

**FIELD HEARING ON SOCIAL SECURITY'S
DISSERVICE TO PUBLIC SERVANTS: HOW THE
WINDFALL ELIMINATION PROVISION AND
GOVERNMENT PENSION OFFSET MISTREAT
GOVERNMENT WORKERS**

HEARING
BEFORE THE
SUBCOMMITTEE ON SOCIAL SECURITY
OF THE
COMMITTEE ON WAYS AND MEANS
HOUSE OF REPRESENTATIVES
ONE HUNDRED EIGHTEENTH CONGRESS

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PART 1 OF 2
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FIRST SESSION
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NOVEMBER 20, 2023
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Serial No. 118–SS05
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Printed for the use of the Committee on Ways and Means



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United States House Committee on
Ways & Means
CHAIRMAN JASON SMITH

FOR IMMEDIATE RELEASE
November 13, 2023
No. SS-05

CONTACT: 202-225-3625

**Chairman Smith and Social Security Subcommittee Chairman Ferguson
Announce Subcommittee Field Hearing on Social Security's Disservice to
Public Servants: How the Windfall Elimination Provision and Government
Pension Offset Mistreat Government Workers**

House Committee on Ways and Means Chairman Jason Smith (MO-08) and Social Security Subcommittee Chairman Drew Ferguson (GA-03) announced today that the Subcommittee on Social Security will hold a hearing on how Social Security's Windfall Elimination Provision and Government Pension Offset affect the benefits of public servants. The hearing will take place at **2:00 PM (Central Standard Time) on Monday, November 20, 2023, at the St. George Fire Department** in Baton Rouge, Louisiana.

Members of the public may view the hearing via live webcast available at <https://waysandmeans.house.gov>. The webcast will not be available until the hearing starts.

In view of the limited time available to hear the witnesses, oral testimony at this hearing will be from invited witnesses only. However, any individual or organization not scheduled for an oral appearance may submit a written statement for consideration by the Committee and for inclusion in the printed record of the hearing.

DETAILS FOR SUBMISSION OF WRITTEN COMMENTS:

Please Note: Any person(s) and/or organization(s) wishing to submit written comments for the hearing record can do so here: WMSubmission@mail.house.gov.

Please ATTACH your submission as a Microsoft Word document in compliance with the formatting requirements listed below, **by the close of business on Monday, December 4, 2023**. For questions, or if you encounter technical problems, please call (202) 225-3625.

FORMATTING REQUIREMENTS:

The Committee relies on electronic submissions for printing the official hearing record. As always, submissions will be included in the record according to the discretion of the Committee. The Committee will not alter the content of your submission but reserves the right to format it according to guidelines. Any submission provided to the Committee by a witness, any materials submitted for the printed record, and any written comments in response to a request for written comments must conform to the guidelines listed below. Any submission not in compliance with these guidelines will not be printed but will be maintained in the Committee files for review and use by the Committee.

All submissions and supplementary materials must be submitted in a single document via email, provided in Word format and must not exceed a total of 10 pages. Please indicate the title of the hearing as the subject line in your submission. Witnesses and submitters are advised that the Committee relies on electronic submissions for printing the official hearing record. All submissions must include a list of all clients, persons and/or organizations on whose behalf the witness appears. The name, company, address, telephone, and fax numbers of each witness must be included in the body of the email. Please exclude any personal identifiable information in the attached submission.

Failure to follow the formatting requirements may result in the exclusion of a submission. All submissions for the record are final.

ACCOMMODATIONS:

The Committee seeks to make its facilities accessible to persons with disabilities. If you require accommodations, please call 202-225-3625 or request via email to WMSubmission@mail.house.gov in advance of the event (four business days' notice is requested). Questions regarding accommodation needs in general (including availability of Committee materials in alternative formats) may be directed to the Committee as noted above.

Note: All Committee advisories and news releases are available on the Committee website at <http://www.waysandmeans.house.gov/>.

