, including summer jobs as a student and several years employment at a private hospital and at a database publishing company. Upon retirement, I expected to receive Social Security benefits based on the contributions I made to SS while employed in these jobs, but I receive only one-third of that amount. I believe my SS benefits should reflect the hours I worked and the deductions taken by the SSA, no more and no less. There is no "windfall" to be eliminated. The SS benefit and the Massachusetts pension benefit cover different years and different types of jobs. I am not being paid twice for the same employment.

I strongly encourage our lawmakers to repeal the WEP provision of Social Security by passing the Social Security Fairness Act and continue the SS promise of giving people the retirement benefits they have a right to based on their contributions over a lifetime of working.

STATEMENT SUBMITTED BY ROBERT E. RYAN

I am writing in strong and long-standing objection to the GPO provision in Social Security that reduces the surviving spouse benefit to my wife when I die.

The bulk of my wife's career was in public librarianship in Massachusetts. She paid into the state's pension system rather than Social Security. Because of some past unfathomable reasoning, Congress determined that because she worked in a job, or jobs, not requiring contributions to Social Security that they should reach into my Social Security account and reduce the surviving spouse benefit that I earned. I feel that my wife, like any surviving spouse, should receive my higher Social Security retirement benefits if I predecease her.

I have paid the maximum amount into Social Security for almost all of my 48 years of continuous full-time employment and find it unfair that those benefits can be reduced at all, whether my wife worked or didn't work. I have many friends whose spouses never worked outside the home and those spouses will receive the full spousal benefit upon the death of the working spouse. My wife is essentially being penalized for having worked in public service and I cannot comprehend why the issue of where she worked should have any impact on my Social Security benefits.

My position is simple. My SS account is mine and my wife's is hers. If the government chooses to reduce her meager monthly Social Security benefit because of some alleged "double dipping," then my wife is more than willing to continue arguing that point. But Social Security should have no right to tamper with my earned SS benefits for the benefit of any other retiree, whether it's my wife or the neighbor down the hall. Further, it must be realized that the WEP reduction in the deceased's benefit will have a painful longer term impact on the surviving spouse because the reduction is being made on higher base earnings.

I think the GPO is not only unfair but totally illogical. I encourage Congress to either pass the Social Security Fairness Act of 2023 in its totality and remove this flawed piece of legislation for good, or at a minimum, modify the act to eliminate Social Security's ability to reduce the spousal benefit after death.

LETTER SUBMITTED BY MICHAEL SACCUZZO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Committee Members:

For the past 25 years, I have proudly served the New Britain Public Schools with great distinction earning "Teacher of the Year," and "Above and Beyond " award honors.

When the Social Security Fairness Act makes it to a Committee Hearing please vote in favor of the bill. If you will not do that, I urge you to **not** offer any amendment to the bill as that would effectively kill it. It must remain a clean bill that will simply repeal the horrific penalties that have burdened so many public employees.

In the 1990s corporate downsizing eliminated my entire department. I utilized that opportunity to return to college to obtain my second Bachelor's Degree in Physical Education and Health. For the past 25 years, I have proudly served the New Britain Public Schools with great distinction earning "Teacher of the Year," and "Above and Beyond" award honors. Additionally, I've successfully written ten grants for the district and co-authored a study that was published in the April 2022 edition of JOPERD *(The Journal of Physical Education, Recreation & Dance)*, a national publication (please see link below for the full journal article).

https://www.tandfonline.com/doi/abs/10.1080/07303084.2021.2022038?journalCode=ujrd20

This year, I've been nominated to receive the prestigious Connecticut Health, Physical Education, Recreation, and Dance (CTAHPERD) Elementary Physical Education Teacher of the Year Award for 2024.

Last year, Central Connecticut State University recognized me during an April 14, 2023 appreciation luncheon for an ongoing collaboration I initiated with their university's Physical Education Department.

Unfortunately, since I started my teaching career at age 40, I will never be able to accrue the 35 years required to receive my full teacher's pension. In fact, I will have to work until I am 70-years-old in order to reach 30 years of service. Sadly, a 2017 study by the Hoover Institution, reported that only 35% of Connecticut teachers receive their full pension (please see link below for the full article). I've dedicated a significant portion of my life to the noble profession of teaching children knowing that I will only receive a prorated teacher's pension.

https://yankeeinstitute.org/2017/05/19/study-only-34-percent-of-connecticut-teachers-get-a-full-pension-nearly-half-get-nothing/

Prior to my career as an educator, I was employed, for 15 years, in the private sector, earning my prerequisite 40 Social Security credits mandated to be fully insured into Social Security. I am entitled to receive my full Social Security benefit. Since I will only receive a prorated portion of my teacher's pension, I would be eternally grateful to receive my full Social Security benefit. I've paid into Social Security and feel that I am losing an earned benefit.

In preparation for my impending retirement, I have attended several teacher retirement seminars. The financial advisors from both Egidio Lennon Wealth Management and the New Canaan Group reviewed my Social Security statement and confirmed I have the prerequisite 40 credits and 10 years of service to be fully vested into Social Security. They both calculated that my monthly Social Security benefit will be reduced to $500 per month, or $6,000 annually if WEP/GPO fails to pass.

Please co-sponsor the bi-partisan bill S. 597 by Sherrod Brown (OH) and Susan Collins (ME) to move this issue to the forefront by taking this critical step to help nearly 3 million Americans who have suffered the injustice of the WEP and GPO for decades. Kindly understand that workers penalized under WEP paid the same payroll tax on their jobs covered by Social Security that everyone else did. We should receive the earned benefits that we paid for. Nothing more is being asked. The money is in the Social Security trust fund just like it is for everyone else receiving their earned benefits.

Now is the time to take action to repeal these two unjust penalties. We qualified for Social Security benefits just as other citizens have, and we should not be penalized because we chose to serve our community through public service.

Respectfully yours,

Michael Saccuzzo.

LETTER SUBMITTED BY BILLY SAMPSON,
RETIRED CITY OF PHOENIX POLICE OFFICER (PHOENIX, AZ)

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re:: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Committee members:

The reason I'm writing is to express my dismay and disappointment in the United States Social Security Administration "Social Security" which was developed to be impartial and effectively assist those who retire with expectations of having the financial benefit from paying into Social Security for so many years.

Many federal, state and city employees experience an additional retirement system plus that of Social Security.

The Social Security Administration has not taken into account the many who worked secondary employment which had a separate retirement, and, at times it was two or three jobs to make ends meet. My supplemental jobs required me to continue to pay into Social Security, in addition to the respective retirement system.

In 1972, I began paying Social Security at the age of 17, continuing to make my required contributions to Social Security nearly my entire work life. Previously I received annual statements from Social Security and my most recent statement (May 2018) was received prior to my retirement, indicating if I retire at age 65, I'd receive $856.00.

At age 63, I met with a senior Social Security Administration advisor who figured my monthly benefit would be reduced to approximately $300.00, due to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) based on the fact I had a city retirement plan. The work outside the city qualified me for full Medicare benefits yet not full Social Security benefits. My small, monthly Social Security benefit is $157.82, which doesn't even supply a week's worth of groceries.

The small amount of money I currently receive from Social Security versus what I paid in is a slap in my face reflective of my police career of 33 years. I'm grateful I never relied on my government to provide a "Social Security" that would assist me in my golden years to help sustain a decent and respectful retirement.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) is a travesty to the employees who worked so hard for this country.

Respectfully,

Billy Sampson,
Phoenix Police (retired).

SAN FRANCISCO VETERAN POLICE OFFICERS ASSOCIATION, INC.
P.O. Box 16627
San Francisco, CA 94116–0627
General Contact Phone: (415) 566–5985

June 7, 2024

U.S. Senate,
Committee on Finance,
Washington, DC.

Senate Committee Members:

As directed by all 756 members of the San Francisco Veteran Police Officers Association (SFVPOA) I submit this statement of impact to the Senate Finance Committee regarding Social Security Fairness Act, S. 597.

A majority of the members of the SFVPOA, as well as their spouse/domestic partner are impacted by the reduction of benefits mandated by the Windfall Elimination Provision (WEP). All suffer a substantial reduction of benefits. Though the members all receive a civil service pension, a large number of them, or their spouse/domestic partner following the death of the retiree, receive pensions that are not sufficient

to cover living expenses in San Francisco, California and other high cost-of-living states/localities. They firmly believe that as they paid into the Social Security System over the course of their lives (during non-civil service employment) and are eligible for benefits, they are entitled to the benefits promised to all Americans paying into the Social Security System.

The members therefore request that the U.S. Senate votes to pass the Social Security Fairness Act, S. 597.

Respectfully submitted,

Larry P Barsetti,
Lieutenant, SF Police Department (retired),
Secretary.

Glenn Sylvester,
President.

LETTER SUBMITTED BY RONALD SAPONARO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

WEPO/GPO

To the Senate Committee on Finance:

I retired from the Massachusetts Division of Insurance with 34 years of service in 2002 at the age of 54-years-old.

During my years of service and earlier years, I worked at jobs where I paid into the Social Security System, including 8 years in the Army National Guards.

In 2002 after I retired from the State of Massachusetts I began working as an Independent contractor and since then I have been paying double Social Security every quarter for the past 22 years and presently I continue to work.

I started to collect Social Security when I turned 66-years-old and was only able to collect 40% of my Social Security benefits and was penalized 60% of what I should have received. This was approximately 10½ years ago. This is very unfair, especially since I have been paying double into the Social Security System for the past 22 years.

I estimate the amount that I lost to be approximately 75,000.00 since I started to collect when I turned 66-years-old. I respectfully request that the Senate repeal or adjust the WEP/GPO Laws immediately. I am 76-years-old and feel that I have been treated unfairly by my own government.

Thank you,

Ronald Saponaro.

LETTER SUBMITTED BY CHRISTINE M. SAULNIER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the U.S. Senate Subcommittee on Social Security:

Since you are listening to public servants on the impact of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), I welcome the opportunity to inform you as to the GPO impact on my Social Security spousal benefit.

I worked in municipal government for 27 years, first as a tax assessment clerk and ending my career in 2003 as a municipal director of tax assessments. My husband worked in industry and then as a self-employed paint contractor. At the time of his

retirement in 2002, I was advised that I would be entitled to a spousal SS benefit of $500 per month unless it was offset by my municipal pension.

I have received no benefit from Social Security for the 20 plus years of my retirement. That adds up to a plus $120,000 that I would have been entitled to receive. As the years have gone by, that benefit would have helped ease the burden of rising costs and ease the anxiety of caring for ourselves independently.

I fully support your investigation into how to resolve the inequities that have occurred since the WEP and GPO were enacted. Hopefully, resolution will happen.

Thank you for the opportunity to share how the GPO has affected me.

Christine M. Saulnier.

LETTER SUBMITTED BY CANDICE SCALICE

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

My husband and I are both educators. This is a second career for me. Repealing this act will impact us past the point of no return. Without full benefits paid into we will have to rethink several things including returning to my previous career. If you are not aware, there are many like me that may have to make the same difficult choice. We love teaching and there are already so many shortages. People will have to choose self-preservation over love of the job.

Candice Scalice,
Connecticut Public School Educator.

LETTER SUBMITTED BY MRS. ANNETTE SCHAEFFER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Greetings:

I am a recently retired California teacher, living in the State of California. The following details my retirement planning experience and the effects of WEP and GPO on my retirement income now and in the years to come. Hopefully, from my story, you will see how these two acts of Congress affect me personally.

As my husband and I were planning for our retirement a few years back, we met with a Social Security advisor at the Santa Barbara office. It was then that we received the discouraging news. My Social Security payments were to be cut by more than half! This was due entirely to my decision to become a credentialed teacher and work as a middle school History and Government instructor for the last 17 years. We were informed about the Windfall Elimination Provision (WEP) and because I would be receiving a modest pension from CalSTRS, I no longer was eligible to receive the full amount of my scheduled Social Security payments. So instead of receiving $753/month in Social Security, I would only receive $339/month. That seemed patently unfair, and I would hardly call the difference between the two amounts a "windfall." I **paid** into the Social Security system for years prior to being a public employee. I contributed my share, and my employers contributed theirs, with full faith that upon retirement, the funds would be rightly distributed. I worked over 10 years in the grocery industry, and prior to that, held other private sector jobs, working my way through college and helping my husband as he went through seminary.

When I decided to leave the grocery industry to become a full-time mom to our 3 little ones, I scrimped, saved, and went without in order to stretch our single income

. . . **and** to make our huge quarterly tax payments, most of which went to Social Security. At that same retirement meeting, my husband was informed that because I decided to re-enter the workforce as a public school teacher, if he were to die before me, his survivor benefits to me would be greatly reduced or possibly **eliminated** entirely by the Government Pension Offset (GPO). So, I would get hit **twice!**

Needless to say, we were both greatly disappointed to find out the retirement penalties associated with my 17 years' work as a California public school teacher. Of course, I don't regret my choice to be a teacher. I am proud and grateful to have had a positive influence in the lives of so many young people.

However, no one should be punished financially in retirement for choosing to work in education or any of the service oriented jobs in the public sector.

Currently, our government is giving billions of dollars away to those who **won't** work and to countless others who have not made a single contribution to our country. Why can't our government take care of its own . . . those who **have** worked a lifetime to provide for our nation's next generation and positively contributed to our country with their time, energy and finances?

To withhold (through WEP) the Social Security benefits from a retired teacher who EARNED those benefits and then refer to it as a "windfall," is a slap in the face. To reduce or eliminate a widow's survivor benefit by using the GPO, simply because they worked as a public school teacher, is immoral. To simply refer to that amount of money as an "offset," is despicable. One day, that widow might be me. The WEP and the GPO penalties are both earned benefits that retirees and spouses have paid for. Retired educators suffer devastating financial loss when their spouse dies, and as a result of the GPO, they lose their survivor benefit, which was paid for by their spouse.

Now is the time to take action to repeal these two unjust penalties. As an elected official who represents a state where public employees are affected by the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO), I urge you to REPEAL the WEP and GPO. I hope that my story will help you see how these unjust penalties affect real people. Congress, quite literally, holds my future retirement income in their collective hands.

Thank you for your thoughtful consideration of my petitions.

Respectfully,

Mrs. Annette Schaeffer,
Wife, mother, grandmother, retired California public school teacher.

STATEMENT SUBMITTED BY ELIZABETH A. SCHART, M.ED.

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I have just been made aware that there is a hearing tomorrow regarding the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These programs severely reduce the Social Security benefits of millions of retired teachers and public servants. I am one of those retired teachers.

I taught in Coventry, RI for 23 years. Since I came to my career in education late in life, I held other jobs before teaching, one of which was service in the U.S. Army.

In addition to WEP, Rhode Island teachers have been adversely affected by "pension reform" enacted by Gina Raimondo which changed pension calculations for many hard working and caring teachers who were well into our careers and so, unable to pivot as many young teachers are doing now. This reform even changed/effectively eliminated COLA for those already retired here in Rhode Island.

As you can see, 2 legs of the so-called 3-legged stool have been seriously cut short. Please take a moment to visualize that.

Financial insecurity of the elderly in this country is a growing problem that ultimately takes a toll on government resources. By repealing WEP and GPO provisions, our lawmakers have the opportunity to enable many of us to remain self-sufficient as we age.

Personally, I have paid into Social Security beginning at age 16. I am now 64-years-old and I hesitate to claim my estimated $174/month while I await the outcome of

this potential legislation I have been hearing about for years. Meanwhile, in order to supplement my retirement income, I work part time as an over-educated housekeeper while I continue to pay Social Security taxes. I will do so for as long as my health allows if need be.

I (like many others in my cohort) also help care for my elderly mother and I help with my grandchildren (because . . . childcare $$$.) In this regard, we elder Americans are integral participants in our society.

Please show us the respect we have earned by settling this matter once and for all. Thank you,

Elizabeth A. Schart, M.Ed.

LETTER SUBMITTED BY JAMES SCHMALBACH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants such as me, who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

As an example, after spending a significant number of years paying into Social Security before and after my federal service my SS benefit has been reduced to $125 per month. That's over $300 LESS than what I should be getting had it not been for the WEP and GPO. That's a significant penalty. That $300+ per month would have a huge impact on my life!

These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

James Schmalbach.

LETTER SUBMITTED BY HEIKE SCHMID

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

The Windfall Elimination Provision has never been fair.

I never understood why I should not have access to the full Social Security benefits I paid into the system. As it is, my income could have been higher in the free market sector, but I chose to switch to education because I have a calling for it. Had I known I would lose a portion of my SS benefits, I might have never done that.

The endless hours we work (no weekends, most of the summer break dedicated to prep work and professional development), the bullying culture that is rampant in higher education (towards educators by educators and by administrators), and the fact that we can get shot in the classroom any day, makes this profession less and less desirable, despite my strong commitment to providing high quality education.

The least that should be done is to preserve the dignity of educators by affording them the benefits they rightfully deserve (and that really are theirs. It is my money I paid towards SS benefits).

I am a single woman who immigrated from Europe 35 years ago. My entire family is in Europe. I do not have any other support system but myself and I simply want to ensure that my retirement income is fair and sustainable.

Thank you in advance for your dedication and service.

Sincerely,

Heike Schmid

LETTER SUBMITTED BY EILEEN SCHNYDER

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I have dedicated my life to jobs that improve the quality of life of people despite the tendency for these fields to pay less than private sector jobs. I worked 3 jobs to put myself through Nursing School, and spent a total of 16 years working as a nurse, and 3 years as a graphic designer in NYC prior to transitioning into teaching. At the time they said they were desperate to give students real world experience by hiring professionals into teaching, yet despite the requirement for advanced degrees, the pay was significantly less than I made as a new nurse 20 years prior. I continued working in nursing and took a job as an adjunct professor at ECSU to make ends meet. The long time it took to get to a livable salary was tolerable because of the "great" retirement.

I will not make the 37.5 years as a teacher necessary to get that "great retirement", which would be 75% of the current salary (I would be 77). If I retire at 65-years-old, with 27 years into the teacher's retirement board, I can expect to earn 54% of my salary. I will have worked 48 years of my life, paying into Social Security 22 of those years. If I was able to collect the full Social Security benefit that I earned, and the percentage of my teacher salary at retirement, I would make 4k less/year than my teacher peers who worked only in teaching for 37.5 years.

However, it is my understanding that with WEP/GPO, the Social Security benefit that I earned, will be reduced by two-thirds. As a result, I would make 17,000 less/year than my peers who worked as teachers for 37.5 years. Additionally, although my husband will benefit fully from my retirement benefits should I predecease him, if my husband should die before me, I will be prevented from collecting the spousal Social Security benefits that others are entitled to.

In my life I have tended AIDS, ER, Oncology, and OB patients as a nurse, and I taught through COVID, available 24/7 for my students. I have spent my teaching

career caring for teenagers and trying to give them as many rich experiences as I could, spending time after school, on weekends, and holidays in service to students and their families. After a lifetime of public service, often exposed to hazards to my life and health to help others, I can look forward to being deprived of retirement benefits that I earned and am entitled to and that others enjoy.

Where is the incentive to enter teaching? Where is the incentive to take a salary hit followed by a retirement hit? I served the public and will be left worrying about my security.

Please consider righting this wrong.

Eileen Schnyder,
Connecticut Public School Educator.

LETTER SUBMITTED BY SUSAN SCHRECK

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

As an adult I worked in the private sector for 25 years. I paid into Social Security from the time of my first job at the age of 16. Yet because I chose to change careers and finally realize my life's vocation as a teacher at the age of 49, I have been penalized by the Windfall Elimination Provision and the Government Pension Offset. My Social Security has been cut from $2,000 a month to $600 every month, a drastic cut in benefits. What angers me the most is that I paid into Social Security for 25 years, but I have been denied what rightfully should be mine. I'm not asking for anything that hundreds of other people receive.

In addition, I'm ineligible to receive my husband's widows benefits because of my Connecticut teachers' pension. I worked as a teacher for 17 years, much less than my work in the private sector, but because of these two bills it has drastically impacted my financial stability in retirement.

I'm reaching out to you to ask that you repeal the Windfall Elimination Provision and the Government Pension Offset. Both pieces target a section of American retirees who worked to make life better for their communities: firemen, postal workers, police, and teachers.

Please undo this egregious wrong now!

Susan Schreck,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY MARIA SCIRONE, M.A.

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Sir or Madame:

I am a 68-year-old retired educator. My hope is to convey the negative effects of WEP/GPO on my retirement. I worked for 20 years, in private sector and paid into Social Security. At age 40 I was able to fulfill my dream of becoming an educator.

I began working in a school district with a retirement plan that allowed employees to collect both their **earned Social Security** benefits and survivor benefits. I was 8 weeks shy of being vested. I transferred to another school district in the same state, in a city a few miles away. This new school district retirement plan was affected by the WEP/GPO. Unknowingly, I lost 40% of my **earned Social Security** benefits 10,000 a year, and I am no longer qualified for Survivor Benefits.

The majority of us were unaware of WEP/GPO until a few years before retirement. My Social Security statements did not advise me of this offset. My husband and I planned on receiving the money noted on my statement as retirement income. To make matters worse, I will not qualify for my husband's survivor benefits. To protect me for a few years we have taken out a life insurance policy at an exuberant cost, on my 74-year-old husband. These funds will only cover me for 2 years. It was a distressing surprise after a long career. Late in the game to pivot and accumulate more income. I am affected by both WEP/GPO.

How does this make sense? I can't wrap my mind around this logic. It's OK to collect earned benefits from one district retirement plan but not the other? What "Windfall" is one plan allowing while another does not? Let's face the fact that this is a discriminatory law that affects 83% of women involved. My story is just one of many Public Service workers who have been negatively impacted by this law.

Some financial professionals have no knowledge of the WEP/GPO. When planning for retirement we discussed WEP/GPO with our accountant and financial advisor. Both of these professionals were stunned. They had never heard of WEP/GPO. How are we supposed to plan, when we had no idea?

I am fatigued in hearing the same excuses over the years, "Social Security will be depleted 6 months earlier if we repeal WEP/GPO". This is a discriminatory practice focusing on only a small portion of the population. Social Security is being balanced on the backs of your public service workers. It's time to repeal these unfair draconian penalties from 40 years ago. I ask you to provide us our denied funds we have earned along with a dignified retirement.

Maria Scirone, M.A.

STATEMENT SUBMITTED BY KATHY SCOPPETTO

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

This is my story:

I have been working as a Public School Teacher for over 43 years. In addition to my teaching position I also worked many hours in various jobs since I was 16-years-old. This includes working summers in order to supplement my teaching salary in order to support my family. All of these jobs had Social Security deducted from my pay.

I am currently hoping to retire, however, once I take my pension, I will be denied most of my Social Security benefits as well as my ex-husbands who I was married to for 19 years and has been also teaching for about 50 years. I cannot afford to retire and lose my Social Security benefits which I should be entitled to. Being a divorced woman who has raised her children and maintained a household, I have always lived by a strict budget. On top of this with the ridiculous increase in the cost of living it has been quite difficult to make ends meet and my quality of life. which is already quite basic, has certainly diminished.

On behalf of all Public Service Employees; teachers, police officers, fire fighters etc, I will say it is shameful that those of us who chose these professions are being unfairly penalized. Our salaries are considerably lower than most professional positions and we clearly chose to do what we do because we care. We were the ones on the forefront during COVID. With the demands of these jobs, the low salaries, difficult and often dangerous working environments with often little respect, it is not to anyone's surprise that most young people are not choosing to enter these professions. On top of all of this, the unfairness of the WEP/GPO penalizing these public servants of their entitled Social Security benefits is a travesty.

