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ATTN: International Tax Reform Working Group, Via Email to tax.reform@mail.house.gov

Dear Representative Nunes and Representative Blumenaur:

I am writing to ask that the International Taxation Committee of the Ways & Means Committee for Tax Reform to consider the American Citizens Abroad's (ACA) proposal for reform to residency-based taxation (RBT). See ACA's comprehensive proposal here: <http://americansabroad.org/files/6513/6370/3681/finalsubrbtmarch2013.pdf>.

Even though I have been living in the United Kingdom for the past three years, I still own property in the US and I still maintain a small freelance contract in the US. I file my US income tax return promptly every year for these sources of income, as all US citizens are required to do. I vote in every election in my home state of Georgia.

My complaint with the current citizenship-based taxation currently practiced by the US government stems from my marriage to a UK national. Because of the reporting requirements imposed by the US on individuals and foreign financial institutions, it makes no financial sense for me to share bank accounts, UK/EU-based investments, real estate or retirement funds with my husband. My husband and I have no joint financial accounts and my name is not on the house in which we currently reside. These are basic things that married couples residing in the US take for granted but are being denied to us because I have elected to live, work, and continue to pay US tax from outside of the US. I am paying U.S. tax but I am not receiving the same rights or services as a resident taxpayer. Since my name is not on any of my husband's UK accounts or on our home, what am I going to do if anything were to happen to my husband? My husband has worked hard to provide a home, life insurance and a pension for me and for his son but the U.S. will view those sources of income as foreign investments and tax me accordingly, at a far higher rate of tax than any widow residing in the US would have to pay.

I am not the only person living abroad who is in this precarious financial position. Because of my involvement with the international American women's organization FAWCO (Federation of American Women's Clubs Overseas) and with my local expat club, the North American Connection, I have met numerous women who have been adversely affected by US tax policy as it is applied to Americans living abroad. I met an American woman just last month in Switzerland whose bank has asked her to remove her name from the joint bank account she's had with her husband for the past 30 YEARS because of US-imposed banking regulations and reporting requirements. I've met several women here in the UK who have been married to UK nationals for decades and have just realized that they are running afoul of IRS reporting requirements and are subject to penalties, even though they have spent their whole time here as housewives with no income.

I do my best to stay informed and be compliant with U.S. laws but I am dismayed that I am required to pay my US-based accountant far more in fees than any tax I owe to the US government. These fees are for preparing my US tax return on my US-based income PLUS all of the additional forms that I am required to file because I have income and a bank account outside of the US. These additional forms imposed by FATCA/FBAR requirements have yet to garner any additional money from me for the US government because my UK wages are nowhere near the allowable Foreign Earned Income Exclusion and my UK rate of tax is higher than my US tax obligation. These forms have, however, contributed nicely to my accountant's bank account. While I am not happy to pay my accountant so handsomely, what other choice do I have to make sure that I am 100% compliant with the ever-changing US tax law and so avoid any stiff fines or penalties? I am fortunate that I can afford to pay a tax professional; most Americans living and working abroad are NOT millionaires and many cannot afford professional tax help. Those expats are at risk of unnecessary penalization by the IRS and US Treasury in the enforcement of FATCA and FBAR filings.

In light of the personal experiences I have share with you I respectfully request that you consider the RBT proposal submitted by American Citizens Abroad (ACA). It would be easier and more equitable for Americans living abroad and would contribute to the American economy by allowing Americans to compete without government-related stigma in the global marketplace.

Best Regards,

Amy Patrick