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**SOCIAL SECURITY'S DISSERVICE TO PUBLIC
SERVANTS: HOW THE WINDFALL ELIMI-
NATION PROVISION AND GOVERNMENT
PENSION OFFSET MISTREAT GOVERNMENT
WORKERS**

MONDAY, NOVEMBER 20, 2023

HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON SOCIAL SECURITY,
COMMITTEE ON WAYS AND MEANS,
Washington, DC.

The subcommittee met, pursuant to call, at 2:03 p.m. Central Time, in St. George Fire Protection District, 14100 Airline Highway, Baton Rouge, Louisiana, Hon. Mike Carey [chairman of the subcommittee] presiding.

Chairman CAREY. The committee will come to order.

Without objection, the gentleman from Louisiana, Garret Graves; the gentleman from Louisiana, Troy Carter; the gentleman from Louisiana, Clay Higgins; and the gentlelady from Louisiana, Julia Letlow, are authorized to participate in the hearing and ask questions.

Good afternoon. I want to welcome everybody to the hearing on how Social Security's Windfall Elimination, or WEP, and the Government Pension Offset, GPO, affect the benefits of our public servants.

Social Security is very important to a program for Ohioans—or for Americans, retired workers. Every hardworking American who contributes to Social Security deserves to know that they and their loved ones will receive the benefits that they have earned. However, for some workers, including millions of public servants, that is just not the case because the Social Security benefit formula is, in fact, broken.

Social Security covers about 96 percent of the jobs in America. But, as many of those here today and those watching at home are aware, many government employees—frequently firefighters, law enforcement officers, educators, and other dedicated public servants—contribute to public pension programs instead of participating in Social Security. Nonetheless, these same workers or their spouses may have had other employment while they were contributing to Social Security.

The WEP and the GPO were established in the 1980s and the 1970s to address a flaw in the Social Security benefit formula that ignores wages that were earned while contributing to a substitute pension instead of contributing to Social Security.

Both WEP and GPO are flawed formulas that treat public servants unfairly. While intended to prevent overly generous benefits, these policies sometimes undercorrect but more often than not overcorrect. They simply miss the mark.

Further, these policies make it difficult for affected workers and their families to plan for retirement. Far too often, people are unaware that they are subject to the WEP or the GPO until their spouse retires. Some people return to work. Others have to adjust their spending habits or have to reevaluate their standards of living.

Even for those public servants who are aware of these policies, the complexities of these formulas make it difficult to determine the Social Security benefits that they will eventually receive.

While this is an issue that is especially pronounced here in Louisiana, it is not just Louisiana's problem. It affects more than 100,000 public servants, like those in my home State of Ohio, as well as those in Missouri, Illinois, Massachusetts, Texas, Virginia, California, and other States across the country. America's hard-working and dedicated public servants deserve relief from WEP and the GPO's unfair treatment.

We are holding this subcommittee hearing at the St. George Fire Department in Baton Rouge to hear directly from Americans whose Social Security benefits are impacted by these policies. This is the first step in this committee's efforts to identify meaningful relief for our public servants.

I want to thank the witnesses for being here, and I look forward to hearing their testimony.

Now I am pleased to recognize the distinguished chairman of the Ways and Means Committee, Mr. Smith, for an opening statement. Chairman SMITH. Thank you.

I first want to thank the St. George Fire Department for hosting the Ways and Means Committee and the Ways and Means Subcommittee here.

I also want to thank Garret Graves, the Congressman in this district, for the invitation to be here and his advocacy on this subject. We are pleased to be—we would not be here if it wasn't for Mr. Graves, his advocacy and pushing us.

The Ways and Means Committee is in Baton Rouge, Louisiana for our sixth hearing outside of Washington, D.C. to hear directly from working families. I would note that this is the first subcommittee hearing that this committee has held outside of the Halls of Congress in almost a decade.

We are here today to listen to Americans who have been mistreated by flawed provisions within the Social Security Program. These provisions have done a disservice to many who choose to work for their communities as firefighters, teachers, police officers, and other public servants.