LETTER SUBMITTED BY BETH SCOTT

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,

Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.' I have been teaching in the public school system for 40 years.

My first 10 years were in Fairfax County, VA with the next 30 years teaching in Connecticut. I look forward to retiring within the next year or so. Since I was 16-years-old, I have always been working other jobs. During my high school years, I worked in a bakery and fast food. During college and grad school, I had work study jobs as well as working as a grad assistant. Since I've been teaching (again for 40 years), I've worked in clothing stores, various fast food establishments, restaurants (hosting and serving), discount stores (Walmart/Kmart/Dart) and a variety of catering/serving positions.

I have also worked summer school for a majority of my teaching years in Virginia and Connecticut. For the past 5 years, I have been working at a winery serving wine, helping in the kitchen and assisting with events (weddings, showers, birthday parties). I have paid into Social Security for **all** of these jobs! To know that I will not be receiving my full benefit is extremely discouraging, sad, disappointing and just not FAIR! That is money that I have paid to the government and am entitled to receive when I apply for it. To receive a percentage of it, is again, just not FAIR!

My financial planner informed me of the WEP several years ago. I was astonished that a state could even agree to denying people of their deserved benefits. At this meeting, I was also informed of the GPO act. Again, to be denied my spouse's benefits, god forbid, if something happens to him is beyond my comprehension. When I hear of the GPO, I think of my mom. When my dad passed, she received his Social Security benefits. She could not have met her expenses without it!

Before I knew of these acts, my husband and I were taking into account the full income from my Social Security for our retirement. Now we have to plan differently and perhaps work longer to make up for the lost income. This should not be so for a couple who have worked in their professions and paid into Social Security for over 40 years. It's time for us to enjoy the remainder of our lives together without the worry of not receiving our full Social Security benefits.

These acts have been in effect for over 40 years. It's time to change this!!

Thank you for your time and consideration.

Beth Scott,
Connecticut Public School Educator.

LETTER SUBMITTED BY DEBRA SEDDON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

I wish to thank you for your support of a repeal for WEP and GPO. I hope you are successful in your efforts, because millions of us have been affected. I am one of those, a retired teacher and former banker.

I worked for Old Stone Bank, which was in Rhode Island for 17 years. The federal government shut down the bank and when the employees/Board of Directors sued the federal government, we won the lawsuit. The shutdown was illegal. Unfortunately, only preferred shareholders were paid. Thousands of commons share holders, among them, most employees, lost the value of the stock. Many had saved for decades, only to lose everything. Those who planned to retire, and had invested in the company stock, as many did years ago, were left with nothing. I lost my job and the value of stock, which I purchased over 17 years.

I returned to URI and earned a certification in elementary education. I became a middle school math teacher and my career lasted 22 years. I knew about the GPO and WEP and hoped that my teacher pension would suffice, since I was to lose ⅔ of my SS. Gina Raimondo was our governor and in 2011 she revamped our pension system. My anticipated pension was reduced by approximately $10,000 and COLAs were suspended until 2031. I retired in 2020, with a much smaller pension and no COLA in 4 years, after losing ⅔ of my SS! I guess my career choices weren't the best. I loved both of my careers and was a dedicated bank employee and teacher.

I raised 3 daughters, all educated, as a single mother for many years. I earn about $29,000 a year from SS and my teacher pension. There is a movement in Rhode Island to attempt to reinstate our COLA, but it may be years before that happens. If you can continue your effort to dismantle the GPO and WEP, and are successful, it would mean that I would receive approximately $1,200 more a month. That would be so helpful. I worked for 45 years and have an income below the poverty level.

Many thanks for your efforts.

Debra Seddon.

LETTER SUBMITTED BY JEAN SELINES

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Windfall Elimination Provision and Government Pension Offset Testimony

I am writing regarding the unfairness and simple thievery demonstrated by both WEP and GPO. My husband and I have been married for 46 years and during that time we have worked diligently to support our family. Now in our 70s, my husband has retired from 43 years in the U.S. Post Office, and I have retired from my position as an educator of 41 years.

During my years as a teacher and then as a principal, I also worked in a second job for over 25 years. As a Massachusetts educator I contributed to the Massachusetts Teachers Retirement Service at a rate of 11%. Of course, I also paid into Social Security during this time because of my second job. Following my retirement in 2017 at age 64, I decided to work as a college instructor which of course required me to continue contributing to Social Security.

I decided to delay applying for Social Security until I reached age 70 feeling it might "soften the blow" of WEP with the 8% differential applied for each year over age 65 up to age 70. What a surprise I was in for!

When I applied for Social Security, I was told that the WEP penalty would be subtracted from the amount I would have received at age 62. The 8% differential was added to this already reduced base amount. Ultimately my Social Security is more than $600 less than it should be. Think about it . . . I contributed for over 25 years and every month I am penalized by my federal government in the amount of over $600.

My husband did not have enough quarters to qualify for Social Security, but we assumed he would qualify for spousal benefits. When I applied for Social Security, my husband also applied for spousal benefits. To our horror because of GPO my husband qualifies for $0 of spousal benefits. The irony of this situation is laughable. Because my Social Security is so minimal, and my husband's spousal benefits do not exist, I continue to teach graduate courses in retirement and of course Social Security is taken out of every paycheck I receive. How is this fair?

Sincerely,

Jean Selines.

LETTER SUBMITTED BY LAURIE SEMPREBON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,

Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I dedicated my career to serving in public schools. I earned my Social Security the same way others who are not affected by WEP/GPO did; the only difference is that I took a lower-paying public service job rather than working in the private sector. Those private-sector retirees not only get the monetary benefits of a much more lucrative career, but they also get their full Social Security.

The WEP/GPO are totally unfair to those of us who chose to serve. Additionally, should my husband pass before I do, I will be in a much worse financial situation because of the WEP/GPO than my husband will be should I pass first.

Please repeal the WEP/GPO to help retirees who dedicated themselves to public service retire with dignity and with more security.

Thank you,

Laurie Semprebon,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY DAWN SERAFINI

June 7, 2024

Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Dawn Serafini:

I am a retired civil service worker with 30 years in a civil service position. I also worked 14 additional years paying into Social Security. I was never told about the impact that WEP would have on my retirement during my career in civil service. My annual Social Security statements disclosed a monthly benefit of approximately $1,200/month. It wasn't until I started looking into retirement that I found out I will only be eligible for 40% of my Social Security pension, the sole reason being, I had worked as a public servant. I need Congress and the Senate to explain how this is fair to me, how this is fair to the senior citizens of America! Our government is always focused on the well-being of illegals but refuses to take appropriate action for the citizens already here in the United States.

Was I forced to rethink my retirement plan, delay retirement, or seek reemployment just to make ends meet because my benefit is being reduced by 60%. The answer is yes. Why is 60% of what I have rightfully earned being taken away? With today's inflation, I am considered borderline poverty. I shouldn't have to scrape to make ends meet. I deserve to benefit from what I have rightfully earned!

Congress and the Senate need to repeal the WEP, repeal the GPO, and put an end to this unjust provision and help the seniors of the United States of America receive what they have rightfully earned!

We are losing teachers and law enforcement in large numbers due to today's culture. Add to that the negative impact of the WEP/GPO once they retire. Shortchanging these two groups will have a large impact on younger generations as they enter the workforce. Knowing that their rightfully earned Social Security pensions will be stolen will make them think twice about working in the public sector, teaching in a classroom setting etc. Society is doomed!

Act on this wrongful law now before it's too late.

Dawn Serafini.

LETTER SUBMITTED BY MIKE SHEGOGUE

June 19, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree unfairly affected by the WEP and a member of the National Active and Retired Federal Employees Association (NARFE) writing again to express my strong support for the repeal of the Windfall Elimination Penalty (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants like me who have dedicated most or all of our careers to serving our communities and country. These provisions diminish the retirement benefits public servants have earned through years of hard work and dedication. It is unjust that we, who have contributed to Social Security (SS) through other employment, should face reductions in earned benefits simply because we also receive a pension from a public service position. In my particular case as a CSRS Offset retiree, the WEP costs me about 11.1% of my earned SS benefits annually.

The financial impact of the WEP and GPO is significant, making it difficult for us retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on earned benefits for essential expenses. It is crucial to recognize we have paid into both SS and our public service pensions, and we should not be penalized for receiving the benefits we earned. Based on the principles of fairness and justice, I am interested in a full repeal, not the $150 per month pay-off, suggested by some in Congress.

Furthermore, the WEP and GPO create confusion and frustration for us, as they are complex and often misunderstood. This lack of clarity further compounds the challenges we face in navigating the complexities of our retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82, repealing the WEP and GPO, would provide much-needed relief to over 2 million of us public servants, who have dedicated our careers to serving our communities and country. It would ensure our hard-earned retirement benefits are not unfairly reduced so we may retire with the financial security and dignity we deserve.

I urge the Committee and Subcommittee to act: Repeal the WEP and GPO. I appreciate your attention to this critical issue and look forward to Congress's repeal of these unjust laws to create a fairer and more equitable retirement system for us public servants.

Thank you for your consideration.

Sincerely,

Mike Shegogue.

STATEMENT SUBMITTED BY GAIL SHOOP

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

As a California State Park Ranger (Peace Officer), I was ¾ time most of my career (to take care of my children). I paid into CalPERS retirement for over 18 years, which didn't give an option to pay into Social Security.

After being injured on duty, I was retired with an income of 50% of my salary. I then worked several different jobs that paid into Social Security, and currently work for the U.S. Forest Service doing fire dispatch. I qualify for Social Security, but due to the Windfall Elimination Provision (WEP), can't retire and have enough income to survive.

I am 67 and at full retirement age. I am divorced and support myself. When I looked into the options for Social Security, I was shocked to see that the WEP will take away a large portion of my earned Social Security. My statements never indicated anything about money being taken away when I elect to receive my Social Security, and I never heard anything about it from CalPERS either.

How is it fair that public servants who have earned Social Security are penalized? I ask that you please bring H.R. 82 to a vote and repeal the WEP and GPO.

LETTER SUBMITTED BY LARRY JAY SHORTELL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

There were two sequential phases to my professional (working) life. The first half (19 years), I paid into Social Security. I was in the U.S. Navy and after an honorable discharge I went to work for Pratt and Whitney Aircraft, became an EMT, and eventually earned a degree in Special Education and went to work for Connecticut Children's Medical Center. I also worked various other jobs, none of which offered pensions and all of which I paid into Social Security. During the second half (21 years) of my professional life, I worked as a Special Education Teacher where I was required to pay into teacher pension rather than Social Security.

If I had worked my entire career (right out of college) as a teacher, I would have a 40 year pension rather than a 21 year pension. If I had not become a teacher, I would have been eligible for my full Social Security. Since I chose to serve my country and work in non-teaching jobs first and become a teacher later in life, I find I am in the precarious situation of losing a more than substantial component of my earned Social Security which is not balanced out by my teacher pension.

Beyond this, through no fault of my own, I am also impacted in my ability to participate in spousal benefits. My wife, a professor who has paid into Social Security for the last 40 years, will earn a higher Social Security payment than I will. Because of how my career evolved, I am apparently unable to participate in the spousal benefit simply because I paid into a teacher pension during the last half of my work life.

I am not double dipping and asking for more than what I am entitled to receive. Instead, I am asking to be treated justly and equitably with every other working person in the United States. I respectfully request that the WEP/GPO be eliminated so that I can move forward in my life, after contributing meaningfully to society in professions that are important but not highly compensated. I have responsibly planned throughout my entire career for retirement. I have used my Social Security statements as a component of this planning. Never in my wildest dreams did I think that I was going to be penalized for continuously working from the age of 18, paying my taxes, and helping those in need.

Sincerely,

Larry Jay Shortell,
Special Education Teacher (retired),
and US Navy Veteran.

STATEMENT SUBMITTED BY CHRISTA SHUTT

Social Security Fairness Act (S. 597)

June 7, 2024

I have been an accomplished rated middle school math teacher in Ohio for 18 years. I was born and raised in Ohio and started working at age 16 in the private sector (paying into Social Security.) I did not stop paying into Social Security until I obtained my second college degree and started to teach middle school at age 33. I decided to teach rather than use my degree in mechanical engineering because I wanted to work with young people and help my community. My job is as demanding as it is rewarding and I would like to think that I made good choices when I decided to become a teacher in Ohio.

Because I began teaching at age 33, I will not receive a full benefit pension from STRS when I retire and the timing of COLA's are questionable at best. Many teachers retire before they are eligible for full pension due to the mental, physical, and socio-emotional demands of their jobs. I would invite any legislature to teach a middle school class for a week or two if they think that it is not the case.

As a teacher in Ohio, I am adversely affected by both the WEP and GPO provisions of Social Security. In retirement, after paying for healthcare, my pension amount from STRS after teaching for 20+ years will be equal to an amount that is below the current poverty level in Ohio. Having my Social Security benefits reduced or eliminated or not receiving spousal benefits in retirement will greatly impact my standard of living. I would like to see both the WEP and GPO eliminated. If these policies were eliminated there would be no "windfall" for me but I would then be above the poverty level in my retirement years which seems fair.

STATEMENT SUBMITTED BY HILARY SIEBERT

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

The WEP reduction creates a hardship for public employees approaching retirement and during retirement because it comes as a shock to many and results in the loss of large amounts of retirement income. And in my case as an American who has worked abroad, I will be receiving no "windfall" when I retire. I merely want and need the retirement income I planned on when I paid into Social Security during my years working in the U.S.

I worked as a tenured professor at a public university in Virginia for 15 years before meeting a Spanish woman and moving with her to Spain to work and start a family. I found a job teaching American English at a Spanish government language school, and at age 65 I planned to retire.

But when I phoned the Social Security office in Madrid to inquire about receiving my pension here, they informed me that because of my government job in Spain and my number of years working in the U.S., my Social Security benefits would be reduced by WEP by over $600 a month.

I am now 69 and I will have to work until 70, the maximum retirement age at my job, to be able to afford living costs after retirement. This is because my Spanish pension is no "windfall" at all but a modest teacher's pension. If I live just another 10 years, this will amount to a loss of $70,000 in retirement income.

I think it is important for everyone involved in the WEP/GPO debate to realize that these penalizations come as a complete shock to workers when they want to retire, and the penalizations are not fair for a variety of reasons. This is especially true in the case of Americans working abroad.

Consider the following: I worked at a government job in the U.S. as a college professor at a public university and paid Social Security taxes. Now I work at a government job in Spain as an English teacher, also at a government job, and pay my Social Security taxes into a system for government employees. When I was hired in Spain in 2004 and notified the U.S. of my Spanish residence, I received no information regarding the danger of working here in terms of my future Social Security pension. And working abroad did not leave me with a windfall of any kind—it simply meant that I had to pay into a different system *due to my place of residence,* whatever my income or level of future pension.

The application of WEP in practice reveals that this law leaves the people affected in unequal conditions because of the formulas used, and unable to plan for retirement because the calculations cannot be made accurately until the moment for retirement comes. The conditions are unequal because calculations are made only one time, based on a "non-covered pension" amount—which in the case of Americans abroad involves fluctuating currency exchange rates. My estimated foreign pension might vary in American dollar value by as much as 40%, given the fluctuations in exchange rates between the euro and dollar over the past decade or so!

Apart from this, WEP calculations are made using a very complicated formula which in effect reduces not only the original pension amount itself but also yearly COLAs, because it starts the reduction based on a pension starting at age 62. And despite statements on the SSA website offering a "WEP guarantee" and a "WEP calculator," the Social Security office at the American Embassy in Madrid has told me that there is no way I can calculate my WEP reduction accurately until I actually retire. The SSA page has indicated over the years a "maximum reduction" amount, varying from $400 or $500 to a more recent "no more than 50% of the non-covered pension." My honest impression from all this is that the more my SS benefits increase with COLA etc. over the years, the more they will be reduced by WEP. WEP is therefore a continuous reduction, not a one-time reduction.

It is crucial for WEP and GPO to be entirely repealed, and Americans who have worked abroad must be included in these reforms. The WEP/GPO reductions require teachers, police, firefighters, postal workers, and even veterans to pay for the costs of maintaining the Social Security system. Those of us affected do not believe that budget shortfalls are any excuse for forcing public servants to keep the system afloat. Whatever the state of the Social Security, the Congress must act to return to a fair system of payments for public servants and for those who work abroad.

I greatly appreciate the opportunity to present an account of my situation and sincerely hope that it will allow members of Congress to do what is right and repeal WEP by voting in favor of H.R. 82 and S. 597, The Social Security Fairness Act.

STATEMENT SUBMITTED BY MARGARET SIEGEL

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I was an Appraiser for Los Angeles County for 28 years, now retired since 2016. Before working for the County, I had earned my full 40 quarters to be eligible for Social Security. When I was hired in 1987, I was not aware of the Windfall Elimination Provision or the Government Pension Offset. There was no law at that time that the employer needed to make me aware of the effect taking the job would have on my income in retirement.

Once I became aware of the hit I was going to take, I tried to prepare, but being a single parent and unable to collect on the child support due me, I could never maximize my retirement savings, even though I denied myself and my children many things.

Because my benefit at age 65 would have been so insignificant, I held off on taking my Social Security benefit until age 70. My benefit is $784 or $609 after the Medicare premium is deducted. I believe that is less than half of my earned benefit and what I was led to believe for many years I would be getting.

With the large inflation of the past several years, this is really hurting my budget. Congress cannot help make up for what we have lost up until now, but it is imperative to repeal the WEP/GPO now to restore our full earned benefit going forward.

Thank you.

LETTER SUBMITTED BY PAULA SIEGEL

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

As a retired Federal employee of the Department of Veterans Affairs, Wilkes-Barre VA Medical Center in Pennsylvania, I am affected by the Windfall Elimination Provision (WEP).

I worked for 15 years as a Civil Service Retirement System (CSRS) employee, left for 11 years to raise my daughter, and returned as a CSRS Offset employee (paying into Social Security for 23 years). I retired July 1, 2023 after 37 years and 10 months. My Social Security benefit is reduced by $465.00 dollars a month due to WEP. My annuity from the Federal Government is also reduced (offset) by over $1,000 a month because I had paid into Social Security during my last 23 years of Federal service—so it is a double whammy!

I urge you to promptly address the injustices of the WEP and Government Pension Offset (GPO), which unfairly reduce the Social Security benefits of nearly 3 million government employees and public employees including teachers, police officers, and firefighters. H.R. 82 is bipartisan legislation that deals with these injustices. The WEP and GPO withholdings cannot continue to be a significant revenue stream for the Social Security program.

The penalties imposed by the WEP and GPO are disproportionate and fundamentally unfair.

These provisions detract from the retirement security of dedicated public service workers and foreign pensioners (legal immigrants and Americans abroad) who have earned their benefits.

Social Security estimates that eliminating these penalties would cost $15 billion annually—funds wrongfully withheld from deserving beneficiaries. Although these affected individuals represent a small fraction of all Social Security recipients, the principle that no American should suffer unjust financial penalties stands paramount.

H.R. 82 has overwhelming bipartisan support!

Respectfully submitted,

Paula Siegel.

LETTER SUBMITTED BY LINDA SILACCI-SMITH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

The penalties need to be removed from Social Security law as they represent unjust discrimination. Please fully repeal by adopting the bipartisan bill, H.R. 82.

I turned 65-years-old this year. I retired after 20 years from working for the County of El Dorado in Placerville, CA. Prior to my employment with the County, I worked in the private sector and paid into Social Security for 21 years.

When I was hired by the County of El Dorado, I was told that they did not pay into Social Security, but they did not elaborate on what that would mean to me when I retired. There was absolutely no mention of the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO).

I retired early at age 60 to help take care of my granddaughter. She was born a "micro preemie" at 26 weeks, 1 pound 6 ounces and 12 inches long. She spent 120 days in the NICU at the hospital and when released to finally go home she was still on oxygen support. My son and daughter-in-law could not afford to stay home with her and she could not go to day care, so I volunteered to help and retired.

I suppose I'm one of the lucky ones, when I reach full retirement age (66-years-old and 10 months) I will still get 55% of the Social Security that I contributed into during my 21 years of employment prior working for the County of El Dorado. I still have my CalPERS pension from the County of El Dorado. My husband is still alive and we are collecting his pension and Social Security. However, because of WEP and GPO, when he passes, I will lose his Social Security and I'm penalized by receiving a significant reduction on mine due to WEP and I will not qualify to receive his because of GPO.

While it was my choice to work for a government entity that did not pay into Social Security, my employer never explained the ramifications of what would happen when I retired and how my years of paying into Social Security would be affected. I believe I am entitled to receive what is rightfully mine without being penalized, but this is not the case due to WEP and GPO.

I'm very concerned for those who may not be as blessed as I am and depend on what WEP/GPO takes away from them monthly after their spouses pass. Many have been forced to sell their homes. I'm optimist this will not happen to me, but with the rate of inflation and the amount I will be penalized due to WEP/GPO, there is no guarantee.

I should be able to collect the full amount of Social Security for the 21 qualifying years I contributed. I would have not been penalized if I chose to stop working after 21 years.

Please repeal these unjust penalties as they represent unjust discrimination. Everyone who has paid into Social Security should receive their full benefit.

Please repeal by adopting the bipartisan bill H.R. 82!

Thank you for taking the time to read my story.

Linda Silacci-Smith.

STATEMENT SUBMITTED BY DIANNE SILUN

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I have worked in the private sector since I was 16-years-old. Worked 12 years at a public university. After 50 years of employment, I am losing $400 per month of my earned Social Security benefit because of the Windfall Elimination Provision (WEP). I worked until my full retirement age (66 years, 2 months) in order to receive my full benefit. I have lost $400 per month since April 2021 when I retired ($15,200 to date). I paid for my benefit. I feel this penalty on my earned benefit is discrimination.

I received annual statements from the Social Security Administration stating the amount of benefit I was to receive. Never once did a statement reflect that my benefit would be reduced by $400 due to WEP.

When I started working at the State University, I was never told that my Social Security benefit would be reduced because of WEP. Eight years into my public employment a Fidelity representative did a presentation on retirement. That was the first time me and the 100+ attendees were made aware of the negative impact on Social Security retirement benefits due to public service.

Four hundred dollars per month in lost income in retirement is a hardship. This is money I earned through years of paying into the system. Please respect the thousands of discriminated against public servants like me and repeal WEP by fully supporting full repeal through H.R. 82. Three hundred twenty-two fellow Congress members support full repeal through cosponsor ship to date.

The time is now to right this unfairness against public workers.

LETTER SUBMITTED BY LINDA L. SILVERIO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

Thank you for holding a hearing to examine the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

As your constituent, a retired federal employee, and a member of the National Active and Retired Federal Employees Association (NARFE), I urge you to pass legislation to repeal the Windfall Elimination Provision (GPO) and Government Pension Offset (GPO), the Social Security Fairness Act S. 597

H.R. 82 would end unfair policies that significantly reduce or eliminate earned Social Security benefits for myself, and millions of other federal, state, and local government retirees, simply because we earned a pension from our public service. WEP reduces the primary Social Security benefit, earned separately through covered (*e.g.,* private sector) work. GPO reduces spousal and survivor benefits by two-thirds of a government pension earned through work in a system separate from Social Security. Our Social Security benefits were earned through hard work, and we deserve the full amount.

I entered into Federal Service in 1979 when I was 27-years-old. I had previously worked in the private sector, paying into Social Security, so I had a number of credits towards the 40 needed. I then worked for the federal government for 30 years, retiring in 2009. I still needed to earn credits towards Social Security. Through various temporary jobs, I finally managed to be eligible for benefits in January 2022, when I was 70-years-old. The Social Security Website showed that my benefit would be $535. However, after applying it was reduced to $270, a 49.53% decrease. I knew it was going to happen, however that did not make it any easier to swallow.

During the years that I worked outside of my federal service (I never worked two jobs during my career), I paid 100% into Social Security, or should I say they withheld 100% of the required amount for Social Security. However, even though I paid 100% of the required amount, I only get 50.47% of the normal benefits. Meaning: (1) I am penalized for being in federal service; (2) in essence the credits that I earned prior to the federal service (which was the majority) where immediately worth half in benefits, so again I was penalized for being a federal employee, and there is no getting that money back.

I strongly urge you to repeal of the WEP and GPO in the 118th Congress, by passing the Social Security Fairness Act S. 597. In my senior (golden) years every cent makes life easier.

Thank you for your consideration of my views.

I look forward to your response.

Linda L. Silverio.

LETTER SUBMITTED BY ROBERT W. SINGER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello, and thank you for taking the time to read my response to and experience with the Windfall Elimination Provision.

I am a public-school teacher retiree, serving 32 years in that regard in the Commonwealth of Massachusetts. I am speaking on behalf of myself, but perhaps other teachers, police officers, those working for the fire department, and other public employees.

I did not begin working for my public school system until I was 29 years of age. I began working at age 16 (earlier as a caddy and camp counselor). I worked hard at jobs whereas I had put into Social Security. I continued to do so with second and third jobs while I was a full-time public-school employee.

Of course, I did not put anything into Social Security as a public-school employee in Massachusetts. Nor should I receive Social Security benefits related to that particular job. However, it is completely illogical to me, that I would not receive the full Social Security benefits commensurate with what I contributed into Social Security through my many other jobs!

I have always appreciated what I thought would be the full benefit of working harder to achieve those benefits later in life!

Thank you for all your work on the WEP and GPO provisions. I am grateful for your efforts!

Sincerely,

Robert W. Singer.

LETTER SUBMITTED BY CORY SLIFSTEIN

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing to urge the U.S. Senate Subcommittee on Social Security, Pensions, and Family Policy and the U.S. Senate Committee on Finance to vote in favor of S. 597—Social Security Fairness Act of 2023, which is supported by a bipartisan group of lawmakers,

S. 597, along with its companion bill, H.R. 82, would finally repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) and restore fairness to millions of public servants.

We are counting on you to give S. 597 the floor vote it deserves because it repeals the penalties that affect the earned benefits of Social Security recipients and their spouses. We only ask that the WEP/GPO provisions be repealed in order to restore benefits that we earned and paid into. When I left the private sector to serve as a public-school teacher mid-career, I counted on getting the Social Security benefits I paid for. I was never told that I'd lose hundreds of dollars in benefits every month. Because half of my career was in both public and private sector, I will **not** receive

a large pension, and I will lose nearly $600 per month due to WEP. To be clear, I was never informed that I would lose much of my benefit even though I will not receive a large public pension. As a result of WEP, I will be unable to retire with dignity after decades of working with America's children.

At their core, both WEP and GPO unfairly strip millions of public servants of benefits that we have paid into. These provisions penalize those of us who chose to enter public service, while those who make significantly more money in the private sector and receive large pensions are not affected. So many of us only receive small pensions and are penalized disproportionately. In what way is this fair? Trying to adjust this does not address the inequalities of these provisions.

The pensions earned in work not coordinated with Social Security are paid into and awarded using many different formulas. In many cases, because of the offsets, the more of our own money that we pay into our pension, the more Social Security we will lose. Both Social Security and pensions are taxed differently in different states, adding another injury. The Government Pension Offset often creates an inequitable situation that often eliminates all earned benefits.

Both offsets hurt lower-income retirees more severely than those with larger retirement incomes, causing an outcome the reverse of Social Security's purpose. While the WEP has a yearly dollar limit to the deduction, the GPO has no dollar amount limit. It affects mostly women and can cut up to 40% of a worker's total earned yearly retirement income, often leaving many elderly retirees dependent on public and private assistance to survive.

When considering the idea that Social Security has serious fiscal challenges, it must be remembered that for 40 years, teachers, police, firefighters, nurses, librarians, other public employees and their spouses have been contributing to the Trust Fund and have not been getting back the benefits they earned. They are not the cause of the financial problems of the Social Security Trust Fund! Continuing to punish public servants is counter to our need to attract competent, responsible public servants across this country. The Windfall Elimination Provision and the Government Pension Offset must finally be fully repealed.

We are counting upon you to repeal these egregiously unfair and harmful provisions and restore dignity to millions of American teachers, police, and firefighters.

Respectfully,

Cory Slifstein, Middle-School Teacher.

LETTER SUBMITTED BY MICHAEL J. SLIWICKI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Senator Brown, Senator Collins, and Members of Congress:

I am a second-career teacher who is just finishing my 20th year as an educator. I was 35 when I first stepped into the classroom, started to earn a pension, and because I am a teacher in the State of Illinois, stopped paying into Social Security and had no further earnings applicable to Social Security other than non-teaching work. Prior to becoming a teacher, I worked a number of jobs in which I paid into Social Security, going all the way back to the age of 12 (when I was a paper delivery boy in St. Francis, WI until I turned 16).

I want to emphasize that the two career tracks are separate and distinct: that is, before becoming a teacher, of course I was not earning credit toward a pension. Likewise, as long as I am working as a teacher in the State of Illinois, I am not earning any more Social Security. But I do deserve to receive the Social Security amount I earned without it being penalized unfairly when I retire. It is completely unfair, and illogical that my Social Security earnings, which are from a time period during which I was not a teacher, would be reduced under the WEP and GPO. The pension obviously only covers the years working as a teacher, which in my case did not start until I was 35.

Likewise, the Social Security benefits only cover my work prior to becoming a teacher and from any non-teaching work, which is naturally already a small amount as I stopped paying into Social Security by the time I was 35. To further reduce my

Social Security is completely unfair and discriminatory against people like me who have had a variety of jobs and careers.

I did not know about the WEP and GPO when I decided to return to school for a teaching degree in my early 30s. I was shocked when I found out about it, and had I known, I may not have become a teacher. Please do the right thing, and eliminate the WEP and GPO, which unfairly discriminate against anyone who is a teacher and has worked another job (there are lots of us)!

Sincerely,

Michael J. Sliwicki.

LETTER SUBMITTED BY COLETTE SMEDLEY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants, like me, who have proudly dedicated our careers to serving our communities and country. These provisions diminish the retirement benefits that we have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position. We worked for both. We paid into both. We worked hard to provide for our families and our future retirement and then we're denied full benefit from our efforts. It is not as if we're feeling entitled for something we did not work for or pay for.

Seriously, especially today, the financial impact of the WEP and GPO is significant for us. As aging retirees, it is difficult to make ends meet, especially with all costs going up and up and up. These provisions disproportionately affect us lower-income retirees who rely on our earned benefits for essential expenses, particularly medical and the basics foods, utilities, transportation and taxes. I repeat, it is crucial please to recognize that we have paid into both Social Security and our public service pensions. Why should we be penalized for receiving the benefits we worked for, paid for and earned? I just don't understand.

I urge that the Committee and Subcommittee act now in support of repealing both the WEP and GPO and consider relief options for myself and the other public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Respectfully,

Colette Smedley.

LETTER SUBMITTED BY DAVID SMITH

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I worked in the private sector until I was forty, and contributed to Social Security during all those years. Then I began teaching in a public school district, and re-

mained there until retirement. Because of WEP, a large amount of the Social Security benefit I EARNED was denied because I contributed to Connecticut's teacher retirement program. No good reason exists that should deny me 100% of the Social Security benefits I EARNED just because I also qualify for a public school teacher's retirement benefit.

Please repeal WEP/GPO.

Thank you.

David Smith,
Retired Connecticut Public School Educator.

STATEMENT SUBMITTED BY KATHARINE SMITH

WINDFALL ELIMINATION PROVISION AND GOVERNMENT PENSION OFFSET

My WEP Story:

I am not asking for a handout. I worked for over 40 years. I paid into Social Security for over 20 years. I had to work when my daughter (now a mechanical engineer) and my son (who just passed his 7th actuarial exam) were **babies**. I brought home $1,100 a month as a private school teacher and most of it went to our babysitter. It was a horrible experience to have to work full time when my children were young and still struggle financially.

We couldn't afford to live on my husband's Catholic School salary of $19,000 a year. We couldn't afford a nanny or cleaning help. I was exhausted and miserably unhappy to have to leave my babies in order to teach six lab classes a day. Since I taught Biology, AP Biology, Microbiology, and Genetics, I had to work at night and sometimes go in on weekends to set up and break down labs. Prior to teaching, I worked as a technician in cancer research at the University of Cincinnati. I had no job security at all because I was paid from Grant money. I thought majoring in Biology would open up fantastic job opportunities for me . . . but I was wrong.

I deserve my full Social Security benefits! I switched from private to public teaching mid-career! STRS Ohio changed the number of years necessary to collect retirement from 30 to 35. I did not have the physical stamina to teach six lab classes a day with 30 high school students in each class starting at 6:30 a.m. until I was into my 70s. There are good reasons that police officers, teachers, and firefighters retire in their 50s and early 60s. Because of this change in my retirement system, I only get a 40% public teaching pension. I was not concerned because my annual Social Security statements always stated that I would receive $1,254 a month in benefits. I was counting on receiving **all** of my earned Social Security benefits! I paid for them! Anyone else who paid into Social Security for 20 years would get their full benefits. But because I was a teacher, a public service worker, I do not get the majority of my Social Security benefits! WEP involves discrimination. How can this unjust law **only** effect public service workers?

I had two very sick parents also. My dad was the first geriatric person in the Lindner Center of Hope. He had been in and out of psyche wards since I was in high school. My mom had been disabled from a stroke at 52. She was on a feeding tube, had a colon bag and had just had her right leg amputated when I retired.

I have worked hard **all** my life. The Windfall Elimination Provision takes **most** of my Social Security away and I only get a 40% public school pension. I was **never** told about WEP. I received Social Security statements every year that said I would get $1,254 before taxes. I actually receive $357 a month which ends up being $246 after the Medicare premium and taxes are taken out.

There are **very** critical police officer, first responder, and teacher shortages all over our country right now. How are we going to attract people from the private sector to public education when their Social Security benefits are affected? Social Security did not tell me about WEP in 1993 when I switched from the private sector to the public sector. It has only been mandatory that Social Security tell public service workers since 2005.

I am asking you to please cosponsor and support H.R. 82 to repeal WEP. This law is totally unjust and discriminatory.

I was counting on getting my full Social Security. If I had known about WEP I would have stayed in the private schools and set up an annuity myself.

The government gives more money to people who don't work at all than what I make now. My Social Security is being stolen by my own government. If I had gone to jail rather than switched to public education, I would collect my full Social Security after I served my sentence!

I have been retired for 11 years and have already lost about $35,000. I have to live on about $2,600 a month. After I pay Medicare that amount is even less. I will continue to lose about $5,000 a year for the rest of my life after working for over 20 years in a low wage public service job.

Please remove the Windfall Elimination Provision penalty from Social Security law because it is unjust discrimination. Seniors are struggling!

Katharine Smith,

Member of the National Task Force for WEP and GPO Repeal,
Member of the National WEP and GPO Repeal Movement Facebook page,
Retired Biology, Microbiology, and Genetics teacher,
Milford Exempted Village School District,
Former Cancer Researcher at the University of Cincinnati.

LETTER SUBMITTED BY TIM SMITH

June 7, 2024

My name is Tim Smith.

I am a teacher who **will** be affected by the Windfall Elimination Provision (WEP).

Here is my story:

I am 56-years-old. I have been working at a variety of jobs since I was 16. Even that first job at McDonald's had Social Security tax withheld. I worked through college and went on to become a teacher in Wisconsin. I contributed to Social Security and my State Teacher Pension. I was **not** going to be one of those seniors who lived from check to check after retirement. I was going to be prepared! After 22 years of teaching in Wisconsin, I received a job offer from a Public School district in Illinois. The job was exactly what I had hoped to do as a teacher. I have taught there for 8 years, now. The district offering the job never told me about WEP and how it might affect me.

Imagine my horror when I read about WEP. As it is written, because Illinois public school teachers do not pay Social Security tax, the WEP is going to penalize my retirement benefit. For example, if my Illinois Teacher Pension check is $1,000 and I apply for apply for Social Security (remember, I paid into the system every paycheck for 48 years!) my Social Security benefit could be reduced to $500! The WEP thinks I should be penalized to working all those years and expecting the full Social Security benefit I was promised at 16!

Hey, let's face it. If I never, ever paid Social Security tax, I would agree that I am not entitled to it. However, I worked all those years in Wisconsin. I paid my Social Security tax, check by check. That money is mine. Penalizing citizens like me for having the audacity to work other jobs which withheld Social Security **and** ones which do not is blatantly unfair!

Please hear the voices of millions of Americans, just like me and **eliminate** the WEP and GPO. They are unbelievably unfair to the hardworking people (like me) who expected our full Social Security benefit to be waiting for us.

Respectfully submitted,

Tim Smith.

LETTER SUBMITTED BY DAVID SOLI

June 7, 2024

U.S. House of Representatives,
U.S. Senate,
Washington, DC 20510.

Dear Representative/Senator:

On behalf of the Detroit Police Lieutenants' and Sergeants' Association (DPLSA) representing the Detroit Police Department sworn law enforcement officers, I am writing to advise you of our strong support for the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The DPLSA stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

David Soli.

LETTER SUBMITTED BY DAVID JOSEPH SPANOS, RN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Lawmakers:

Of course, you could continue to deny public servants Social Security, but then how will that look to young people? For example, will they:

1. See public servants as valued members of society?
2. Want to pursue a career in public service of any kind?
3. Begin to question if Social Security will be there for them? That is, if Social Security can be taken away from first responders and other civil servants, then will they wonder if they will be next to miss out on Social Security?

As an educator who's pushing 60, I've noticed a few things that have made me realize young people are much smarter than the standardized tests would have us believe. They know:

A. Our schools are more segregated now than when Dr. King dreamt of better.

B. Corporations run the show.

C. And their chances of improving their standard of living are such that they must start out their career by borrowing so much money that it's going to be an uphill battle for some time to come.

So, young people need public servants who can greet them with a sense of hope and guide them in the right direction. And I just don't know how believable public servants will be if young people see us working past age 70 or living in the poor house. My guess is that failure to provide us with a fair retirement will have the most severe and unintended consequences on generations yet to come.

Sincerely,

David Joseph Spanos, RN.

LETTER SUBMITTED BY HERBERT L. SPELLMAN

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

The Social Security Fairness Act

Hello, my name is Herbert L. Spellman:

It is with the utmost pleasure that I write to you today to let you know that I and my Family are affected by the WEP Act.

I graduated Boston English High School—the oldest public High School in the City of Boston—in June of 1961. In July of 1961, I joined the United States Army for 3 years. Then I worked at Pepsi Cola in Milton until I became a Boston Police Officer on February 14, 1968.

I served 36 years in the Boston Police Department and I am now retired. I paid into Social Security prior to joining the Boston Police and then for the last 12 years, I was the Vice President of the Boston Police Detectives Benevolent Society and was paid a monthly salary which included my Social Security payment every month.

I was married for 57 years to my late wife Barbara Ann Spellman, who passed away March 14, 2023. She is at Peace up in Heaven, We had three sons together: Kevin T. Spellman; Brian J. Spellman; and the late Christopher Spellman. I have 6 grandchildren: Matthew E. Spellman; James T. Spellman; Owen Spellman; Nora F Spellman; Kathryn E. Spellman; and Thea Spellman.

I am currently being affected by the WEP. I appreciate what you are trying do to fix this the best possible way, and I say thank you from the bottom of my heart.

Thank you, and stay safe.

Herbert L. Spellman.

LETTER SUBMITTED BY DONNA SQUIRES

June 7, 2024

U.S. Senate.

Impact of Social Security WEP/GPO Laws

I am writing today to express how deeply troubled I am with the Social Security WEP and GPO laws.

I am a Massachusetts certified teacher. I chose to stay home for 11 years to raise my three children, after which I began my career in a non-public school, where I taught for 12 years and earned the necessary quarters to be eligible for Social Security benefits. The remainder of my 29 years teaching were spent in a local public school system.

Since I have earned a state pension, my Social Security benefits were reduced to the minimum amount allowed for me to collect. This impacts me in several ways. Due to being out of the work force for several years raising my children, I did not have the time to work long enough in a public school system to earn the full pension. Therefore, I rely on my own as well as my husband's SS income. The WEP greatly limits what my own Social Security earnings currently are, and in the event of my husband's passing, I will lose the majority of his Social Security earnings as well due to GPO.

In closing, I feel my Social Security has been unfairly reduced. Those 12 years of working in a non-public school were separate and distinct from my earnings as a public employee. In this day and age of being "equitable," I feel unequally treated and should not be penalized because I chose a state position.

Sincerely,

Donna Squires.

LETTER SUBMITTED BY JENNIFER ST. MICHEL

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Dear Members of the Finance Committee:

I am writing in regard to the June 7, 2024 hearing titled "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants." As a person who changed careers from the private to public sector, I will be negatively impacted by the WEP/GPO regulations.

My first career was in the private sector. I paid into Social Security, and earned all my quarters. At age 40 I embarked on a teaching career in the public sector and paid into my state's retirement system. Since I am a career changer, I have fewer years to become fully vested (30 years) in my state's retirement system and will collect a small percentage of my salary in my state pension. I will also receive a reduced payment from Social Security due to WEP. I don't see this as "double dipping". I see it as two retirement plans making up what I would have earned, had I stayed in the private sector for my entire career.

I appreciate your willingness to explore these regulations and hope that my situation will shed light on the growing number of career changers who have paid into Social Security for decades and are negatively affected by WEP/GPO.

Thank you for your time.

Sincerely,

Jennifer St. Michel.

LETTER SUBMITTED BY MELISSA ANNE STERNWEILER-JOHNSON

June 7, 2024

GPO/WEP—Ohio Education Association

Dear Senator Brown:

I am writing to urgently request your support for S. 597/H.R. 82, which addresses the unfair impact of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on public servants, particularly teachers, police officers, firefighters, and government pension employees. Given your position with this Bill and influence in the Senate, I strongly urge you to do everything in your power to help pass S. 597/H.R. 82.

As you are aware, the Social Security Act's WEP and GPO provisions disproportionately affect individuals who serve our communities in these vital roles. We as dedicated professionals often receive pensions from government employment, in addition to Social Security benefits. However, the WEP and GPO significantly reduce or eliminate these individuals' Social Security earned benefits, leaving us with diminished retirement income compared to other retirees. For myself personally, the penalty is over $2,000 per month. This is the difference between an impoverished retirement and one which I will be forced to keep working just to enjoy a comfortable one.

I have been a homeowner since I graduated from college over 40 years ago. For the first time, as I am planning for retirement, I feel heartbroken as I will not be able to continue in this capacity due to the government withholding 67% of my Social Security earned benefits. As a matter of fact, *The Wall Street Journal* recently reported that older adults are the fastest-growing population experiencing homelessness and the largest share of individuals who are encountering homelessness for the first time in their lives. My fear is that because of the severe penalties that WEP GPO imposes on this country's public servants, we too will be a part of this growing sector of homelessness after working a lifetime serving our communities.

The negative impact of the WEP and GPO extends beyond the financial realm. It undermines the financial security and well-being of our public servants who have dedicated their careers to serving our communities. Moreover, it acts as a deterrent

to prospective recruits considering careers in these fields, exacerbating the already critical shortages of teachers, police officers, firefighters, and government employees.

Passing S. 597/H.R. 82 is essential to rectify this unjust situation. By reforming the WEP and GPO, S. 597/H.R. 82 will ensure that our public servants receive the Social Security benefits they have rightfully earned through their years of service. This legislation will not only provide much-needed financial relief to retirees but also send a powerful message of support and appreciation to those who serve our communities selflessly. Legislators need to realize that WE are not the ones responsible for bankrupting Social Security by simply claiming the benefits we have earned through our prior careers. Many of us have contributed to the system for years, and now we are rightfully just asking for the full benefits we deserve.

However and in contrast, there are millions of individuals receiving Social Security benefits without having contributed to the system. I made the choice to work and provide for my family, so why am I being punished with what feels like legalized theft? If a person decided not to work, why are they being compensated unfairly by withholding 67% of my earned benefits? It is essential to address these discrepancies to ensure that Social Security remains fair and sustainable for all.

Failure to address the WEP and GPO issue will only perpetuate the inequities faced by our public servants in retirement and hinder our efforts to recruit and retain qualified individuals in these critical professions. I urge you to stand with our public servants by doing the right thing by supporting S. 597/H.R. 82 and advocating for its swift passage. Your leadership on this issue will make a significant difference in the lives of countless individuals and families in our district and across the country.

Thank you for your attention to this matter. The time is now to right the 40 year wrong.

Sincerely,

Melissa Anne Sternweiler-Johnson,
Teacher at Lebanon City Schools, Member, LEA and OEA.

LETTER SUBMITTED BY BECKY STILES

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Becky Stiles.

LETTER SUBMITTED BY LOREL STOKAS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I have paid into Social Security for over 27 years. Unfortunately, only 24 years qualify toward lowering the WEP.

I became a teacher 20 years ago. It took me 8 years, going part-time to earn my degree. However, I have always viewed children as a blessing, a gift from God, and to have an impact on them, on their future, was my dream. To help me be the best teacher I could be I went on an earned my master's degree, National Board Certification, and numerous endorsements such ELL.

I am now 72-years-old and still working. I'd like to retire, but I am fearful to do so. Knowing that my teacher's pension will only be about 40% of my current salary and that my Social Security check will be reduced is troublesome.

I don't understand why people that paid into Social Security and have earned it, are penalized for dedicating a portion of their life to benefit others. Yes, I made the choice to become a teacher, to make a contribute to society. Was that wrong?

This law is very unfair to people that have paid into a system only to be told that a portion is being withheld and needs to be repealed!

Lorel Stokas.

LETTER SUBMITTED BY ANN LOUISE P. STRILLACCI

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Subcommittee on Social Security, Pensions, and Family Policy,

Senate bill S. 597 has strong bipartisan support—this is clear from its 59 cosponsors. It is vital that it be supported. The penalties imposed by the WEP and GPO amount to unjustly withholding earned benefits from those undervalued and underpaid individuals who toil to secure the future of our nation through education. These penalties must be recognized as such. Social Security estimates the annual cost of repealing the WEP and GPO to be approximately $15 billion. This is the money collected from those penalties.

Subcommittee members have acknowledged the inherent unfairness of the WEP and GPO. Unfortunately, the government continues to dismiss the impact of these penalties by citing a low percentage affected—less than 3 million out of the 68 million Social Security beneficiaries. Penalizing public employees' earned benefits for revenue is justified to sustain the fund and ensure its continuation without significant disruptions or losses. The bottom line is that the government is justifying taking our earned benefits to sustain Social Security.

If our percentage is so low as to be insignificant, as they claim (and how painful, for our work to be construed as insignificant), how is it fair or equitable that we bear the bulk of the financial hardship to sustain Social Security for the much larger constituency?

I am even penalized $700 per month for earnings made before becoming a teacher, which I accrued in high school, college, and the years before I began teaching. How can it be said I'm not entitled to benefits for those earnings? This sum is no small amount.