These are the men and women who protect our streets, teach our children, collect the trash, repair the power lines, pave the roads, and more. They work tirelessly to improve the lives of their neighbors and their communities. Like all working families, they deserve a secure retirement. Yet we are here in Louisiana because that retirement is far from secure.

Social Security's Windfall Elimination Provision and Government Pension Offset have prevented millions of Americans from getting the Social Security benefits they deserve, and these policies will harm millions more unless Congress acts.

While not likely known to most Americans, these two parts of the Social Security Program have real consequences for public employees. It means seniors get smaller checks and can struggle to afford their food, medicine, and heat their homes.

Decades ago, in an effort to keep Social Security from overpaying certain retirees, which would be unfair to other seniors, Washington stepped in and created new formulas and a new process. Unfortunately, those solutions have proven ill-equipped to solve the original problem.

Seniors aren't only harmed by these unfair policies, they are often blindsided by them. Most State and local employees do not know that they will get a smaller Social Security benefit until it is too late to adjust their plans.

People spend decades working, saving, planning for retirement, and find out only at the point of retirement that things were not as they thought. And, given the complexity of the entire system, trying to work with the Social Security Administration to determine what they are owed can be extremely difficult and frustrating.

At the core of this issue is fairness. Congress must find a bipartisan way to provide public servants with the fair treatment that they deserve.

Few people in Congress have been more determined to find a solution to this problem for seniors than Congressman Graves and the Louisiana delegation. Congressman Graves fights hard for the folks from Louisiana, and we are glad he is hosting us in his district today to discuss the critical issue.

This hearing is the next step in this committee's efforts to provide help in retirement for public servants. I know this issue is important to the entire Louisiana delegation, and I want to keep working together to find that bipartisan solution.

We are looking forward to hearing our witnesses share their stories as we learn more about how the Windfall Elimination Provision and Government Pension Offset have resulted in the unfair treatment of public servants and have hurt them and their families.

The committee also wants to hear from everyone here today. If you are affected by the Social Security's unfair treatment of State and local workers, we want to hear from you. There will be notebooks passed out in the audience, right there, for everyone to share with us your concerns, your ideas, your solutions of how we can fix this problem. We will enter those into the official hearing record and take those back with us to Washington as we consider how to protect the retirement of State and local workers.

I want to thank each and every witness for taking time away from your family and the retirement you have worked so hard to earn.

Chairman CAREY. Thank you, Chairman Smith.

At this time, I would also like to recognize our gracious host, Congressman Graves, for 1 minute.

Mr. GRAVES. Thank you, Mr. Chairman.

Mr. Chairman, just very quickly before I get started, I want to note the partnership that we have in this case. And, in everything we do, we must work together with our State delegation and with our local government officials as well.

I know we have a number of our representatives from our Louisiana Legislature here. Do you mind, if you would stand up, and I just want to give these folks the recognition they deserve for being incredible advocates and partnering with us. [Applause.]

Mr. GRAVES. Mr. Chairman, everything we do, we do in lockstep with our legislature, with our local officials.

Secondly, Mr. Chairman, look, he came in from Ohio. The full committee chairman came in from Missouri. Mr. Estes came in from Kansas. Clay came in from Lafayette.

So, seriously, I want to thank our entire Louisiana delegation. Everyone has been in lockstep, on a bipartisan basis, with this important legislation.

I can't improve upon what the two chairs said. I just want to make note. This has been going on for far too long. This has been a problem for over 40 years, and we must fix it. We are the third most cosponsored bill in the United States Congress, and it is because of the people at this witness table. It is because of the people in the audience.

Now is the time to push the gas even harder. It is fantastic that we are here today, that we are having a legislative hearing. This is a huge milestone. But, Mr. Chairman, we must continue working to actually solve this problem. Thanks again for being here.

I yield back.

Chairman CAREY. Thank you, Mr. Graves.

I would like to now introduce our witnesses.

Patrick Yoes is a retired Louisiana law enforcement officer, and he is also currently the national president of the Fraternal Order of Police. Ann Dugas is a retired Louisiana State employee. Bernard "Bernie" Piro is a retired Louisiana firefighter. And Paula Porter is a retired Louisiana educator.