Since my retirement, as do so many of my fellow teachers, I've struggled to support myself on my pension and meager Social Security payment of $175 a month. As my budget covers only essential living expenses, it is challenging to amass any savings. I have had to rely on family members for financial assistance when faced with life's many unexpected expenses, such as replacing my home's roof and chimney. My neighborhood is installing new sewers and roads and my share of the project is a low interest loan of $25,000 spread over 15 years.

There is no true retirement for teachers. We live a life of service—I was a teacher for 22 years—and are rewarded with penury. It is little wonder the current hiring pool for teachers is so shallow.

I am, respectfully, a retired Connecticut public school teacher.

Ann Louise P. Strillacci.

LETTER SUBMITTED BY SUSAN L. SUCH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Thank you for reading my comment relating to how the WEP and GPO affect me. I hope this will add to the information you gathered for the Subcommittee on Social Security, Pensions, and Family Policy for S. 597 held on June 7, 2024.

I'm 67 and work full-time for the California Department of Social Services as an Adoptions Specialist. Last December I was suddenly hospitalized for a month with a stroke. I'm recovering well, but thought "the writing is on the wall" for me to retire. I requested a California Public Employee Retirement (CalPERS) estimate based on 16 years of work in county and state agencies: Child Protective Services (CPS), clinical mental health, and adoptions. When I received the pension estimate I was advised by a retirement counselor that, because I had worked for 8 years for an "uncovered" agency (Yuba County CPS did not pay Social Security taxes), my pension would be permanently reduced by $133 per month because of the "Social Security Pension Offset."

Then I visited my local Social Security office. Staff advised me that, because I would have a pension, I would receive zero Social Security, zero survivor's benefits, and asked if I would like a denial letter. It turned out that she was misinformed, but I include this encounter to illustrate how confusing and distressing the process became. I declined the denial letter and began calling the SSA 1–800 numbers. I spent hours waiting, only to talk to people who had to talk to other people, giving me different information.

The final estimate of SS is reportedly around $724–$792, roughly half of what I would receive without the impact of WEP. When asked, neither CalPERS nor the SSA could explain why I had reductions in both my pension and SS because of the WEP/GPO, or how this was calculated. These two entities do not talk to each other.

I looked at the paperwork I signed at the time I started work for Yuba County CPS in 2005 (still in a folder at my house). These are the phrases that jump out at me now: "Your pension may affect the amount of the SS benefit you receive . . ."; "There are 2 ways your SS benefit amount may be affected . . ."; "I certify that I have received Form SSA–1945 that contains information about the possible effects of the WEP and the GPO on my potential future SS benefits . . ."; "The statement explains how a pension from that job could affect future SS benefits to which they may become entitled . . .". At the bottom of the document the employer is directed to give the statement to the employee prior to the start of employment and get their signature.

Of course now I regret that I worked for Yuba County because of the WEP and GPO. At the time, this was my first job after I finished a master's degree in social work and where I had completed my internship. I was 49. I never thought twice about signing the statement, since I needed the job. Re-reading it now, these words jump out at me: "may;" "possible;" "potential;" and "could." They all express uncertainty. Perhaps it would be better to use "will," and then have the agency inform the employee of exactly how their SS will be reduced and when. In my frustration and naiveté, I wonder why it is okay at all for any government agency not to pay Social Security taxes.

As for now, this is the first time I'm attempting to figure out a budget using the phrase "for life." The reductions from my pension and SS appear to be affecting me financially for the rest of my life, taking on a new gravity for me and my husband (76), whose sole income is SS. If my husband passes away before I do, the GPO may (or will) reduce or eliminate my survivor's benefit. Again, SSA has given me different answers on this, so it is hard to plan ahead based on what could "possibly" happen.

In summary, I have a late-in-life government pension that is not enough to live on by itself. Of my 16 pension earning years, fully half of those years, 8, are responsible for reducing my SS by half—for life. I feel this is an unfair calculation, and is why I decided to write this statement to you.

I am so grateful that I survived my stroke and am regaining my strength. They say that when you're about to die, your life flashes before your eyes! In a similar vein, as I'm about to retire, my entire work life is flashing before my eyes.

My first real job at age 17 was at the Paradise Recreation Center. My salary was $1.80 an hour. My entire SS earnings record is on the low side. I stayed home to raise our children, worked part-time, and began a new mid-life career in my 50s so that we could buy a house and get good health insurance.

I am sorry that Yuba County didn't pay Social Security taxes.

Thank you,

Susan L. Such.

STATEMENT SUBMITTED BY MICHAEL SULLIVAN

June 7, 2024

I'm writing to ask for support of The Social Security Fairness Act.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) threaten the Social Security benefits of millions of retired public employees.

Before working and retiring from public education, I worked in the private sector as well as serving in the U.S. Coast Guard and Coast Guard Reserve, which is when I paid in the majority of my Social Security tax. So it is especially frustrating to me to have my Social Security benefits cut by the WEP whereas I paid for those benefits while serving my country.

Most of my life was spent serving my country in the Coast Guard or serving my community in education. Both jobs had mandatory retirement programs that I had to pay into, with the promise of retirement benefits. But the WEP has deprived me, and millions like me, of our earned Social Security benefits. This becomes more of a financial burden each year with rising costs, especially medical expenses.

Thank you for your attention.

LETTER SUBMITTED BY VIRGINIA SUTHERLAND

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My husband and I began teaching in Connecticut in 1968. We chose not to work summers for personal reasons. Fast forward to 2019 when my husband passes away leaving me a widow living solely on my pension of $4,848.00. I pay $748.00 a month for my health insurance with a deductible of $2,500. I contribute $400 a month to my HSA, the max allowed for the tax advantage. The total amounts to 25% of my salary.

I went back to work in 2020 at age 78 to earn the 20 credits needed to be eligible for Medicare. I work 30 hours a week at age 82. I will soon qualify for SS.

However, the amount will be insignificant because I receive a teacher pension. With inflation eating away my pension, to qualify for SS will make a huge difference and will allow me to remain in my home.

Thank you.

Virginia Sutherland,
Connecticut Public School Educator.

LETTER SUBMITTED BY ZANE A. SUVERLY

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

This GPO–WEP struggle has gone long enough. It is time to pass the Social Security Fairness Act. In the 20 years that I have been retired and impacted by the WEP, my wife and I have lost nearly $80,000. We don't have many years left but it would be great to receive a few extra dollars we earned for the time we have left. I retired from the National Weather Service.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Zane A. Suverly.

LETTER SUBMITTED BY COLUMBUS SYKES III

June 7, 2024

U.S. House of Representatives,
U.S. Senate.

Dear Representative/Senator:

On behalf of Detroit Police Department, representing sworn law enforcement officers, I am writing to advise you of our strong support for H.R. 82/S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation.

Sincerely,

Columbus Sykes III,
Sergeant, Detroit Police Department.

STATEMENT SUBMITTED BY DONALD L. SZCZAWINSKI

REPEAL OF WEP

June 7, 2024

I am responding to the June 7, 2024 hearing titled, "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants."

I was employed in industry (machine-technology) for 10+ years. The state requirement for teacher certification included 7+ years in your specific vocation. Then you had to pass the written and practical state examinations.

So after accumulating 7+ years in Social Security, it was a no-brainer to go for vested rights at 10 years. It was when I applied for my benefits that I first learned that WEP would take over one-half of the money I paid into the system.

I also chose to take my benefits early. Since my allotment was so reduced, the percentage increases did not warrant waiting until I was 65-years-old or more.

LETTER SUBMITTED BY TIM TALLCOUCH

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

My journey in education began in 1987 and still continues today. I've taught and coached some of the most gifted student athletes in diverse districts as the economically challenged Bridgeport CT to the Amazing, Resilient and Tragic stricken Students in Sandy Hook, CT.

The job of teaching and coaching has been and continues to be one of love, perseverance, and challenges. The fact that our salaries are paid through people's taxes makes it understandable that we won't make a lot over our careers for the time, blood, sweat, and tears that we put into it.

I've qualified to receive Social Security because of all the coaching and extra jobs I've had since I was 18-years-old. The extra money has helped subsidize my three adult children through College.

As I approach these final 4 years in the profession, I've begun to think about my retirement and have done a lot of research into how WEP/GPO will affect myself and my wife's future. I just don't see the fairness or lack there of in taking my potential $1,400 per month and penalizing me to $560. Billions upon Billions of dollars are sent abroad, and funneled to questionable projects here at home. Yet one of the most treasured professions that shapes and molds the future of America gets penalized for working their tail off and in my case working under different parameters with students, athletes and parents in Sandy Hook CT, one of the saddest tragedies in the history of America . . . and I am penalized as opposed to being awarded what I deserve because I've paid in? Makes zero sense!

Please act on a repeal of WEP/GPO in the near future and reward the many teachers and civil servants who really put their life on the line to educate, coach, and serve the future of The United States of America.

Thank you for your time.

Sincerely,

Tim Tallcouch,
Connecticut Public School Educator.

STATEMENT SUBMITTED BY SHIRLEY J. TAMMICK

June 7, 2024

I am writing to implore you to reverse the WEP and GPO provisions that make everyday life less secure for millions of retired teachers and public employees across the country. Repealing WEP and GPO is a real solution the AFT is fighting for to make life better for retirees and Congress has the ability to do this.

Together, these two provisions unfairly penalize retirees in states across the country and in Puerto Rico who have spent careers in public service but also have paid into Social Security at other points in their careers. While these provisions do not impact every retiree in every state, the people they do impact feel real economic pain.

The GPO denies survivor benefits to retired public service workers whose spouses paid into Social Security. Both penalties disproportionately affect low-income retirees, and the GPO targets women five times as often as men. I am referring to the hearing entitled. "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants."

I retired 6 ½ years ago along with my husband who was also a public school teacher. We have been living on our pensions and savings and just recently needed to file for our Social Security benefits. The windfall in Massachusetts cut my husband's Social Security in half and now that he has passed away, just 2 months after filing for his benefits, I have had to file for my own as his is not available to me.

I find that my own Social Security benefits were cut to an even smaller amount. Other states in the country have done away with WEP and GPO. I don't understand why Massachusetts is holding onto this archaic practice. If the people who have the ability to address this issue had to live by the rules they are inflicting upon retirees, I'm sure the WEP and GPO would be gone already.

The selfishness has to stop. Take care of our elders.

STATEMENT SUBMITTED BY CHRIS LEFENG TANG

June 7, 2024

Every month I feel real economic pain because of the Windfall Elimination Provision.

I've started working as a New York City public school teacher since 1989. A couple years later, we were informed by the Board of Education that based upon the results of the Doctor's Council Court Case, the city of New York decided to refund the Social Security tax to us (new teachers?) for a certain span of years. In my case, it was 2 years.

In 1989, my salary was $24,450 and in 1990, $29,003. By 6.2% Social Security tax, I would receive $3,314. I did consult with a lot of colleagues, nobody knew and understood the consequences. Who wouldn't take a refund? So like most of the new teachers, we took the money. And subsequently, I spent more than 24 years working hard, educating New York City's students. Every penny I made, I paid Social Security tax.

When I started collecting my Social Security benefits 4 years ago, I was unfairly penalized by the Wind Elimination Provision because of that refund! Compared with a fellow teacher with similar working experience, I realized that every month my benefits are reduced by approximately $250! The Social Security people said I didn't pay Social Security for almost 2 years, but I did pay, and it was a refund. I still have three school age children to support.

The WEP has a terrible impact on my retirement life, and it must be repealed!

LETTER SUBMITTED BY MONICA TARNOWSKI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to share my testimony in support of S. 597 and the repeal of Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These antiquated provisions negatively impact many public school educators like me, as well as other public servants, and their repeal is long overdue.

I taught for 18 full time years in New York and Florida, before moving to Connecticut to teach in Bridgeport. During those first 18 years, I knew I would not be getting a pension as I did not have the time in any one district, and some of my experience was also in Catholic Schools. However, I knew I would collect Social Security benefits for that time, and counted on that for the future.

When I started teaching in Connecticut, I was not aware of the WEP/GPO. It was not until about my 3rd or 4th year of teaching that someone mentioned it to me and I looked into it. I knew I still had another 15–20 years of teaching before I could retire and truthfully, I figured it would all work out. Fast forward to 2020. COVID hits, and the thought of retiring is more realistic. I started calculating and although my Social Security statement said I was entitled to about $1,200 a month at my full retirement age of 67, that is not the case because of WEP. I would get about $600 a month. So I continued to work.

I retired in June of 2023, and started to collect my pension, based on my time in Connecticut and 5 years that I bought back from NYC. I am not collecting my SS yet, but when I do, it is estimated to be about $700 a month, half of what I am entitled to. And I am one of the lucky ones. I have colleagues who were stay at home mothers for years, and entered teaching in their 50s. When they retire, they

will not be getting anything. Although in other states, these teachers could collect based on their husbands Social Security history, they cannot because of their pension. This is an outrage.

Please continue to fight for a fair Social Security benefit for all teachers.

Repeal the WEP and GPO now.

Monica Tarnowski,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY KEVIN TAYLOR

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Hello, esteemed representatives of the United States Congress:

I am writing you today to support your efforts to repeal the discriminatory policy experienced by many Social Security recipients, including myself.

My story is brief but timely as I just this month I saw the effect of WEP as I applied for Medicare and Social Security.

I began paying into Social Security in 1975 when I started working as a dishwasher in a local restaurant. Later after finishing college, I began working full time in industry and paid into the system.

For a few years, I was self-employed while attending graduate school and paid 16% of my earnings into the system. I began my full time public service in 1992 as a Career Technical Educator.

Later in my career, my wife and I were asked to manage the estate of some elderly friends and again we were self-employed as trustees, we paid 16% of our earnings into the system. Overall, I have about 20 years of payment into the Social Security system. Social Security says I am entitled to a monthly benefit of about $977. Due to WEP my benefit is denied and I receive only $566, of which $174 goes to Medicare leaving me $391.

In conclusion, I believe WEP was a reaction to some bloated pensions and pension spiking that was taking place in the 1970s and 1980s. Municipalities for many years since, have been cutting retirement benefits and curbing spiking. My retirement is not as good as my colleagues who retired years before me.

In addition, those retiring after me will receive less than I have. Public retirement systems have been trimming benefits for years and Social Security needs to adjust. It's time to return the benefits to those who have been public servants and also paid their Social Security taxes.

Kevin Taylor.

LETTER SUBMITTED BY TERRIS N. TEALE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

I am Terris Nord Teale, a Postal Service retiree for the past 22 years. I am interested in your efforts because WEP and GPO resulted in a loss of income to me of estimated at roughly $150,000 during that time. My Social Security benefit during those 22 years averaged a mere $500 per month, compared to what I believe would have averaged roughly $1,100 per month without WEP/GPO reductions.

As a significantly impacted person, I want to thank you for holding a hearing to examine the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

I offer this personal testimony on behalf of the National Active and Retired Federal Employees Association (NARFE), its 135,000 dues paying members and the interests of the more than 5 million federal employees and annuitants who have chosen to dedicate their careers, in whole or in part, to public service.

I appreciate the opportunity to express NARFE's and my own views.

Terris N. Teale.

LETTER SUBMITTED BY MRS. MELANIE FAYE THAYER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Whom It May Concern:

My name is Melanie Thayer and I am a spouse, mother, and retired public school teacher from Butler County, OH. I was a stay-at-home mother for 20 years before beginning my teaching career in my mid-40s. I retired after 21 years if teaching in Ohio's public school system. Therefore, my retirement income is greatly reduced.

I was counting on my years of part-time casual labor and paying into Social Security to supplement my income, and I was expecting to receive my spouse's Social Security as supplemental income. In August of this year, my husband and I will be celebrating 47 years of marriage. We have worked as couple and paid our taxes as a couple for nearly a half of a century! I am counting on Ohio to keep the promise of Social Security for my future.

The Windfall Elimination Provision does not support stay at-home mothers and the valuable work they have contributed to Ohio's families. The Windfall Elimination Provision is penalizing droves of American women. When you vote, please keep in mind the thousands of people that either change careers or enter public service later in life.

I am, frankly, scared to death to lose my husband's Social Security benefits, should I outlive my spouse. I cannot meet my basic needs on the part-time pension I am receiving from the State Teachers Retirement System.

Please speak up for the families of Ohio, and keep the promise of Social Security to all of Ohio's public workers. Please remember the multitude of individuals that have been negativity affected by this provision.

Thank you for your time,

Mrs. Melanie Faye Thayer.

LETTER SUBMITTED BY ALAN THOMPSON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I am also a member of the Federal Law Enforcements Officers Association (FLEOA). As such, I stand in solidarity with the Fraternal Order of Police in repealing WEP and GPO.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions significantly diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

I am a retired Federal Law Enforcement Officer. In 1998, I switched to the Federal Employees Retirement System (FERS) from the Civil Service Retirement System (CSRS). I had approximately 17 years in CSRS. Besides my FERS time, I paid into

Social Security for 20 years. What is disappointing to me is that my Social Security payments are reduced by $587.00 monthly due to my CSRS time. That is a $7,044.00 annual reduction in my earned Social Security Benefits! The WEP is a harsh punishment for dedicated Public Servants like me, especially in an environment of high inflation. My wife and I can't keep up with spiraling insurance costs. We are finding that we can no longer financially support small businesses in our community.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO, would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee act in support of repealing the WEP and GPO and consider relief options for the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Alan Thompson.

LETTER SUBMITTED BY BONNIE THOMPSON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Before I entered teaching, I was an accountant for the IRS. During that time, I learned I had a knack for teaching. I left the IRS to pursue a teaching career not knowing I would not get all my Social Security.

I am a deaf 60-year-old teacher. Although I have cochlear implants, I am increasingly having a difficult time understanding the children. To make up the difference in my pension, will have to until I am 70.

As a tax expert and teacher, I do not feel this is a windfall. Had I just stopped working and not gone into teaching I would have been entitled to all of my Social Security.

That alone is reason enough to repeal the rule.

Bonnie Thompson,
Connecticut Public School Educator.

LETTER SUBMITTED BY DENNIS CRAIG THOMPSON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public ServantsFriday,

Please repeal the Social Security WEP (Windfall Elimination Provision) and GPO (Government Pension Offset).

These are unfair penalties to retirees that receive Social Security. I receive Social Security and will in the near future receive a limited public sector pension in the

amount of approximately $500/month. According to the WEP Calculator I stand to lose $412/month of this amount off my Social Security. Really? Does anyone think this is fair?

It may not sound like much, but to me and my wife it is vital since we will both be on fixed incomes when we fully retire. In addition, I can't believe that penalizing me for potentially $412/month is a wise use of Federal resources. Are there not other more important priorities?

Lastly, this is a fairness issue. Any issue on Social Security future solvency is a financial issue and needs to resolved separately from WEP and GPO repeal.

Thank you for the opportunity to provide comments.

Again, please repeal the WEP and GPO,

Dennis Craig Thompson.

LETTER SUBMITTED BY GEORGE S. THOMPSON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is George S. Thompson:

I became a public school teacher after spending 14 years in the private insurance industry. During my 25 years of teaching, I was not charged Social Security taxes on my public school teacher pay in Louisiana. To make ends meet, I have worked part-time jobs and operated my own business part-time for those 25 years.

I was charged and duly paid Social Security taxes on income I earned. Now that I am ready to retire, I was quite appalled to realize that the Social Security benefit I **earned** will be cut by 40% because of the WEP provision, amounting to $7,000 a year, a significant amount in retirement.

I understand I will not earn a full Social Security benefit because I did not pay Social Security taxes on my full-time teacher pay (but would have if allowed to) but still was forced to pay Social Security taxes on my part-time income for which I will never realize a benefit as current law (WEP) stands. This is a gross injustice.

Had I known this when I decided to follow the example of my parents and become a public school teacher, I would have made other plans. I took the responsibility of paying taxes seriously my entire career and am being punished for it. I did have opportunities to hide cash only income but did not, thinking that reporting all income was the ethically and legally proper thing to do to fulfill my duties as a citizen.

However, I feel I have been let down by a government that has, in my case and millions like me, instituted taxation without representation.

Please repeal this cruelly unfair WEP law.

Thank you,

George S. Thompson.

STATEMENT SUBMITTED BY KATHY THOMPSON

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I was a police officer in California for 14 years during the 1980s and while doing so I did not pay into Social Security Administration (SSA). My pension from that job is very meager. I went back to school to train for another job and since I started

working again, I have incrementally made significant contributions to Social Security (SS).

I have contributed the maximum into Social Security. But when I retire Social Security will only see 23 years of "significant contributions" and my Social Security benefits will be cut by up to 45%.

Now I do not mind paying more per year into SS than people with less income. But I do not think I should be penalized for my past employment as a public employee. This will discourage anyone from becoming teachers, fire fighters, police officers, the very people who keep our cities running.

I do not think anyone would want their benefits cut. How would you feel if you found out that another unrelated job you have held in the past or in the future will cut your Social Security contributions by up to 45%?

Did you know that the median annual pension benefit in 2021 was $26,734 for federal government retirees, $22,860 for state and local government retirees. That's not a windfall!

Please do not forget that many senior citizens depend on SS for their total income. I believe that caring for our senior citizens is a bipartisan issue.

There are other ways to "fix" Social Security. I would support raising the maximum Social Security wage base and percentage, but only if the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) were repealed first. We are not asking for anything more than what we have already paid into Social Security.

The WEP and GPO are unkind to senior citizens and especially women who often depend on their husband's pension to survive. Please do not let them down.Please pass the Social Security Fairness Act H.R. 82. Your actions are being watched closely by those of us on social media. We hope we can depend on you to pass this bill and repeal WEP and GPO.

Thank you.

LETTER SUBMITTED BY KATHLEEN TORREGROSSA, ED.D.

June 7, 2024

Re: WEP and GPO Offsets

Dear Senator Sherrod Brown and Senator Susan Collins:

Thank you for introducing the Social Security Fairness Act of 2023, supported by a bipartisan group of lawmakers, which would repeal the WEP and GPO once and for all.

As you are aware, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) threaten the Social Security benefits of millions of retired teachers and public employees. Together, these two provisions unfairly penalize retirees in states across the country and in Puerto Rico who have spent careers in public service but also have paid into Social Security at other points in their careers.

I am one of those teachers in Cranston, Rhode Island. When I accepted a teaching position in my district in 1989, I was made aware that this district did not pay into Social Security. I wasn't worried, as I had already accumulated the 40 quarters to make me eligible for Social Security in various other positions I held.

However, when Gina Raimondo was elected the RI General Treasurer, she changed our pension rules and lowered what our monthly pension benefits would be. This combined with the WEP and GPO offsets instituted in 1983 has forced me, and many other teachers in my state, to work longer for less.

I am now completing my 43rd year of teaching and am fortunate to be a healthy 65 year old, as I will have to keep on working in order to build as much as I can for a retirement payment that will cover my bills. This shouldn't be happening. I worked for, and contributed to, Social Security benefits. They should not have been changed to reduce my benefits. This seems to be an unfair labor practice!

Thank you for taking up this issue. I hope and pray that there is wisdom in those hallowed hallways that will allow those of us who have dedicated ourselves to the nation's children, to retire with dignity and the resources to not live in poverty.

Sincerely,

Kathleen Torregrossa, Ed.D.

LETTER SUBMITTED BY NADIM P. TOTAH, JR.

June 7, 2024

RE: The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)

Dear Members of the U.S. Senate Finance Committee:

I write to you today as a 16 year retired police inspector from the City & County of San Francisco and for all other police officers active and retired throughout the United States. I began my career in law enforcement in 1980 at the age of 21 and retired after 29 years at the age of 50. During my career as a police officer at the age of 24, I started a small business as a sole proprietorship preparing tax returns, which I still operate now going on 39 years.

I am currently 66-years-old and getting close to applying for Social Security. Through my tax business I have been contributing to Social Security for many years. For years I split my careers between working as a police officer and operating a sole proprietorship. The fact that I will be denied full Social Security benefits which I have been paying into for many years solely because I worked as a police officer seems to be disproportionately unfair.

Law enforcement officers across this country put their lives on the line every day to protect our nation's communities and should feel well-supported after retiring from service.

I fully support the Social Security Fairness Act of 2023 (H.R. 82) which eliminates two provisions from the Social Security Act: The windfall elimination provision (WEP) and the government pension offset (GPO).

I urge your full support for this crucial legislation and appreciate your attention to this matter.

Thank you,

Nadim P. Totah, Jr.,
My organization: PORAC.

LETTER SUBMITTED BY EMERICK W. TOTH

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

My qualification for Social Security was earned throughout my adult life. While in high school and college I worked holidays and summers for the U.S. Post Office and the U.S. Forest Service. I was on Air Force active duty for 5 years. As a Civil Service Engineer assigned overseas, I consulted via mail and telephone assisting a newly established engineering firm in the U.S., thus completing the time required for my 40 quarters of credit. The result of all this effort: my Social Security payments were halved. I say that's unfair.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have

paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82, which would repeal the WEP and GPO, would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and to consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Emerick W. Toth.

LETTER SUBMITTED BY BRUCE TRANTER

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the promise of Social Security for Ohio's First Responders and Public Servants

To whom it may concern:

As a retired public school teacher in Massachusetts, I am deeply concerned that the injustice caused by the Social Security WEP/GPO offset has been allowed to remain in place far too long.

I have many years of Social Security contributions prior to my teaching employment. Those SS contributions should not be impacted by my teacher retirement, but they are.

It is unfair for public school teachers to be unfairly penalized from receiving our full SS benefit that we rightfully deserve and contributed to.

Thank you for standing up for the SS benefit we worked for and contributed to by eliminating the WEP/GPO offset.

Bruce Tranter.

LETTER SUBMITTED BY FRANK TREANOR

June 7, 2024

Re: The Unfairness of the WEP

I am a retired firefighter and I receive a pension for my service.

During my working lifetime, I worked two jobs to provide for my family. I paid into Social Security for all the other work other than the fire service for the entire time. When I got to the place in my life where I could collect my earned Social Security I was confronted with this unfair WEP rule.

This WEP bill is unfair and discriminatory to workers who worked very hard to make life for their families better. I was told that I would get 45% of the payment that I had earned, only because I worked hard at two jobs.

I understand that Social Security has its troubles and Congress who has no vested interest in Social Security was trying to take some heat off of themselves.

Furthermore, I remember when the government took the funds from Social Security to balance their budget and promised to pay it back. If the funding had been left in the fund and a responsible investment councilor was hired to properly invest the funds, today the fund would be 100% funded and any new funding would go to future beneficiaries.

Congress caused the problem and wanted to provide a minor fix for their problem on the backs of hard working First Responders.

This is your chance to right the wrong and restore rightfully earned and deserved benefits for these great Americans.

Do the right thing,

Frank Treanor.

LETTER SUBMITTED BY DR. LISA TRYON

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My name is Dr. Lisa Tryon:

I reside in Milford Connecticut. I am a retired high school science teacher and my husband is a retired middle school teacher.

Before becoming a teacher, I worked for many years in a non-profit conservation organization. Therefore, I paid into the Social Security System for many years. But now, due to WEP/GPO I am not entitled to receive my full Social Security benefits and I did not work long enough as a teacher to earn a full pension.

Should I die before my husband, he cannot collect any of my partial Social Security benefits. It is unfair that thousands of public servants, such as teachers and firefighters, along with other First Responders, are subject to these Social Security rules that penalize us for our service, while withholding the very benefits that we paid into for many years.

Please repeal WEP/GPO so public servants receive the Social Security benefits they deserve.

Thank you,

Dr. Lisa Tryon.

LETTER SUBMITTED BY MARCIA TUCCI

June 7, 2024

Re: Keeping the Promise for Ohio's First Responders and Public Servants

There is no fair way to "fix" the WEP and GPO. There are too many variables.

Our government hasn't yet been able to ensure that all affected employees understand how their public pension will affect their Social Security benefits. Most public employees still do not realize how much money they will lose because of what are often severe cuts to, or complete elimination of, their earned Social Security benefits. This is inherently unfair. The idea that there can be any fair way to administer the WEP and GPO is flawed.

The pensions earned in work not coordinated with Social Security are paid into and awarded using many different formulas. In many cases, because of the offsets, the more of your own money that you pay into your pension, the more Social Security you will lose. Both Social Security and pensions are taxed differently in different states, adding another insurmountable inequity.

The Government Pension Offset is not based on the number of years that a retiree may have been truly dependent, creating an inequitable situation that often eliminates all earned benefits. Determining fully-earned spousal benefits would entail complex and costly information gathering. Both offsets hurt lower-income retirees more severely than those with larger retirement incomes, causing an outcome the reverse of Social Security's purpose. While the WEP has a yearly dollar limit to the deduction, the GPO has no dollar amount limit. It affects mostly women and can

cut up to 40% of a worker's total earned yearly retirement income, often leaving many elderly retirees dependent on public and private assistance to survive.

When considering the idea that Social Security has serious fiscal challenges, it must be remembered that for 40 years, teachers, police, firefighters, nurses, librarians, other public employees and their spouses have been contributing to the Trust Fund and have not been getting back the benefits they earned. They are not the cause of the financial problems of the Social Security Trust Fund! Continuing to punish public servants is counter to our need to attract competent, responsible public servants across this country.

The Windfall Elimination Provision and the Government Pension Offset must finally be fully repealed. I counted on getting the Social Security benefits I paid for. I was **never** told that I'd lose hundreds of dollars in benefits every month. I started my job as a public school teacher in 1970 **before** WEP and GPO even existed!

I retired from my teaching job in 2005 and was **never** told that I would be affected by WEP and GPO. The law didn't require employers to tell workers about the law until 2005. I repeat: I was never told about these unfair and discriminatory SS provisions!

I also worked in jobs that paid Social Security before, during and after my teaching job. I worked as a public-school teacher in a very poor community. I loved my job and my students! But, I never received enough pay to meet my basic monthly expenses without having numerous part-time jobs at the end of my teaching day, on weekends, and full time in the summer.

Due to the financial loss that I have to suffer **every** month, I am still now working at age 76! I am asking you to remove the penalties from Social Security law because they represent **unjust discrimination!** You have justified the laws because our money has bolstered the SS funds for years! This is **lawful robbery!**

Please move the **full repeal** of WEP and GPO forward by adopting the bipartisan bill, H.R. 82 which now has 322 cosponsors! This is a record-breaking and significant number and should **not** be ignored! Over 72% of the House members have spoken to eliminate the WEP and GPO, and the Committee on Ways and Means can and must effectuate change to correct this injustice!

The bottom line is that the government is stealing our money every month and justifying taking our earned benefits to sustain Social Security. This is so wrong on so many levels. This has been happening for 47 years—**stop it now!**

The penalties imposed by WEP and GPO must be recognized for what they are: the unjustified withholding of earned benefits from Americans qualified to receive their earned Social Security benefits.

Many of us are too old, too sick, and too poor to wait another year for **repeal!** We desperately need our **full** Social Security benefits today! We are **not** asking for retroactive pay even though we were unjustly targeted and discriminated against!

Please **do** the **right** thing **today!** These penalties should have been repealed a long time ago! Many Americans have already died waiting for these injustices to be repealed.

Thank you for your attention to this matter,

Marcia Tucci.

LETTER SUBMITTED BY ALBERT M. TUCCIARONE

June 7, 2024

Re: GPO–WEP Repeal Offers Opportunity for Advocacy

Dear Subcommittee on Social Security, Pensions, and Family Policy:

I fully endorse your efforts to repeal the GPO–WEP. As a former worker in the private sector I made the necessary Social Security payments on my earned income. I have earned the needed 40 credits to obtain full retirement benefits from Social Security which I will begin receiving at age 66 years and 8 months.

My Social Security income would have been $1,127.00 per month if the GPO–WEP had not been enacted. Because of the GPO–WEP I will only receive $577.00 per month. This unfair legislation was passed well after I began paying into the Social Security system. Your efforts to undo this legislation is greatly appreciated.

Sincerely,

Albert M. Tucciarone.

LETTER SUBMITTED BY KAREN TUCKER, RN, BSN, PHN

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

WEP/GPO needs to be repealed.

School nurses are often included in the teacher's union and their retirement system. We usually join a school district after many years of working in hospitals and in the private sector, paying into the Social Security system. We loose that money when we change to public service.

I spent the last 10 years of my career working for the schools and now have a pension of a little over a thousand a month—not enough to live on. Unfortunately, my Social Security will be cut enough due to WEP that I will loose out for the rest of my life for serving students.

This unfair policy causes potential school nurses to think twice about getting their school nurse credential and working for schools. As you know, school districts have a hard enough time recruiting and retaining nurses who provide valuable services to students. In my career, I made it possible for diabetics to stay healthy at school, helped children with food allergies stay safe, was present for students having seizures, ran vision and hearing clinics, getting help for those who needed it and administered first aid when needed. Many of the children in my school district are below poverty level and I had the role of primary care provider. Do you really want to discourage this?

Thank you for your attention in this matter.

Karen Tucker, RN, BSN, PHN,
California Credentialed School Nurse.

LETTER SUBMITTED BY PATRICIA TUCKER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am a 14 year DOD Civilian Retiree, that is greatly affected by the current provisions of WEP/GPO.

Per the Social Security Administration, I currently receive a monthly benefit of $178.00. Which, is further reduced by my Medicare Part B premium of 169.70. Leaving me receiving a total monthly Social Security benefit of **only** $9.00. Due to the current Social Security laws of WEP/GPO.

I recently contacted the SSA, and was given these figures—if the WEP/GPO penalties affecting my earned government pension were removed, I would earn an additional monthly SS benefit of $2,273.00 plus, current benefit of $178.00. This would total a monthly Social Security benefit of $2,451.00 due me.

I am a senior citizen, struggling with the rising costs of our economy, making it very difficult to survive. I am asking for the penalties to be removed from Social Security law, because they represent unjust discrimination.

I am asking you move the full repeal of WEP/GPO, forward to a vote.

Eliminate WEP/GPO!

Respectfully submitted,
Patricia Tucker.

LETTER SUBMITTED BY CHARLES B. TUNNELL

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am writing to ask the Committee to support S. 597.

My wife, an impassioned full time elementary school teacher for approximately 45 years, is now retired. Despite having a post graduate college degree that qualified her to work in the private sector, she followed her passion and taught in our public schools at a compensation level that was inadequate to sustain her had she not been married and benefiting from my employment income. As a direct result of the meager salaries our educators have in the past and continue to receive as public-school teachers, her educator's retirement is a fraction of her pre-retirement salary and is inadequate to meet her current needs in the absence of my contribution.

I, too, am retired. I receive Social Security. Without my Social Security, due to the reduced retirement benefits my wife receives, should I predecease my wife, she would find it impossible to meet her non-discretionary monthly living expenses. As she cannot under the current Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) laws receive my Social Security benefits in the event I predecease her, upon my death her financial future becomes precarious. The WEP treatment of Social Security survivor benefits as a "windfall" given the historic non-recognition of teachers' public service is quite candidly offensive to all teachers.

While it appears acceptable to offer and pay "competitive" salaries to corporate executives "to attract the most qualified candidates", that standard is not even considered in public school teacher compensation and retirement packages. To add insult to injury, these laws then take away spousal Social Security benefits to which they should be legally entitled. When teachers cannot afford to live in some of the communities in which they work, which is common throughout the country, allowing the WEP and GPO to eliminate these lifelines is appalling. In our situation, we have been married for 53 years and live in a community property state in which she technically should have at the least a community property ownership interest in my benefits.

About 2½ years ago, I had a very serious and unexpected heart attack. Had I not survived, my wife would have lost this so-called "windfall", a benefit she otherwise would have received if she had not devoted her life to teaching public school. Such a result is grossly inequitable and unfair to those who unselfishly devote their lives to teaching our future generations in the public schools. Considering all of the facts which are apparent to all who study this issue, how can you not now support the repeal of the WEP and GPO?

I consider this an urgent matter. I hope you will as well. I do not understand why this huge inequity has not yet been resolved. As a society, we seem to applaud and support by attendance athletes who are awarded gargantuan contracts for playing a sport that we find entertaining, but we withhold that same support for those who teach the next generation.

Please support bill S. 597 by Ohio Senator Sherrod Brown and Senator Susan Collins of Maine and help a segment of your constituency that needs the changes this bill provides.

Thank you.

Sincerely,

Charles B. Tunnell,
Husband to Anne F. Tunnell,
Retired California teacher.

LETTER SUBMITTED BY JONATHAN S. TURAK

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am a retired U.S. Foreign Service Officer writing in support of S. 597 and its companion H.R. 82 to repeal the Windfall Elimination Provision. I served our flag from 1984–2006, in the Communist Romania of Nicolai Ceausescu, the absolutist monarchy of King Hassan's Morocco, the extreme hardship conditions of Guinea Conakry in West Africa, and the near anarchy of Yeltsin's Russia (in Western Siberia, no less!). In all of these places, my young family and I suffered constant harassment by secret police and the very scary health hazards.

I served with honor and my family and I are proud of our service. It was thus with a profound sense of hurt that I learned I would lose $600/month from my pension when, through financial necessity, I applied for Social Security in 2018.

Should I be punished for serving my country?

I am very pleased that Delaware Representative Lisa Blunt Rochester has cosponsored H.R. 82, the bipartisan companion bill to S. 597 to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Now the Senate needs to step up so we need your help. The American people have entrusted Congress to champion fairness and equality of opportunity. However, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) clearly undermine this trust, disproportionately affecting retirees nationwide. I implore you to co-sponsor S. 597 or H. R. 82, the bipartisan bills aiming to address these inequities and ensure deserving Americans can access their full Social Security benefits.

Most concerning, the WEP and the GPO overwhelmingly affect public employees who have served our nation, kept us safe and secure, educated our children, and kept our government running at the local, state, and federal levels. The WEP cuts the earned benefits of public service workers and foreign pensioners based on their pensions. The GPO denies many public service retirees Social Security survivor benefits earned for them by their spouse.

Now is the time to take action to repeal these two unjust penalties. We qualified for Social Security benefits just as other citizens have, and we should not be penalized because we chose to serve our community through public service.

Please move this issue to the forefront.

Thank you,

Jonathan S. Turak,
United States Foreign Service (Retired).

LETTER SUBMITTED BY KAREN W. TWOMEY

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510-6200.

Dear Senate Committee Members:

I am writing in regards to the Columbus, Ohio's Hearing on June 7, 2024, "Keeping the Promise of Social Security for Ohio's First Responders and Public Servants." My Social Security benefit has been unfairly reduced due to my pension from the Massachusetts Teacher's Retirement System. I would like to share some of my employment history as well as a recent life changing event.

I retired as a Speech-Language Pathologist from the Salem, MA Public schools on November 2, 2012, after working in a variety of Massachusetts and New Hampshire Public Schools. I achieved 20 years of creditable service from the MTRS after "buying back" retirement monies from 3 years in New Hampshire. I had the opportunity to purchase 3 more years, however I did not due to the cost. After retiring from the public schools, I opened a private practice in Speech-Language Pathology for pediatrics in my hometown of Abington, MA, Twomey Speech and Language Services. I enjoyed working with children and families here for approximately 10 years (2011–2021). After 33 years as an SLP I closed my practice due to family health care responsibilities.

Recently I reviewed my Social Security benefits due to a life changing event my husband and I are experiencing. He lost his job as a Construction Superintendent in

the Boston area after 23 years with a reputable commercial construction company due to a reduction in force. Due to the economy developers are holding back from planned projects. Being laid off prior to our planned retirement, our income is significantly reduced causing us to rely on Social Security and pensions. This is difficult.

Since I receive a small pension from the MTRS my Social Security benefit is significantly reduced due to WEP/GPO. After WEP/GPO calculations, I learned if I collected my benefit now it would be approximately $577.60 monthly (net). At full retirement age at 66 years, 10 months in January 2026 it will be $649.00 (net), and my delayed retirement at age 70 in 2029, my Social Security income will be $814.00 monthly (net).

Given these numbers, I should be entitled to my entire Social Security benefit. Essentially, because of the WEP/GPO provisions my Social Security benefit is cut in half. My Social Security benefit has been unfairly reduced due to my employment in the public schools and it is a true hardship.

I urge the Senate Committee on Finance to support teachers and other professionals that work for municipalities and repeal this law.

Respectfully submitted,

Karen W. Twomey.

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This message is to add my voice the many public servants in Ohio who shared their views on the Government Pension Offset and the Windfall Elimination Provision in current Social Security law.

As leader of the largest public educator preparation programs in Colorado, I support the aims of the Social Security Fairness Act. The current nationwide teacher shortage is severe and negative stories about teaching as a career only make it more difficult to attract people to the profession.

While many young people may not investigate the intricacies of Social Security law as they are planning a career, stories about the loss of Social Security benefits suffered by many retired teachers make their way to them and may deter them from choosing a career in the classroom.

This is why I support the Social Security Fairness Act and urge its speedy passage.

Sincerely,

Jared Stallones,
Dean and Professor.

LETTER SUBMITTED BY PENELOPE VAILLANCOURT

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

My WEP Story—Teaching in the Trenches

I am 73-years-old. I was born in San Francisco in 1950. I am a twin. I met my first husband in my twenties—he was part owner in a restaurant—and I became the Chinese chef. I graduated from San Francisco State University on my father's GI Bill, while I worked part time at the phone company. We married and had two children, and moved to the suburbs with his job in warehousing. I became a stay at home mom in order to take care of our children. When I wanted to return to work, I could only get a job for $7.00 an hour. Paying for childcare at that time ate up all the money—it was like I was working for a dollar—and being separated from my children was hard. I stayed home.

I began volunteering at my kids' school down the block. I worked with the music teacher and put on a musical for the school, decorated the main hallway to look like

a jungle, and ended up tutoring in the Reading Recovery Room for students who needed extra help. The teacher said I was a natural born teacher and should go back for a degree in teaching—since I already graduated with a degree in English Literature and Creative Writing. I thought I would do that—since I could substitute during the day, and take classes at night and it was perfectly doable. I would get off work, go home, pick up toys and other messes, start a load of laundry, make dinner, sit down, do my homework for the night class, set the table and put the dinner on the table, as my husband walked in. I would say good-bye and hurry off to class.

Fast forward—I became a teacher. In my first year, I was happy. My kids were old enough, I was contributing funds to the family. I had summers to be with them, and life was good, until it wasn't. My sister called and said my husband was in the hospital. He died. My salary was not enough to sustain us at the time, and I applied for his Social Security survivor's benefits. We got them. We no longer had to stand in line for free food.

Fast forward—my life has been hard. I remarried a high school friend, a Vietnam Vet who died of liver cancer, because during his service, he walked through rivers of Agent Orange. Well, he died from it in my arms. I received no benefit from the U.S. Army or from Veterans Affairs.

I taught for 23 years and lasted through the COVID crisis and retired in 2023. I went to Social Security with paperwork from my district and filled it out. I went home. I still had my survivor benefits! Until the letter came in the mail that said I no longer qualified because I received a pension. I owed them 12,000.00. I can't live on my pension. I need the survivor benefits to survive. I've taken in a renter, and cut down on my bills as much as I can, but living off sandwiches is getting old.

I know everything is changing. I know people say the funds are going to run out, why won't you have the $2 trillion that was taken out put back in by the government, then Social Security will become more secure. Put money into it. Maybe stop shelling out our taxes to other countries when American citizens stand with outstretched palms that remain empty, **help us now.** We need you to step up and figure it out.

Thanks for your service—I want to be thanked for mine too.

Penelope Vaillancourt.

LETTER SUBMITTED BY RONNA VAN VEGHEL

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I would like to share my story with you on how this has directly affected me.

My husband passed away exactly 4 years ago. He died very suddenly and needless to say, it was quite a shock to our family. He had retired from his job one week before. He had never had the opportunity to collect his Social Security benefits even though he had contributed to them for 50 years. And because I am a teacher, I was not able to collect anything from his benefits as well. We were married for 32 years. All the money he contributed went right back into the hands of Social Security at a time when we needed it the most.

Had I not been a teacher I would have been able to collect his benefits. I am not able to retire now because of this unfair penalty. I have spent my life as a teacher, serving students in the most important role there is yet, I have been punished because of this.

I beg you to change this so that other families like ours are not negatively impacted when a life changing tragedy occurs.

Thank you.

Ronna Van Veghel,
Connecticut Public School Educator.

LETTER SUBMITTED BY DEBORAH VASENDA

June 7, 2024

Re: WEP and GPO

My name is Deborah Vasenda. I paid into Social Security from my first job at 15, through my teaching positions in Catholic Schools which were full time ending when I was 37. I started in STRS full time when I was 37, but almost always had a second job that paid into Social Security. When I was close to retirement I found out that WEP would keep me from collecting my full SS amount. I truly earned that money and it is mine. If I can't get full SS payments, how about giving it back to me in a lump sum-with interest. I would settle for that. Keeping it is stealing.

Then I found out that if my husband passes away before me, I cannot get his Social Security spousal benefits due to GPO. It is a second marriage for both of us and if he dies, I can't afford the house payment. We are just barely making it now with the economy and inflation the way it is now.

I retired in 2012 after 38 years of teaching, I was promised 3% COLAs. STRS changed the rules. That is like the bank changing the rules of your mortgage midway through the terms. I am 30% behind in the amount I should be receiving monthly.

I am 72-years-old and still have to work. I have been teaching 50 years (just part-time online now).

Please help us,

Deborah Vasenda.

LETTER SUBMITTED BY ANN VASEY

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Building,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am 75-years-old, and continue to work part time. Although I love my work, I would like to fully retire.

I was not aware that my Social Security would be greatly impacted by my years of service at a low-income public school. I had assumed that if some of my income would be taken away, due to school retirement income, that it would be based on a formula adjusted to the amount of the school retirement income. I worked under a teacher contract for only 13 years, with a salary lower than most districts as the school system was low income. Most teachers work 30 years and thus their retirement income is higher, as it is based on the number of years worked.

Prior to working in the Public Schools, I was Adjunct Faculty for 13 years in the Social Science Department at Quinsigamond Community College in Worcester, MA. At the time, day and evening Adjunct Faculty were separate. I worked in both: the two divisions eventually became one. As Adjunct Faculty were not part of the bargaining agreement I contributed to Social Security. I then worked in the Southbridge Public Schools for 13 years under teacher contract.

I simultaneously worked evenings as a fee-for-service Mental Health Clinician for 20 years, also in Southbridge, MA. After I left the Southbridge Public Schools, I worked in Private Practice (LMFT and LMHC) for 20 years, and currently carry a small case load. I have held other positions as well, and also paid from these into Social Security.

It has been 11 years since I began drawing on Social Security. I continue to work, thus continue to contributing into Social Security. I receive approximately $700 a month. I should not have to depend at this point on my husband, whose Social Secu-

rity working years are not impacted. His lumber company gave their workers 401 retirement funds.

If my husband should pass first, the amount he currently receives from his Social Security will be impacted by the GPO when assessing what I will receive as his wife for over 50 years. It will be reduced accordingly by the Windfall formula, thus I would be left with little to live on. To be penalized late in life for having chosen to work in a low-income school is totally unjust.

In looking at ways to change Social Security's unfair practice related to the Windfall: to state that there may be $100.00 more per month given to those receiving Social Security is insulting. Stating that Social Security cannot be reconfigured (eliminated or adjust the WEP and GPO) as this may impact others in many years, is unfair as the current configuration impacts so many people now who worked and contributed to Social Security. Several Billionaires have come forward and suggested that they be fairly taxed to keep Social Security viable.

A percentage of what one receives in their public service retirement needs to be configured by a formula. If for example, Teacher retirement is approximately $20,000 (less than 15 years years), and is not for example over $60,000 (30 years for full retirement), it is harmful to use the same formula (two third reduction is what is stated).

I am hopeful that WEP and GPO is reconfigured to be equitable to those who worked in the public sector, especially those who also worked and contributed into Social Security believing that would be part of their retirements.

This unfair practice, that particularly hurts women, needs to be remedied immediately.

Ann Vasey, M.Ed.,
Certified Teacher.

NAEYC Validator, and consultant to Early Learning, MA Department of Education on specific projects.

Working with the Massachusetts Department of Education Family Literacy Coalition.

LMHC, LMFT.

LETTER SUBMITTED BY CONNIE VIGLIANO

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senators:

I spent 15 years working in the private sector.

My teaching career means that my Social Security will be greatly decreased. This isn't right.

I earned these benefits, and the WEP and GPO need to be repealed once and for all.

Thank you,

Connie Vigliano.

LETTER SUBMITTED BY WILLIAM WALL

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

As a father of four sons, I worked several part-time jobs during my 37 years of public high school teaching each year in addition to working at least one job every summer just to make ends meet and make it possible for the boys to graduate from college and post-graduate school.

Now two are federal employees and the other two are teachers. We are very proud of them. Yet, we continue to be penalized by the government offsets. It is simply not fair!

My story is shared by many others who can really use your assistance for what is simply fair.

William Wall,
Retired Connecticut Public School Educator.

LETTER SUBMITTED BY VICKI WARD

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Thank you for allowing me to add my voice to those of millions of retired teachers, firefighters, peace officers, and other Americans who are being penalized every month by the withholding of a large portion of their monthly earned Social Security checks because of the draconian Windfall Provision Act. At least 15 U.S. States wield these breathtakingly unjust laws in full force against public servants. My state, California, is one of these.

I am a retired public school teacher. I retired at age 65 after 19 years of teaching in California public schools. The demands of the job, combined with my aging, made it time for me to bow out. Before becoming a teacher, I worked in the private sector, contributing to Social Security with every paycheck. I did not realize that leaving the private sector for the realm of public education would mean that my SS income in retirement would be drastically reduced because of my teacher pension.

No one told us, as we entered the education field, that we would be penalized by outrageously unjust laws once we retired. Many other professions have retirees who receive pensions and Social Security, with no penalties, which would be the fair way. I entered the education field in my 40s, after returning to college and earning my state teaching credential. My pension is for only 19 years of participating in the California State Teachers Retirement System, so it's very far from what is considered a full pension, and certainly not enough to live on here in California.

Every month I feel the dismay of "too much month at the end of the money," as I look over my checking account, which features my very modest pension and a small amount of Social Security. Because of the outrageous WEP, the SS Administration withholds from me 45%—almost half—of my earned benefit every single month. After ever-increasing Medicare premiums are taken out of my little SS check, and before taxes are even taken out, there's only a sad little amount of SS left. So far, since my retirement in the summer of 2016, the WEP has allowed the SS Administration to withhold from me over $56,000 of my earned Social Security, and this will continue until Congress corrects this terrible law.

It's an outrage and an incredible insult, and highly stressful for my family and me. It took me a while to even sit down to write this account, as just thinking about it is painful. I don't take trips to Europe. I don't take cruises. I don't buy fancy clothes, furniture, spa visits, and other enjoyable items and experiences. I can't afford them. I buy hearing aids on an installment plan! My small savings have been disappearing at an alarming rate. I have been considering going back to work, even though my health and energy are not up to the task, at age 73. So much for enjoying the hard-earned fruits of my labor in my Golden Years.

And, as if the WEP weren't enough punishment for us public service retirees, the Government Offset Provision will deny me two thirds of the widowed spousal SS benefit if my dear husband passes away before I do! My husband is flabbergasted at this outrageous and punitive law. Why would lawmakers think this is a good idea for the working citizens of this country? We are penalized for entering public service.

While the Social Security Administration estimates the cost of repealing the WEP and GPO to be billions of dollars, please be aware that the vast amount of penalties they withhold from our SS benefits would certainly cover the cost of actually paying us the Social Security benefits we earned!

I am heartened to learn that H.R. 82 has garnered significant bipartisan support. Congress must step up and do the right thing. Repeal the WEP and GPO and make sure that no laws of this nature ever occur again against the citizens of this country. Congress has the power and the responsibility.

We are counting on you.

Vicki Ward,
California Retired Teacher.

WASHOE RETIRED EDUCATION ASSOCIATION
1890 Donald Street
Reno, Nevada 89502
wrea.nevada@gmail.com

June 7, 2024: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Members of the Senate Committee on Finance:

I traveled to Washington, DC in May 2023 as a member of the NEA WEP–GPO Task Force Day of Action. My purpose was to share the devastating impacts of these acts on the lives of public service workers in Nevada's public schools as demonstrated in hundreds of personal stories we collected. WEP–GPO penalizes these retirees and is a disincentives for others to join the teaching profession. The work of public sector employees is critical to the success of our society yet due to rising costs of medical care and inflation some of our retirees are afraid and very worried they will *never* be able to stop working. The key impacts are:

- 70% of professional educators are women and often work in jobs at the lower end of the pay scale. To make ends meet they work second jobs which require paying into Social Security. However, they do not realize this action will result in a reduction of their Social Security benefit when they retire. **Women are disproportionately impacted by WEP–GPO** as many are single parents and sole breadwinners in their families. In addition, as mothers they may take time away from work for child rearing further reducing their ability to earn retirement benefits. These educators are also prohibited from receiving survivor benefits from a spouse who paid into Social Security.
- Retired Veterans who want to continue serving their country in a different capacity often consider becoming teachers. However, they risk a reduction of their hard-earned military pensions if they pursue this course. **WEP–GPO creates a disincentive to attract these qualified individuals to share their skills in our public schools.**
- At a time in our history when professional educators of all classes are in high demand, **WEP–GPO is a disincentive to attracting second career educators to serve in public schools.** As of April 2024, in Clark County there are over 1100 vacancies. Often these second career educators have already paid into Social Security for 25 or more years. They earn a teaching degree to become certified and believe that their Social Security nest egg will be available in full when they retire from teaching only to find out this is untrue.
- Classified workers (lunch ladies, school secretaries, bus drivers, aides to special needs students and custodians) are hourly wage workers earning $12–14/hour. Nearly all of them work a second job paying into Social Security to make ends meet. Upon retirement they learn their Social Security is reduced because they have a small public pension.

These injustices can be addressed by repealing WEP and GPO by passing S. 597 and H.R. 82The Social Security Fairness Act of 2023 but there must be a vote on these bills. The summary of impacts above does not fully illustrate the harm done by these laws since they were enacted. Continue reading the following vignettes to understand the strains on public educators and their families. We can do better for educators who have dedicated their lives and made other sacrifices to teach our most precious citizens. Repeal WEP and GPO in this Congress!

Sincerely,

Susan Kaiser, NBCT President.

Highlights of GPO–WEP Impact Stories From Nevada's Education Professionals (Both Active and Retired Workers)

GV #277
I worked in the business world for 25 years and made very good money. My husband was a teacher and a coach at that time. I made more money than he did. I quit my business job and went back to school to get my teaching certificate. I always wanted to be a teacher but life does not always give you what you want at that particular time. I started teaching and taught for 17 years. I was very surprised to find out upon my retirement that I would not receive my full Social Security **that I paid** into. More and more people like me would like to leave the business sector and teach what they have learned. However, they risk losing their Social Security because of the (GPO/WEP) law. When you retire you never have enough money and not being allowed to collect what you have paid into just is not fair and does not make sense. I know several people who would love to teach and leave the business world but losing their Social Security does not make it happen.

Rosemary K #274
I am presently retired, but taught for almost 40 years. I taught for 10 years in New Jersey public schools and worked other jobs in High School and all through college and post graduate studies and summers while being an educator. I paid into Social Security and earned more than 40 quarters. My husband and I moved to Reno, NV and raised our family. I taught for 29 years in Washoe County. I recall being reluctant to move at the time because of Social Security, but I was young and retirement seemed a long way off. My husband was a self-employed business owner and paid into Social Security all of his working years in New Jersey and here in Nevada. When I retired my earned Social Security was offset due to my pension. My husband passed a year and a half ago, and I receive **none** of his Social Security! It has been a double whammy for me. He and I worked hard and earned those credits, which I should receive as his wife for 50 years. Many other educators I know are in similar positions,

In my 40s and 50s as an active teacher, I had many friends that wanted to change careers and enter the teaching profession. At that time, we were in dire need of educators, especially talented ones with business and varied employment experience. They did not change careers **because** of this law! What a loss for Nevada education! It is a difficult time to recruit and retain competent people into the teaching profession. This law hurts our state in many ways.

Stephan M #270
I have given my life to public service as a teacher for 24 years and I am not okay . . . I am at a point in my career where I have enough years to retire at a reduced percentage towards retirement, but I am not old enough to collect benefits. . . . GPO–WEP is a big concern of mine now that I am looking to retire from education. But I cannot retire yet. Over the course of my teaching career, I have always had part-time jobs to supplement my meager teacher salary. Now that I am closer to retiring, I cannot just retire. I have to go find another job to support myself until I can collect PERS which then won't even meet all of my retirement needs because it is not enough money to retire on. I have given my all to teaching. My 100% for 24 years but I can only collect less than 100% in retirement. This seems highly unfair and almost criminal. It is a huge disservice to everyone involved in education and most importantly, it impacts students. It is a horrible tragedy when teachers who have given their life to education and public service can't afford to retire.

Kara M #264
I have dedicated almost 30 years to public employment after working in other positions for 17 years before working in education. My salary is only $55,000 after 30 years! My PERS retirement will be 75% of that if I complete 30 years, $41,250 gross. There is no way to live on that in Reno, NV with rent and everything else. Social Security in addition to my retirement will help keep me independent and able to live alone and support myself. Without it, I may need to depend on family for help as I age. I paid the money in and I should get something back.

Anne-Marie W #29
My name is Anne-Marie W., and I teach general education and special education Algebra I in Pahrump, NV. I returned to education after a 23-year hiatus to raise my family. During that time, my now late husband was the main source of income for our household, but I supplemented with freelance work and later, a semester of substitute teaching (not PERS income). As a widow, I should be able to take advantage of my survivor benefit when I retire, but being back in education with a gov-

ernment pension, I now erode any SSA benefits rather than supplement them. I teach in two high-demand areas where teaching shortages are severe: Math and Special Education.

Many of my colleagues have SS credits from work during their earlier parts of life, and serving as teachers, now erase some, if not all, of their potential benefits by working toward a PERS retirement. We already sacrifice so much emotionally, physically, and financially to teach, is it too much to ask that we be able to benefit from the full SS benefit earned either in the workforce or as the survivor of a spouse who poured into the system on our behalf?

Many potential colleagues could arrive in the education field after numerous years in positions that feed into Social Security. I have a brother, James A., who fits this category, holding a degree in engineering and now in the public school system in CCSD, NV, as a math teacher. Should he be penalized for bringing his skills and knowledge to the classroom in a teaching area that is in short supply and high demand? This is an impediment to the potential to recruit folks with unique and in-demand skills at a time when the education sector is hemorrhaging qualified staff because of numerous adverse working conditions.

My final example is my mother, Shirley A., who won the Presidential Award for Math Education in the early 1990s while teaching in the Clark County School District. Mom is 80-years-old and spent more than a decade after retirement working at a See's Candy just to supplement income enough to cover Medicare expenses and to have a few extras in her budget. Because of the WEP and GPO provisions, she cannot take advantage of the spousal benefit under my dad because her PERS retirement wipes it out. This is how our nation treats its award-winning educators at this time in history. Education is not lucrative, but it is crucial. Continued ignorance of the significance of financial impacts toward educators will continue to create a crunch in the classroom. Please act on behalf of public servants who have invested in our most important resource, our nation's young people.

Deborah L #70
I taught for 44 years. I always had two part time jobs while teaching to make ends meet. I paid into Social Security for 49 years, yet I can claim only $105 dollars per month, which I do not actually receive as the entire amount goes to Medicare. Additionally, I must send a check of about $700 to Medicare each year because that measly $105 does not cover Medicare. . . . Yesterday, I just paid $750 co-pay for my medications. If I were able to collect the Social Security payments I have **earned,** my life would be so much easier and I could afford my medications. Yes, I receive a state pension, but remember, as a teacher my salary for 44 years was very low which affects the amount of my pension which is small. It is very difficult to make ends meet on my small pension. I gave my life to my students, lived in poverty most of that time, and am now penalized yet again. **Please** restore our **earned** Social Security payments.

Christine C #259
I worked for 16 years prior to becoming an educator and paid into Social Security for all of that time. Due to my age, I had to choose between taking a reduced PERS retirement, or working well past my retirement age since I am unable to collect my Social Security that I paid into for years. This has caused me to now live close to the poverty line, and barely be able to afford my rent and pay bills. I am frustrated that I worked for so many years and paid into Social Security, but now do not have access to those funds after devoting my career to helping students.

Caryn N #257
I came to teaching later in life, at age 45. In the 20+ years before I started teaching, I combined work from several part time hourly positions (paid into SS) and independent teaching. My independent teaching was all on Schedule C which means I paid the full Social Security amount 15.7% for over 20 years. Now, at age 60, I'm looking at my retirement and realizing that all those years I paid the full Social Security will have very little return. Most teachers must have other employment to make ends meet. **This is the crux of the problem**—we pay into Social Security through our other work. I would guess that is well over 50% of the teaching force has other employment that is paying into Social Security. We need to have the appropriate benefits for our contribution to the workforce. I don't think I deserve Social Security for my school job because it doesn't pay into Social Security. But I do think I deserve benefits for all of the other work I've done outside of the school district both before and during my tenure as a teacher.

Darrell C #247
I am nearly 50-years-old and do not own a home. As an apartment dweller, my rent has risen every year. My contributions from PERS are not expected to rise with the cost of living. I have worked a decade and contributed to Social Security. But because I chose to teach, I am expected to lose what I've earned and rely on a fixed income all while experiencing increasing costs. It doesn't seem fair, but it makes me regret my service to my community.

Kym M #239
I am afraid I will be unable to support myself after I retire. I have always worked a second job and as I get older and getting ready to retire very shortly, I may be unable to do that. I started working when I was 15 and worked other jobs while I was teaching that paid into Social Security so I could get the full amount only to find out years later I wouldn't get what I have paid into.

Debra H #234
I began working and contributing to Social Security when I was 14, at 16 my work qualified as full-time according to Social Security. At 40, I entered the Nevada PERS retirement system, only to discover that despite having worked for over 20 years prior to coming here my Social Security benefits will be a fraction of what I earned. . . . This cut in benefits could be the difference between a comfortable retirement that I earned and one where I am forced to work until I die.

Shanda R #223
I went into teaching at 40. I am not sure if I paid enough in Social Security to get it, but when I retire, I will only have 50% of my income, and my Social Security will be reduced. I paid into it, and I do not think this is fair. I did not know this when I went into education.

Dean H #159
When I was a younger man I worked very hard to support my family. I began working as soon as I was old enough, which means that I was paying into Social Security for approximately 30 years. The opportunity to go to college and work in public education did not come till later in life, but I have been paying into PERS for over 10 years now. If I can only collect on PERS, my retirement will be severely diminished even though I have worked all of my life. I paid into both systems, I deserve to pull from both. With the current set up, just because I made a career change late in life, I won't be able to retire until noon on the day of my funeral.

Muriel W #116
I started working at age 14 during summer and after school hours putting in Social Security and as a teacher in a private school with the whopping pay of $11,000 per year. In late 1998 I started working in a public school as a library aide because teaching jobs were hard to come by. As an aide, I didn't earn at the same rate as teachers, so it took longer to be vetted in PERS. I had to retire early at 60 due to a stroke so wasn't able to get in 30 years. Now, I receive a limited PERS and because I am receiving **any** PERS, I have been docked in the Social Security that I put into for years. I now receive about $50 after medicare is deducted. If I wasn't married and my husband is still working, I would be living in a cardboard box on the street for my years of hard work. But he is having health issues now and may not be able to work much longer. I am wondering what we are going to do! Please stop the unfair penalty for me having spent all of my life working hard but having to do it in two different systems! Support a sustainable change in this broken system! Pass H.R. 82 and S. 597, **please, before** I end up on the street!

Women Disproportionately Negatively Impacted—70% of Education Professionals Are Women!

Jeanette R and husband #219
I will only be able to collect 50% of my Social Security when I turn 70 because that is the most they can take. My husband, 71, and I are both retiring this year. My husband will lose 40% of his Social Security which is at a much higher rate. We will both retire at about 35% less salary than what we make now so to lose the Social Security on top of it is a very big hit. Especially since we have to start paying for insurance. Worked all our lives and have had good careers, but this makes it hard to retire knowing we will lose so much in monthly income that our standard of living will go down while all our expenses will continue to rise.

Michelle L #132
I'll probably end up homeless considering I'm going through a divorce and my soon-to-be ex-husband is entitled to half my PERS and I'll need to pay him alimony.

Regan H #113
While I am pleased that I am eligible to receive Medicare, I feel that it is unfair that I cannot receive benefits from all the jobs I worked from age 14–30. I went back to teaching later in life after staying home with my children for 10 years and have attempted to make up the difference in my later years. My spouse, whom I was married to for 15 years, worked outside the home while I raised our children and I was told by SSA that although I am eligible to receive benefits from his working years while I stayed home without children, the windfall elimination takes away that benefit as well.

Lucy K #112
I am 65-years-old, divorced, and living alone. I stayed home to raise my four children. After divorcing, I went to college to become an educator. I am still working in the public schools and wish to retire. Unfortunately, the GPO and WEP are playing a huge role in my decision. The amount of Social Security I would receive based on the WEP/GPO, will cover my monthly payment to Medicare. It's a huge disservice to public employees. **Please repeal this ridiculous law.** Thank you.

Roseanne R #105
I worked for many years outside of the PERS. My Social Security has been significantly diminished. In fact, I get just a little more than the payments for my Medicare and supplemental insurance. It is absolutely unfair! I earned that money and should be receiving my fair share! I am unable to afford to live on my own and currently share a home with my ex-husband. Not exactly how I wanted to spend my "golden years"!

Rachel D #210
I have 19 qualifying years of service paid into Social Security. After those 19 years and 3 lay-offs, in 2015, I moved to Nevada where my current pension program indicates that my SS benefits will be reduced through GPO–WEP. I'm only 47. I plan to work for many more years, but my pension won't be 30 years of Nevada service. I will end up with a partial pension, partial Social Security, and have to figure out how to pay my bills in retirement from other personal accounts. I'll have 40 years of service in public education, and little to show for it.

Lori B #102
I will reach full retirement age within the next 3 years. I didn't work within PERS for very long, so my retirement benefit is a small one. However, I have paid into Social Security for over 25 years. Unfortunately, those years when I worked during college were slightly lower than what the WEP calls "substantial" earnings. Those years that I was in PERS already affected my Social Security amount because it adds years of zeros to the calculation. So without WEP, I would **not** get any windfall. But I do get unfairly penalized by what it will deduct. Please repeal this unfair penalty.

Michele D #99
After more than 39 years in the classroom and over 25 years of paying into Social Security, I am unable to collect more than ⅓ of my benefits because I also receive PERS retirement. This means that my income cannot keep up with the cost of inflation, medical costs, and everyday living expenses. I have had to continue to take part time jobs to make up for the loss in income from what I have earned over the years and paid into under Social Security. It is completely irrational that an American citizen who has paid into the system is not allowed to collect what is rightly owed them. This needs to be changed, not only for those who have already been affected, but also for those who will find this happening to them as they approach retirement. This is **not** fair!

Judith A #83
Social Security and PERS retirement benefits are both based on years worked and amount made. Our retirement benefits should be based on **adding** the two amounts together! Deductions equal punishment and are based on faulty reasoning. In 2014, I was receiving $1,200/month from Social Security. I retired at 69, applied for PERS and my SS dropped to $300/month. I made $1,400/month under PERS, $300 under SS for a combined amount of $1,700/month. If I had worked for Home Depot instead of teaching, I would not have been punished and would have gotten 2x the amount. So why teach? I tell everyone I know not to teach because of these punitive laws! So, my retirement amount is less than poverty. Now deduct $800/month for medical, pharmaceutical, car, homeowners, life, dental and eye insurance from that $1,700/month! Could you live on $900/month? That's how bad it is! Yet I have 9 years of time, energy, and funds invested in my college education!

Susannah H #15
I worked for years in service to the public in California and then in Nevada under the Social Security System. I have been teaching here in Churchill County for 31 years under PERS and will be penalized when I retire next year because of my service under these two systems. This is not fair. I have put in the time to gain retirement benefits under both systems and should be able to collect benefits for all my service.

Beth H #8
My NV pension after 15 years (2 of which I purchased) will provide me with less than $30,000 gross income per year. My prior years contributing to SS leaves me 7 years short of the full credits. I am a widow. My husband's survivor's benefit will not help and is subject to the WEP as well. Without Social Security, I will not be able to retire. I cannot afford it. The retirement benefit in Nevada is 2.5% of our salary. It should be 8% if we cannot get the 6% for SS. Once upon a time, the pensions paid a level that offset the loss of the SS. This is no longer true. If people move from one state to another, which is common today, then they cannot benefit from the promised "great" pensions offered to people with 35 years or more. The lack of SS and WEP contributes greatly to people leaving the field and young people having no interest in any government work that includes PERS. Thank you for reconsidering this.

Valerie B #57
I was told by our district provided financial advisors that I will not be able to draw on Social Security benefits. As a wife and a mother, I have not had the same access to building a consistent retirement through Nevada state PERS, having raised our children before embarking on a career in teaching. While raising our children, I did work, however I worked part time or jobs that would work around my child care needs. Each paycheck I received had Social Security benefits deducted. I paid into the system. I understand that this is a social safety net designed to assist those most in need but I will be in need. I will not have enough time in as a teacher through our state funded PERS to pay my mortgage, my bills, and buy food, especially as prices continue to rise. With the cost of education and the current flaws in the student loan and PSLF program, and with the PSLF servicers, I will probably still owe 50,000 or more in student loans. Loans I took out with the promise that if I became a much needed special education teacher I would never need to worry about those loans. So, I will retire with student loans, a mortgage, god knows what kind of inflation, and only 50% benefit from my current PERS plan while the government pockets the Social Security payments I already made over the first 15 years of my employed life. Maybe it would be more beneficial to actually go after those who commit Social Security fraud so the government can pay hard working Americans what they are owed.

Military Veterans Who Are Second Career Educators Penalized

Linda D #136
I don't think because I have worked in both realms of public service as a member of the military and then as a school teacher that my Social Security benefits should be reduced because I chose to be a teacher. I wanted to continue "serving my country" in a different way but will now be penalized. I do not have a military retirement nor will I be able to complete the full 30 years required to get full PERS, so I was counting on both to be able to live a comfortable life upon retirement.

Deb G #110
I am a retired public school teacher. My husband is a 35 year veteran of the Air Force. Because his retirement system is part of FERS, which includes Social Security, my survivor benefit will be greatly limited. The survivor benefit to my children will also be limited because of my PERS affiliation. I have been aware of the GPO/WEP situation for many years, and I am so thankful that this catastrophic problem is now coming into public light.

DM #65
I will need to stop teaching in a PERS job for a minimum of 3 years to complete my 360 months of creditable payments into Social Security. I've already earned 27 years of credit as an active-duty service member and switched to teaching in a state that opted to not have PERS employees pay into the system. . . . I know that I also need to delay full retirement to age 67 to reach my full retirement age for SSI.

Shari M #54
I am 66-years-old and have been in education for 17 years. I was active Duty Army and worked in Health Care for 25 years before I graduated from college when I was 44-years-old. I went to graduate school to become a School Counselor in 2005 at 59-

years-old. I can't afford to retire as a single person because of the cost of living. I like my job but not sure health wise how much longer I will be able to work in a high school setting.

Joseph B #107
Teaching is my second career. I paid into Social Security from age 17 up to age 37, when I became a teacher, shortly after being medically retired from the military with a service-connected disability. I already get to experience the "no double dipping" penalty in my military retirement and disability, where I lose a dollar of my military retirement pay (which is low to begin with, since I was medically retired with less time in service and at a lower pay grade than I would have if I had been able to finish out my 20 (or more) years in the military. I have a dollar of my retirement pay taken out for every dollar of VA disability I receive. This means that, with a 40% disability and a 17-year military career, I get about $900 a month in combined retirement and disability, instead of the $1,600 I would receive if I were allowed to get both. This is not a fair, or just circumstance—after all, we are not talking about a six figure annual sum here—like legislators' retirement packages. My understanding is that I will lose most of a dollar of my earned Social Security Benefits for every dollar I earn through NVPERS and CalSTRS retirement pay. This is nothing less than a punishment for me choosing to serve my nation and community as a public school teacher. While I understand that some teachers never work full time in another job, and never get vested into Social Security, and thus have only earned their PERS retirement, many of us have worked for many years in jobs where we paid into Social Security and have **earned** our full Social Security benefits.

Daniel I #98
I served and retired from the U.S. Navy after 23 years of service, paying into SSA the entire time. After retiring in 2006, I started my second career once again serving my country by educating its youth in the public school system. The state retirement system did not take out SSA and thus I fall under the GPO–WEP. I feel that the U.S. Government should repeal the GPO–WEP for those serving their country and not themselves, both military and educators give so much for so little in return.

Penalized for a Second Career as a Public Servant

Stephanie J #138
I have over 40 years paying into Social Security. Teaching is a second career. My PERS will not be adequate alone, I need the Social Security I paid into. It's not right that I contributed for 40 years to be denied what I earned.

Tod Y #72
In retirement, I believe I deserve my Social Security, which I have worked over 30 years for, and a public **pension** because I waited until I was 55 to start teaching. I will keep teaching until I'm 70–72. I am currently 63. Please don't penalize my hard efforts. I've worked very hard to be able to retire and have enough money for a retirement income for the past 10–15 years of my life.

Karen W #56
I earned my 40 quarters in a private industry. I also had worked other college jobs that applied to my 40 quarters. My private job ended; I went back to school for a solid 2 years. I earned my teacher's license; I was certified in K–12 Music Education. I taught 16.5 years before an injury ended my career. I **was not** aware of the 2 bills until later. **I am not double dipping!** I also am not able to qualify for my husband's higher pension. It is also cut and diminished per these 2 laws! I have been retired since 2009; I took my diminished SS at age 62. Many other public service employees have been placed in the same situation in, I believe, in 14 states. Please correct this injustice; give me what I **earned!** Thank you for reading. Every time this has come before Congress, I have written and lobbied for all of our fair rights!

Margaret S #78
While I did not earn enough quarters for Social Security payments, my husband is a Social Security recipient. When he passes, my surviving spousal payments will be greatly reduced because of GPO–WEP. It seems incredibly unfair that, as a public servant, the money from my husband's earned retirement would be compromised solely because I'm a PERS recipient. While working as teachers, our salaries were not commensurate with our education and experience compared to what we would have received in the private sector. Accordingly, our retirement is not reflective of demands of the work we provided. To reduce Social Security payments to PERS recipients who have earned that support seems punitive. It is especially disconcerting because these laws only affect teachers in 15 U.S. states.

Despite my 30 years of public service, I will find myself having to scramble to survive in retirement without my husband's Social Security support once he passes. My economic security was already compromised as a public servant during my working career because our salaries greatly lagged behind inflation. But this additional burden of reduced financial support as a senior citizen solely because of this unfair law is illogical and unreasonable. This law unfairly impacts those who dedicated their life's work to the public.

Moved to Nevada for the Opportunities of Being an Educator Not Knowing That They Were Giving Up Social Security Benefits Earned Previously

Janet C #217
When I moved to Nevada with my husband, I did not know that my SS would be cut if I worked as a public school teacher for more than 5 years. I contributed to Nevada's PERS for 13 years. When I retired I did not receive the retirement payments from PERS that a 20 or 30 year employee earns. My SS was cut and I am not eligible to collect my husband's SS if he passes before me. I worked hard for public schools and am entitled to the contributions I made to Social Security.

Jane C #48
I worked in Wyoming until I was 39 and then came to Nevada to teach because of a recession and RIF jobs in Wyoming. I have paid into Social Security since I was 14-years-old. My deceased husband paid in the system until he was 47 and then passed away. When I retired and drew my PERS retirement I received $0 from Social Security and I have to pay for my Medicare that I paid into for all the years I worked. This is very unfair that I can receive no benefits because I didn't make a high income before I taught in Nevada.

Barbara M #216
I get no Social Security benefits at all because I did not have enough quarters. My husband died in 2006 and I do not receive his benefits as his widow. He contributed to Social Security until 4 years before his death when he developed a neurological disease and could no longer work and ultimately received Social Security disability until he passed away. I retired early to care for him and his benefits would have helped me these past 17 years since I lost him. It's pretty late for me since I'm now 75 but I hope the law changes for all of us who are impacted by these laws.

Michelle S #244
I have worked since I was 13-years-old, that is over 45 years. I only became a teacher with PERS a few years ago. I had given to SS for 35 years because I still work another job. Since changing careers I cannot afford to live off of a teacher's salary with a family of five and must work two jobs to pay for our expenses and our own children's education and expenses. I had no idea that I would either (a) get PERS or (b) SS. I thought if I had put in that much time and money into both careers, I should be able to receive benefits from both. I currently have two forms of stage 4 cancer and work because I cannot afford not to. I cannot do treatment because we need the income and medical benefits. I cannot imagine my family not having the benefits that I worked so hard for decades to receive. Please change the law to make it so those getting into education or PERS paying positions also receive their SS benefits. We are in need of educators around the world and if we change careers and lose our SS, many teachers that just became teachers would leave and go back to their jobs getting their SS money since we contributed longer to it than teaching. We took a pay cut to teach and serve the children in our cities and deserve to be compensated with PERS and SS.

GE #146
I am a retired public school teacher. I have worked in two different states—Nevada and Arizona. I have worked since high school in various jobs where I [paid into] Social Security. When I retired from teaching I received a pension and I received a partial payment from Social Security about 40%. I retired in 2009 and was okay for a few years; however, now my health care needs have increased. My Medicare and Medicare Supplement and Medicare Rx premiums have increased. My co pays on prescriptions have increased and the costs of my prescriptions have gone sky high. I was paying over $1,000 per month last year for my medical costs. I was increasingly worried about how I would be able to afford my medications this year and in the future. If I could receive a full Social Security payment this year and every month in the future, it would help me pay for my medical costs, especially my medication costs. I believe I would receive about $1,000 each month instead of $532 that I receive now. That would really help me.

Allen G #213
Prior to teaching I worked and paid into Social Security for about 15 years. In addition to 31 years of teaching, I also worked summers and extra second jobs that all paid into Social Security. Currently, for the past 2 years I have worked full time and will continue to do so until I reach an age to qualify for Medicare. As any citizen who pays into the system, I should get the benefits of the Social Security

Elizabeth S #163
I am supporting my son and grandson. I need help. I am in debt and, at my age, that is very distressing. I was married for 22 years and would be able to have the Social Security payments I am entitled to. My gross income is $41,000. It's a hardship for all 3 of us.

Dual Public Service Households Experience Compounded Impacts

Raina #134
Teaching is my second career and having my Social Security limited after paying in for over 40 quarters is unfair to me and my family. My husband will also have his Social Security limited because he worked for years and paid in his 40 quarters before joining USPS and being able to retire on FERS. We should be able to get what we paid into the system, no matter our career path.

Terry B #74
My husband paid into Social Security for his entire life as did I. I began working at a drive-through food establishment at age 14. My life work has included various work environments, including: restaurants, bookkeeping, real estate, and ultimately education. I worked in education for 34 years. The first years in Boise, ID and ultimately in Nevada for my last 29 years. I retired at 68 years of age. My husband retired at 69 years of age. He worked as a truck and diesel mechanic for 35 years, after completing 3 tours in Vietnam. Then he worked for WCSD as a custodian for 11 years, before retiring. We have only collected half of his retirement in the PERS system each month, in order to be sure that I have enough income, if he passes, to assure that without his Social Security, I will not be forced to sell our home. After working the majority of our lives, it would make a huge difference in our lives, if I could draw the Social Security that I have earned and if he could draw his full PERS retirement! Why should hard working people like my husband and I have to be deprived of the additional money that we have paid into, because of this ridiculous law? We worked hard and long to be able to retire. It would be very nice, if our retirement could be made a little more comfortable and less stressful, by allowing us to draw on the funds that we have both paid into . . . for most of our working years.

Lisa W #25
While I was temporarily not teaching during the recession of 2008–2010, I worked as a waitress. I wasn't able to continue saving for retirement, barely making ends meet. I have also worked from ages 16–22 in the private sector, contributing to paying into Social Security. I don't feel I should be punished for working in the public sector, especially since my salary is determined by legislative budgeting. Additionally, my husband just began his career in public education at age 40. The past 20+ years he has contributed to Social Security. If he retires at age 65 with 25 years paid into public employees' retirement system, he isn't at his full contribution into PERS and will also not receive full Social Security.

This is not the right thing to do to people who work in education.

Quality of Life in Retirement Years

Nancy H #161
I really thought that I had planned for retirement well. With PERS, Social Security, and a portion of a small pension through my ex-husband, I could live an unassuming life. Then I discovered the Social Security I was counting on was cut due to PERS. I lost $421 of my Social Security benefit. During subsequent years, the cost of Medicare deducted from my benefit increased, further reducing the benefit amount. Even though I didn't count on Social Security as my only retirement income, the reduced benefit has created a scenario where I must work. I earned that Social Security benefit. I should not lose it because I worked and retired from a secretarial position at a school district.

Second career educators' abilities enriched the learning experiences of our students, but the educator was penalized with a reduced benefit for making this career change.

Ken B #77
When my husband died, I was informed by Social Security that I would get no more than $255 to bury him and that would be all I will get from Social Security as a surviving spouse because I belong to the public employees retirement system! So very unfair as my husband worked his entire life and thought Social Security would help me after his death! Did not happen because I belong to PERS so all I got was the $255 for burial which did not even begin to cover funeral costs! Also received a letter from Social Security stating that would be all the benefits I would get because of my state retirement! I was being penalized because of my membership in PERS. No surviving spouse or benefits whatsoever!

Marie R #58
I paid into Social Security for more than 15 years prior to becoming a teacher, as teaching is a second career for me. I didn't know at the time about the GPO–WEP, which reduces my benefit from $1,090 to $542 if I can continue to work and not collect SS until I'm 67. After 24 years of teaching, I'm 62 and would like to retire but can't afford to on my PERS and reduced SS benefit. I may have made different choices about becoming a teacher If I had understood the financial impact.

LETTER SUBMITTED BY JULIE WATERS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown:

Thank you for sponsoring the Social Security Fairness Act of 2023 with Senator Collins.

My name is Julie Waters and I am a retired teacher after teaching for 19 years. Before becoming a teacher, I worked part-time and full time jobs, from the time I was a teenager until I graduated college. I started a family with my husband, and got my teaching credential.

Because some of the jobs were part-time, my income is below the threshold to receive Social Security benefits without a reduction. Additionally, should my husband predecease me, my Social Security benefits as his widow would also be reduced because of my pension.

I paid into Social Security for 20 years working those other jobs and because of the Windfall Elimination Provision and the Government Pension Offset provision it feels like I'm being punished for having become a teacher, a profession that I loved so much.

Thank you again for working to repeal these unfair provisions,

Julie Waters.

LETTER SUBMITTED BY BARBARA ELLEN WATKINS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To whom it may concern:

I have worked most of my adult life. Upon retirement, I am affected by WEP and possibly GPO. I worked full time for almost 28 years and at various part-time jobs as a teenager/young adult, all while paying into Social Security. After all of that, I spent my last 11 years of work employed at a school district.

Upon retirement, my Social Security is reduced 15% just because I worked those final 11 years at a school district. If I had chosen to leave the workforce, or even ended up in prison, I would receive 100% of the Social Security benefits I've earned. Also, because I worked at the school district later in life, I will be unable to collect spousal death benefits should I need them. How can this be right?

My husband has paid for this benefit for his entire career, and I will be denied access to it. Spouses who never worked or even some who divorced can claim spousal

death benefits. My husband has been the bread winner for our family throughout our marriage. My income has always been supplemental to his. GPO could now affect me in such a negative way that I will ultimately have to depend on my children and/or government assistance just to make ends meet. Why am I treated so differently than other spouses?

In a nutshell, my retirement income would be hit twice. Not only is my Social Security reduced by 15% already, but if I outlive my spouse I will not be able to collect spousal death benefits that he has already paid for. It is like you are kicking a dog when it is already down. Even with our home fully paid for, I would likely lose it as I could not afford the taxes and upkeep. GPO affects women (especially those who are not the primary source of income) in such a horrible way. Two people who work in a role paying the same amount/same time period into Social Security for 20 years, their retirement benefit should be the same. It isn't because of WEP; widows are hit with GPO as well which causes a huge impact and leaves people with homes lost or on government assistance—unable to make ends meet.

I hope this committee will see how unjust WEP and GPO actually are and finally do something about it. Please don't leave me, and many others, as a ward of the state when we have worked our entire lives to avoid that very situation.

Sincerely,

Barbara Ellen Watkins.

LETTER SUBMITTED BY GREGORY WEBER

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden, Ranking Member Crapo, Chairman Brown, Ranking Member Tillis, and members of the Senate Committee on Finance and the Subcommittee on Social Security, Pensions and Family Policy:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

For a 15 year portion of my working life I earned retirement benefits from public service employment that was not covered by Social Security. For the remaining years of my working career I contributed to the Social Security system. In fact, through my professional employment, outside employment, small farm income, and post retirement employment my work has spanned 44 years including 30 years of contributing to Social Security. Despite this I am still subject to the maximum WEP reduction in my Social Security payment. In addition, if I participate in post retirement employment on a part time basis and make less than "substantial earnings" I will continue to have the full FICA deduction taken from my paycheck and yet be subject to the ongoing maximum WEP penalty reduction in my earned benefits. This is not fair.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all. Thank you for your consideration.

Sincerely,

Gregory Weber.

LETTER SUBMITTED BY LINDA WELCH, RN

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Honorable Committee Members:

I am writing to inform you the impact the WEP has had on me. I am sure many retirees have different stories on how they have been impacted. But mine goes like this.

As a young Registered Nurse I began a career with the University of Massachusetts Medical Center in 1985. I had hoped to spend my entire career there. In 2008, after 23 years of service, the University Hospital merged with the private Community Memorial Hospital. At that time the whole enterprise became a private institution. Although my job never changed, whom I was employed by did. So in 2008 I became a private employee. For 11 years I remained employed by the private institution now called UMass Memorial Medical Center. During those 11 years I paid into Social Security and Medicare, accumulating more than the 40 quarters needed to acquire a Social Security Pension.

Imagine my surprise when I applied for SS on my 65th birthday being told that because I have a public pension with the State of Massachusetts I fall under the WEP. The SS representative explained that because of the WEP my SS would be reduced by $500.00 per month!

I truly don't understand how this is allowed. I paid into both systems for considerable time meeting the requirements to collect a pension from both SS and the Commonwealth of Massachusetts.

Please consider all the stories like mine when trying to decide on a possible resolution for the unfair WEP and GPO.

Linda Welch, RN (retired).

LETTER SUBMITTED BY SERGEANT ROBERT WELLMAN

June 7, 2024

Dear Senator Stabenow:

On behalf of the Detroit Police Department, representing over 2,400 sworn law enforcement officers, I am writing to advise you of our strong support for S. 597, the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-fifties, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety

officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

The Detroit Police Department stands ready to support with any efforts necessary to pass this important legislation. If you have any questions, or if we can be of further assistance, please feel free to contact me.

Sincerely,

Sergeant Robert Wellman.

LETTER SUBMITTED BY HELEN G. WESTERGARD

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510–6200.

Dear Committee Members:

The issue of WEP has been on my mind since I retired on December 31, 1998. I am now 88-years-old and believed that repeal of the WEP was imminent from the date of my retirement. Even with subsequent COLAs, my Massachusetts State retirement now is $1,495.07 monthly, and with WEP, my Social Security income is $543.00 monthly. This is insufficient to support myself, living alone. That has resulted in 25+ years living in poverty. I am at the point where I live in subsidized housing, Massachusetts pays my Medicare premium each month, I receive SNAP benefits for food, and the state pays for prescription copayments which exceed $4.50 for Tier I drugs and $11.20 for higher. I must pay in full for dental, eyeglasses, etc.

My employment in the public sector began late in my career, and I only had 11 years' longevity to qualify for state retirement. My years in the private sector were interrupted by being a mother of three children. Nevertheless, it is embarrassing to be in this predicament. There is no money for amusement, concerts, dining out, etc.

Year after year I have waited and watched reports of progress in repeal of WEP/GPO. It does not appear that will ever happen. Even an amendment to the laws would be helpful. At this point, it does not appear that there will be any change in my lifetime.

I urge you to accomplish relief for me and the thousands of others who are in this predicament!

Sincerely,

Helen G. Westergard.

STATEMENT SUBMITTED BY NANCY WESTON

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

Here are the facts of how my situation demonstrates the unfairness of the current WEP/GPO provisions, and how these provisions have affected me for 12 years:

Since age 16 (I am 77) I have paid into Social Security through jobs in addition to my 30-year teaching career in Connecticut. In fact, I became a self-employed con-

sultant in 1999 and since then have continued to pay into Social Security. In spite of this, I get only 20% of my **earned** income benefits. After Medicare deductions, this amounts to $91 monthly, not enough to pay even one utility bill.

In addition, when my husband of 30 years died in 2014, instead of receiving spousal benefits, I was informed I would get 0% of those due to the GPO. **This is grossly unfair,** especially since I chose to teach part-time in order to be home with my children more when they were babies (part-time meant going in to work every day but having an hour or two shorter day).

Meanwhile, as he was employed as an educator in New York (a few miles from our home in Connecticut), when he retired he was able to collect both a full New York State teacher's pension **and** full Social Security.

Because of my part-time status for about half my 30-year teaching career, this meant that my teacher's pension was reduced to 40% of my best 3 years instead of the 80% that normally follows (in Connecticut) a retirement of 35 years (the longest in the United States) and age 65 combined.

Once again, I am needing to continue to work at age 77 and I continue to pay into Social Security as an independent consultant. Yet I continued to be penalized because of where I chose to teach. Had I know about how the WEP/GPO provisions would affect my Social Security retirement income, I would have applied to teach in New York State a few miles from my home.

Unless these provisions are repealed, those young people interested in becoming teachers will have even more reasons not to go into teaching as a career, and we already have a teacher shortage. (But at least they will know in advance, unlike teachers in my generation, what will befall them when they retire.). Teachers, postal workers, police—all these people in the affected states are being shortchanged. It is better late than never to rectify this injustice which is essentially robbing retired persons of **earned** benefits.

LETTER SUBMITTED BY JOSEPHINE WIESE

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The following is my situation and thoughts regarding the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO):

I was married to my ex-husband for 25 years who divorced me in 1985. I retired in 2006 as a civil service retiree and subject to the WEP and GPO. Currently, my gross Civil Service Retirement System monthly annuity is $3,166 and my gross own Social Security benefit is $237 for a total monthly income of $3,403.

In short, for 18 years I have been denied full Social Security retirement benefits due to the WEP and/or the GPO, based on one-half of my ex-husband's benefit. The WEP and the GPO are not just policies but injustices. They unfairly reduce or deny the Social Security benefits, legally earned, of hardworking Americans who have earned a pension from an uncovered position and have paid the same FICA taxes as all workers. I know of widows who are receiving their husband/widower's full SS benefit as well as their own private pension. The WEP and GPO withholdings discriminate against a targeted group of citizens, the Federal retiree.

While all would be affected similarly by impending insolvency issues, the money currently withheld by WEP and GPO assures that everyone, except those affected by the penalties, receives 100% of their benefits in the meantime.

In my personal case, I will be 85-years-old next month and, what is left of my life, would like to receive my share of what others not affected by the WEP and GPO have been and will be receiving.

Please take action to support the Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO and would provide much needed relief

to disproportionately affected lower-income retirees as well as remove the unfair penalty and discrimination of public servants.

Thank you for your kind consideration,

Josephine Wiese.

STATEMENT SUBMITTED BY KELLY WIGINTON

I'm trying to put a face on the injustice of GPO.

I have been a teacher for 34 years. Five years ago, my husband of 43 years, died of cancer. I am now a widow without my husband's emotional and financial support.

The picture embedded is 6 months before he passed. We thought that he had turned the corner. Sadly, this was the beginning of his decline. I will forever be affected because of this law.

My husband was a hard worker and paid into Social Security for over 45 years. However, unless this is repealed, I am denied of his benefits. That's a steep number. The irony here is that if I had passed first, he would have received my teacher's retirement.

If I had chosen **any** other career, I would get his benefits. I chose to be a public servant. Now I'm being punished instead of praised for my service. How sad that teachers, the backbone of our communities, are discriminated against this way.

His money should rightfully go to me. It's what he would have wanted. Now, his money has been absorbed for other purposes. It feels like theft. This unfair act is affecting and will affect many retired teachers.

I honestly can't believe that this is the way retired teachers are treated. Please, please vote for a total repeal of GPO. It's way past time for this egregious wrong to be righted. We need you.

Thank you,

Kelly Wiginton.

STATEMENT SUBMITTED BY PAMELA J. WILKINS

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

I worked 37 years in jobs that paid into Social Security. I also worked for the U.S. Post Office (yes, I am that old) and the U.S. Postal Service. I am drawing a small retirement from OPM.

I did not go into teaching until later in my life and will most likely retire with 13 years in the Massachusetts system. My husband died 12 years ago and losing his income put me deeply in debt. I am finally out. But if I get hit losing Social Security funds that **I worked for,** I don't know when I really can afford to retire.

I am not asking for anything I haven't worked for , I simply want what I contributed to just like anyone else. Teachers' salaries are not very high and teacher's retirement for me is only 50% of my salary. I worked for the U.S. Post Office beginning in 1974 so the retirement from that is very small. I need my full Social Security.

I keep seeing bills to provide for illegal immigrants, foreign wars, and assistance. I am a U.S. citizen and WEP and GPO are not benefitting us, they are taking money from us. Its time to end this picking the pockets of retirees.

LETTER SUBMITTED BY MARTHA GRACE WILLHELM

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Dear Senator Brown:

As a member of the Detroit Police Lieutenants' and Sergeants' Association (DPLSA), that represents the Detroit Police Department sworn law enforcement officers, I am writing to advise you of my strong support for the Social Security Fairness Act, and thank you for continuing to fight for the retirement security of our nation's public servants.

Though most public safety officers must retire after specific time served, usually in their early to mid-50s, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on an officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased's benefit. However, GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. By professional need, many public safety officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse's benefit.

GPO and WEP were meant as a "leveling" response but only serve to penalize public safety officers for choosing a public service profession that mandates early retirement by taking away hard-earned and much needed benefits. It is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP. By totally repealing both GPO and WEP, H.R. 82/S. 597 would preserve the retirement security of those who selflessly serve and protect our communities.

I am standing by and am ready to support with any efforts necessary to pass this important legislation. If you have any questions, or if I can be of further assistance, please feel free to contact me.

Sincerely,

Martha Grace Willhelm.

LETTER SUBMITTED BY JIM WILLIAMS

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree, having spent nearly 31 years as a federal employee, writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I retired in 2010 and have been working hard ever since and contributing substantially to Social Security. The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning. Removing this unfair and confusing set of requirements would help many retirees plan appropriately for their retirement.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration and for looking out for workers who have served our country and continue to contribute to making our nation work well.

Jim Williams.

LETTER SUBMITTED BY LISA WILLIAMS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants. I have been teaching in the public school system for 40 years.

I first heard about WEP and GPO when I attended a retirement seminar a few years ago. I was shocked to say the least.

I am 63-years-old. I have worked since I was 16, actually before that if you include the years that I babysat.

I paid for my own college tuition at WCSU while working for minimum wage. My first degree was a BS in education. I stopped teaching after 3 years because of the birth of my first child. I took a 1 year leave of absence and then resigned my position to be a stay at home mom. My husband and I made sacrifices during those years but felt it was in the best interest of our growing family to have a parent present full time. I had two more children and took a total of 11 years off to raise them, returning to teach when my youngest child went to school full time.

During those 11 years I worked part time at a private residential treatment center in the evening. I would wait for my husband to come home from work and then head off to work until 11 p.m. My husband and I made many sacrifices to do what we felt was the right thing to do and we are so proud of the beautiful people that we raised. They are productive members of our society. My family has never received any additional support from the government. I went on to earn 2 additional Masters degrees in education and I have been teaching full time since 2001.

During these years college tuition increased by a crazy amount, something like 400% but my husband and I committed to providing our children with meaningful college degrees. All three of our grown children hold a Master's Degree, 2 in education and one as a commercial airline pilot. We are still responsible for a sizable student debt but are so proud of our children's hard work and accomplishments.

As a family who has tried to do everything right it boggles my mind to know that I will be penalized by WEP/GPO. Surely we can do better than this. Prior to going to the retirement presentation I was under the impression that I would receive the amount listed on my Social Security statements. I will not reach full retirement from teaching because of the number of years that I took off. I will be lucky to get to 25 years. I thought that I would also receive the SS benefits. The representative laughed at me and said that I would be lucky to buy a cup of coffee and the WEP/GPO deduction. Maybe you can imagine how that felt. Please do what is right for hardworking people like me. It feels like a fool's game to me now, but I know that I have been a productive member of our society and I did what was right to raise three beautiful people who are also productive, contributing members of society.

I am counting on you to represent people like me and do what is in the best interest of so many hardworking people like me that have made sacrifices for better lives.

Thank you for your time,

Lisa Williams,
Connecticut Public School Educator.

LETTER SUBMITTED BY YVONNE E. WILLIAMS

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (UEP) and Government Pension Offset (GPO). I am personally affected by these restrictions, causing me to forfeit any spousal Social Security benefits I would otherwise be entitled to as a result of my spouse's military service.

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they receive a pension from a public service position. Likewise, for those of us married to military retirees, whose own Social Security benefits would terminate upon their death leaving no spousal benefit to those of us who already draw our own earned annuity, are also affected.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Yvonne E. Williams.

LETTER SUBMITTED BY ROBIN WILSON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

I am a second career teacher who spent 20 years in the banking industry. I am completing my 17th year of teaching and looking to retire within the next few years.

When I investigated my Social Security benefits, imagine my surprise when I found out that I will be getting half of what I am entitled to. To say this is unfair is an understatement. I worked in the private sector and contributed all that I was asked to contribute.

Why am I, and other second career teachers, being denied our full benefits? I got into teaching because I wanted to have a career that makes a difference. I shouldn't be penalized for that.

I hope you will do the right thing and repeal the WEP/GPO once and for all.

Thank you,

Robin Wilson,
Connecticut Public School Educator.

STATEMENT SUBMITTED BY SAUNDRA H. WINDOM

To Whom It May Concern,

I am excited to send this email because I've been wanting to contact my Congress/Senate representative about my plight as a retiree, who still works part time. While I enjoy keeping my mind and body refreshed, my health and family needs are in need of my ability to stop working at any given time. Two issues that have hampered my full retirement are the Windfall Provision and School Loan Debt. I have been an educator for nearly 5 decades (48 years, 38 work +10 years, part time retiree) but the below actions have caused extreme stress due to the lack of receiving what I worked and earned and the debt of so many low to middle income hard-working head of households who tries to do all that's good and possible for their families and have a comfortable retirement for their supposedly golden years.

Windfall Provision:

- I was a teacher for 38 years, 10 years as an administrator, and 10 years part time continuing to support over 28 schools currently. In 2013–2014, I was going through retirement counseling/preparation. In the brochure I saw that I would be dinged the maximum (50%) because of the Windfall Provision, It seems no one could really explain why I'm losing 50% of my Social Security that I earned over the years. I was banking on the $1,000+ a month with my Teacher Retirement. I felt this was government overreach and penalizing the low to middle class earners. I really hope that this can be repealed and that lost earnings could be recovered.

Student Loan Debt:

- During the 1990s I was a single parent who had three children close in age and by the late 1990s early 2000s, my three children were in college at the same time while I lived off of a meager teacher salary in Atlanta Public Schools. I worked multiple jobs trying to avoid loans, but it was not enough time in 24 hours to avoid the loans. My eldest unfortunately passed away from a hypertension hemorrhage so while I paid for his room/board/books, etc. his loan was tossed out. My other two children needed a 5th year and had to take out their own loans for that. They are grown with their own family/life expenses while having loan debt as well. I'm retired but must work part time still with the school district because I have been paying for a Parent Loan with SallieMae/Navient for years (I even paid during the pandemic because I was afraid of the ballooning compounded interest that has escalated my loans 50%). I refinanced with Sofi because Navient was going up to $1,000/month. I thought Sofi was a separate loan source, but I learned I'm paying Mohela, another Student Loan entity. I pay them over $700/month for the parent loans I took out around 2003–2004. When President Biden was giving Student Loan Debt relief, I received an email from USDOE November 2022 saying that "Your student Loan debt relief application has been approved." Two weeks later I received another email sent saying correction, that my loan Forgiveness approval was an error sent to me and letting me know that there was ongoing litigation which is impacting the debt forgiveness.

I am hoping that there will be real traction with the bi-partisan lawmakers about our Social Security Income. If you can also make an appeal regarding my being a faithful educator with nearly 50 years of dedicated service who has the ball and chain of student debt loan as a parent that I have been paying for years.

Thank you immensely.

STATEMENT SUBMITTED BY CINDY WINDSOR

KEEPING THE PROMISE OF SOCIAL SECURITY FOR OHIO'S FIRST RESPONDERS AND PUBLIC SERVANTS

June 7, 2024

I was a Police Officer for the city of Pittsburgh for 31 years. I was hired at a young age not even old enough to legally purchase my own ammunition for my service weapon. At some point during my working career, I became aware that I was not paying into Social Security and therefore would not be able to collect my own Social Security. I worked hard, lived conservatively and saved as much as possible. I retired at the age of 53 when my father passed away and my mother was officially diagnosed with Alzheimer's disease. I was hopeful that with my pension and pay deferral savings that I would be able to take care of my mother and support myself.

My first big surprise was in April of 2023 when I attempted to sign up for Medicare. Nobody had ever told me that since I wasn't eligible for Social Security, I also would

not be eligible for Medicare. Why is Medicare never discussed? I was 12 years into collecting my pension when I learned the Medicare I thought would be there to provide my health care wasn't available to me. The cost of living had increased considerably and I was already beginning to see my pension was being challenged to cover my living expenses (health care, food, gas, utilities, taxes, house upkeep etc.)

Fortunately, I had married after my mother passed away and was told that I would be eligible for Medicare once my husband turned 62 which will be in November 2024 (14 months after I thought I would be eligible of Medicare).

My next big surprise was during the Louisiana Field Hearing regarding the repeal of WEP and GPO. I was shocked to learn that upon my death my husband's Social Security will also be affected because he will be eligible for half of my pension. I had several conversations with Social Security previously while attempting to apply for Medicare.

Once again, the system was not forthcoming with pertinent information that should have been relayed to me concerning WEP and GPO and how my husband and I were going to be affected. Had I known about the GPO's affect on my husband's Social Security I would have never married. My husband is a 12 year Army veteran and has paid into Social Security for 44 years. I know he will struggle financially on half my pension when we have already had to change our way of living on my full pension and his part time job.

We were hoping my husband could retire in November but have put that on hold until we see if the WEP and GPO are repealed. If not, my husband's financial future will be very bleak after he has paid into Social Security since he was 18 years old. The cost of everything keeps going up and up. We are both still healthy but I fear that as inflation and aging catch up to us we will struggle to maintain a self sufficient life style. Please repeal WEP and GPO so my husband can collect what is rightfully his. It is not right that he should struggle to survive when others in his same position (except for a wife who was a police officer) collect their full Social Security the third of every month.

I appreciate the opportunity to tell my story and am appealing to the Finance Committee to bring H.R. 82 and S. 597 to the floor for a vote and for the full Congress to do what they all know is morally right and repeal WEP and GPO.

LETTER SUBMITTED BY JAMES D. WOMACK, JR.

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

To Honorable Senator Brown:

I wanted to take this time to voice my support of the repeal of the WEP and GPO.

My story is like many others in that I worked and earned my 40 quarters for Social Security. I eventually went into the teaching profession with a school district that did not do Social Security. Imagine to my dismay when it came time for my retirement to learn that a portion of my Social Security (which I earned) would be withheld because of the retirement that I had earned as a teacher.

I find it hard to justify that I am being punished for having another retirement. I am not asking for anything other than the full amount of what I should be receiving during the time I was earning under Social Security.

Please consider this a plea to repeal the unfair WPO and GPO.

Thank you,

James D. Womack, Jr.

LETTER SUBMITTED BY ALBERT WONG, M.S., P.E.

June 7, 2024

Dear Senator Brown:

I am currently a professor at a university and working as a part-time professional engineer. Since graduated from college, I have been working as a professional engineer for both private and public companies and agencies.

I paid Social Security (SS) in both private and public agencies. I did not get a discount on paying SS with the company that offers pension.

With WEP and GPO, my hard earn money that paid SS in private companies will return with less money just because I am currently working for a company that has a pension. In addition, I am losing my SS benefits even though I paid SS in companies that offer no pension.

Please repeal WEP and GPO as this is unfair for all of us who dedicated our lives to both the society and education system but being penalized for working in both systems.

Sincerely,

Albert Wong, M.S., P.E.,
CA License in Mechanical and Control System Engineering.

LETTER SUBMITTED BY STEFANI WOOLRIDGE

June 7, 2024

Re: WEP

To the U.S. Congress:

My name is Stefani Woolridge and I am a retired elementary school teacher. I am writing to you to encourage you to repeal the Windfall Elimination Provision (WEP).

I wasn't always a teacher. The first half of my working career was in the private sector in which I contributed to Social Security for 25 years. The second half of my career I contributed to my teacher pension, also for 25 years. However, because I became a teacher I am only eligible to receive approximately 25% of the Social Security benefits that I contributed to because of WEP. Also, since I became a teacher later on in life, my teacher pension is not as much as it would be if I'd worked the entire 50 years of my working career as a teacher. So I am caught in a catch 22 situation, and it is extremely difficult to live on this retirement pension amount without my full Social Security benefits that I should be receiving.

I also want to point out another disturbing fact about the WEP. There are many teaching positions in the math and science field that go unfilled every year. When school districts try to recruit qualified workers from the engineering or tech fields to become teachers of math or science, they do not want to switch over to teaching because of WEP. It makes sense, would you want to give up 75% of the Social Security benefits that you contributed to all those years? Does it seem fair to you?

Please look at this issue with an open mind, because it is extremely important to us who are very hard workers and just want to receive what we contributed. We're not asking for a government handout, we're just asking for what we are due.

Thank you so much,

Stefani Woolridge.

LETTER SUBMITTED BY LAURIE WORON

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I have served as an educator and school counselor for over 25 years. I came to the profession later in my work life, consequently, I contributed to Social Security for 17 years when I worked various jobs in the private sector. I am a divorced, single, 66-year-old woman who has supported her kids into adulthood alone.

As I had to start over at 48, I still have a mortgage on my home. My earned Social Security benefits in addition to my limited pension are my only means of income in my retirement. To have WEP reduce the benefit that I contributed to for many years by almost half is an unfair and devastating blow to my financial security as I enter retirement.

With my pension, I will be limited to 40% of what I earn annually now. Were I able to receive all of the Social Security that I am entitled to, I would be more able to live closer to my current middle class standard of living.

Needless to say, the reason I am still working is because **I can't afford to retire** without having to reduce my standard of living substantially. I could not afford to stay in my home.

Please consider the unfair impact that this provision has on those of us who are single and self-supporting, and who have worked many years in the private sector before becoming a public servant.

As a middle class American, I have always worked hard without depending on any aid from the government and raised my children to have the same work ethic. My contributions to this country and my community are substantial and enduring. To penalize me by taking away half of what I contributed to and to condemn me to a reduced standard of living during my retirement is grossly unfair.

Please vote to repeal the WEP.

Laurie Woron,
Connecticut Public School Educator.

LETTER SUBMITTED BY GUDULA WRIGHT

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Committee:

I am excited that there will be a hearing on said date. It is my hope and prayer that we will soon see an end to this unjust law.

I am a naturalized American citizen that worked in the U.S. since the mid-1990s and paid into Social Security since then.

I am now fully retired. I also receive a small pension from Germany, since I had worked there in my younger years. Because of this, my Social Security benefits are cut. I get over 60% of my foreign pension from my Social Security benefits deducted.

I don't get much Social Security anyway, because I didn't start working in the USA until my move here, when I was about 37-years-old.

I am outraged that such a law can even exist over such a long time. It has to be eliminated!

This law has also affected my health. I am dealing with depression and anxiety. I am so disappointed and do not understand why an American senior citizen can be so punished.

American Social Security should not have the right to shorten my foreign pension. I am very disappointed in this country that I chose to make my home. This is all a **criminal act!**

Eliminating this law would help me tremendously, as I would have $400.00 more available to go towards the high cost of living, This would also include medication to maintain my health. Hopefully, I would be able to enjoy some of "the golden years" that a lot of people are talking about.

I hope that foreign pensioners will also be included in this repeal.

Please eliminate WEP/GPO!

Thank you.

Sincerely,

Gudula Wright,
Foreign Pensioner.

LETTER SUBMITTED BY LARRAINE WRIGHT

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

I am 71-years-old and live alone on a fixed income.

The WEP/GPO laws have unfairly reduced my Social Security benefit. I do not understand why also receiving a pension from Massachusetts is considered double-dipping since I paid over 11% into that system. This is almost double the amount that workers pay into Social Security since the employer matches the contribution.

Please do the right thing and correct this injustice.

Thank you,

Larraine Wright.

LETTER SUBMITTED BY ROBERT W. YATES

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Chairman Wyden and Subcommittee Chairman Brown:

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these retirees have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, S. 597/H.R. 82 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I am a Disabled Veteran of the Vietnam War and was drafted at the age of 19. I served my country with great pride and upon my return, worked hard to give my family a good life. The company I worked for moved their facility after I had completed 20 years, and it was then that I pursued a career with the United States Postal Service. For 27 years I dedicated my life to this job and hoped upon retirement that I would also reap the benefits of my previous 20-year career. This is what

I ask you for today, that you strongly consider the repeal of WEP and GPO so that I may receive my hard earned benefits.

I urge that the Committee and Subcommittee take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration,

Robert W. Yates.

LETTER SUBMITTED BY ROSE N. YESU

June 7, 2024

U.S. Senate,
Committee on Finance,
219 Dirksen Senate Office Bldg.,
Washington, DC 20510.

Re: WEP/GPO

Good day:

The Government Pension Offset (GPO) dramatically and negatively affects my independence and the quality of my life. It reduces my monthly Social Security benefit by $775+/month, $9,300+/year for a total loss of $150,000+ since I started collecting Social Security and my pension in 2008.

Furthermore, the loss of this money means I will have to work a part-time job for the rest of my life to meet my monthly expenses.

Note: Just shy of my 80th birthday, I find it difficult to find work due to age discrimination.

Women comprise the majority of those affected by the GPO: 83% of the national total. For many, loss of this Social Security benefit means they need the support of social welfare programs like food stamps and Section 8 Housing. Repealing GPO will lift these women out of poverty so they no longer need these social welfare programs which, in turn, saves states and the federal government money.

Note: After I send off this letter, I will begin an application for low-income housing for seniors in my community.

Finally, since the Government Pension Offset predominately impacts women, I ask that the Senate's legal division determine the answer to this question: Is the GPO inherently biased and/or discriminatory towards women and, therefore, illegal?

I look forward to a repeal of GPO in 2025.

My best,

Rose N. Yesu.

LETTER SUBMITTED BY MARK YOUNG

June 7, 2024

Re: Support for the Social Security Fairness Act

Dear Senate Finance Committee:

My pension is minimal. On July 18, 2013, the city of Detroit filed for Chapter 9 bankruptcy. It was the largest municipal bankruptcy filing in U.S. history. This Action reduced my pension even further. As a result of the Bankruptcy filing, the city of Detroit modified the pension plans to a hybrid-based pension, placing the benefits at risk based on the stock markets and the city's ability to contribute. The hybrid pension includes waterfalls, and when the stock market and other variables occur, the benefit will incur incremental decreases.

The GPO and the Windfall Elimination would also drastically reduce my Social Security. I have been a law enforcement officer for (38) years. My Social Security is necessary to offset my pension, which was heavily decreased. This affects not only me and my family but also the members of the Detroit Police Department.

As a law enforcement officer, I should not be punished by the Windfall Elimination or the GPO. It should also be noted that the city of Detroit and all its employees, including the Police Department, also lost our retiree healthcare during the 2013 bankruptcy.

I am pleading for my department, profession, and first responders everywhere. I would like to ask for support and approval of legislation to exempt first responders from Windfall Elimination and the Government Pension Offset. Thank you for taking a look at this.

I can talk about this critical matter if I can further help you.

Mark Young,
Lieutenant, Detroit Police Department.

LETTER SUBMITTED BY TONIA YOUNG

June 7, 2024

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants.

To Whom It May Concern:

I have been an employee with a school district in Georgia for the last 20 years. I also have enough credits to draw Social Security when I retire.

With retirement still 10–12 years away I am unable to provide you with exact numbers. However, due to the Windfall Elimination Provision (WEP) rule, my Social Security benefits will be reduced by several hundred dollars.

While this may not seem significant now, considering the rate of inflation and rising medical costs, this reduction could greatly impact my quality of life in the future.

Tonia Young.

LETTER SUBMITTED BY DIANA ZELEZNY

June 7, 2024

Thank you for this opportunity to make a comment on this important legislation to repeal the Windfall Elimination Provision and the Government Pension Offset.

Before and during my 37 years as a school psychologist in the public school system, I worked jobs that paid into Social Security and have earned my 40 credits. Everyone I have worked with in the field of special education and school mental health has been driven by a deep desire to be of service to those in need. None of us thought of public service as an opportunity for a "windfall." We paid into our public pension system throughout our careers. Many of us also paid into social security through other jobs we have held, or have spouses who paid into social security through their jobs.

Retired educators suffer devastating financial loss when their spouse dies and are denied a survivor benefit because of the GPO, even though that benefit had been earned by their spouse. This punishes people for choosing a career of public service.

My educator pension does not have a yearly COLA. Instead, it provides for a 2% increase after the first year of retirement. Each year, the annual increase is based on that same first year's pension payout—in other words, no adjustment for inflation over time.

Being able to receive the Social Security benefit that I or my spouse have earned can be critical to affording my Medicare premiums as I age. Like most educators, I do not have lifetime medical coverage through my school district.

Public educators make far less than professionals with similar levels of education and training. Continuing this policy will only discourage people from considering a career change to the teaching profession, at a time when staff shortages are rampant.

Please allow us to fully participate in programs that we have paid into. It is only fair.

Thank you for your consideration.

Diana Zelezny,
Retired School Psychologist.

LETTER SUBMITTED BY DONNA ZIELINSKI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

I have been a public school teacher for 24 years. Prior to this, I taught in private school for 7 years as well as many other jobs. As I quickly approach retirement age, I am concerned about being on a fixed income for the remainder of my life and possibly not being able to collect any of the Social Security that I contributed to for almost 20 years.

In addition, I lost my husband suddenly and tragically 3 years ago and was told that I will probably not be able to collect his Social Security either because of my career in public education.

Please consider the impact that this legislation has on people like me.

Please repeal WEP/GPO.

Thank you.

Donna Zielinski,
Connecticut Public School Educator.

LETTER SUBMITTED BY SUSAN ZIELINSKI

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

To the Honorable Sherrod Brown and the Honorable Susan Collins:

I am writing in regard to your bill proposing the Social Security Fairness Act of 2023, proposing the elimination of the GPO and WEP.

I have been waiting for many years for this legislation to be passed. As an almost 73 year old, who contributed to both Social Security as a medical professional for 15 years and to the teachers pension system (STRS-Ohio) as a teacher for 22 years, I have not been able to receive the same amount of Social Security (one half of my spouse's monthly payment) as I would have received had I not worked at all.

The WEP limits me to under $400 net, which is 40% of the $1,200 I would receive from Social Security either on my own earnings or from my spouse's earnings. In addition, If my husband were to predecease me, I would receive **none** of the widows benefit, $0.00, despite working for 38 years serving the public in both my prior careers.

For the number of years I have been retired, the money I should have received would have defrayed the losses due to a lack of Cost of Living increases in both Social Security and STRS. Over the years we have been retired, the benefits I have been denied exceed $70,000 ($800/month over 8 years (96 months)).

In closing, I strongly urge you and Congress eliminate GPO and WEP in fairness to those of us who served the public for decades in multiple careers.

Susan Zielinski.

LETTER SUBMITTED BY BRANDY ZIMA

June 7, 2024

U.S. Senate,
Committee on Finance,
Subcommittee on Social Security,
Pensions, and Family Policy.

Re: Keeping the Promise of Social Security for Ohio's First Responders and Public Servants

Dear Senator Brown, Senator Tillis, and distinguished members of the Subcommittee on Social Security, Pensions, and Family Policy,

My name is Brandy Zima. I have been a public school teacher for 20 years.

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public school educators like me, as well as other public servants.

Prior to the start of my teaching career, I worked in the private sector, contributing to Social Security. Throughout the years I have continued to work in roles in which I contributed to Social Security; earning credits. WEP Prevents me from accessing what I have contributed since I began working at 16 years old upon retirement.

I ask for WEP/GPO be repealed.

Thank you,

Brandy Zima,
Connecticut Public School Educator.

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