Thank you for joining us today. Now, as we spoke before, your written testimony will be made part of the hearing record, and you are now each recognized for 5 minutes to deliver your remarks.

Mr. Yoes, we will begin with you when you are ready.

STATEMENT OF PATRICK YOES, RETIRED LOUISIANA LAW ENFORCEMENT OFFICER AND NATIONAL PRESIDENT, FRATERNAL ORDER OF POLICE

Mr. YOES. Well, thank you. And good morning, Chairman Smith, Ranking Member Carter, and distinguished members of this Ways and Means Committee. I want to thank you for having this hearing.

My name is Patrick Yoes, the national president of Fraternal Order of Police, and I represent 373,000 rank-and-file police officers. The Fraternal Order of Police is the Nation's largest and oldest law enforcement labor organization.

Mr. Chairman, I am grateful that you are holding this hearing to examine the impact of the Windfall Elimination Provision and

Government Pension Offset on hardworking Americans who chose a career in public service.

Approximately 1.9 million beneficiaries, or 4 percent of the eligible population, are impacted by Windfall Elimination. It is estimated, however, that 60 percent of all of America's law enforcement officers are affected by this provision.

Between 2000 and 2008, the House and the Senate had a combined seven hearings on Windfall Elimination and Government Pension Offset. Apart from this committee's markup last year, which was done solely to block a vote after we reached 305 cosponsors, there has been no action or consideration since 2008.

So, while I welcome the opportunity to be here today to talk about Windfall Elimination and Government Pension Offset and how they hurt this Nation's retired law enforcement officers, I also am here to express our deep frustration of my members.

Simply put, law enforcement officers who served in an agency outside of the Social Security system may lose up to 60 percent of their Social Security benefit of which they are entitled, by virtue of secondary or postretirement employment. We were required to pay the same amount into the Social Security system as every other American, and yet we are not guaranteed the same benefits, all because we answered the call of public service.

The Fraternal Order of Police contends that this provision has a disproportionate impact on law enforcement officers. An early study suggests that 75 percent of those impacted are law enforcement officers or other public safety employees.

Law enforcement officers are likely to retire earlier than other public employees because of the extreme physical and mental demands of police work. After a full career in law enforcement, officers who retire, will retire, may begin a second career and pay into the Social Security system. And this creates an unjust situation for many of our members. We were entitled to the pensions that we earned and paid into our entire career, but we also worked in jobs that paid into Social Security and fully paid into that system as well, just like every other American.

While GPO impacts fewer people, its effect sometimes can even be more profound. According to the Social Security Administration, of those directly affected by GPO, 52 percent were spouses, 48 percent were widows and widowers.

An astonishing 70 percent of all affected by Government Pension Offset had their benefits completely eliminated. That means that we paid into a system that won't go to our survivors, like every other American, but it will stay within the system to pay for someone else's benefits. Do we not see how outrageously unfair that is to public employees and their spouses?

Additionally, the profession of law enforcement is facing an existential crisis in recruiting the next generation of law enforcement officers, and the very existence of Windfall Elimination Provision and Government Pension Offset discourages anyone from choosing a career in public service.

When a prospective candidate learns that any Social Security credit or benefits that they have earned, even in the private sector, or will earn in the future could be reduced, it makes the career of law enforcement a lot less attractive.

For 40 years, Congress has avoided addressing the long-term viability of Social Security and used it as justification not to repeal the Windfall Elimination Provision or Government Pension Offset. Instead, Congress has knowingly embraced these unfair provisions by ignoring the victimization of the very people in our society who work so hard for fairness.

Public employees did not create the destabilization of the Social Security system, yet we are the only class of employees that Congress is forcing to give up our earned benefits. How is it fair to make a public employee pay the same rate into the Social Security system as every other American and then legislate the same benefits away that are afforded to him? We are not asking for special treatment or anything more than we have already fairly earned. We are just simply asking for fair treatment.

The Windfall Elimination Provision and Government Pension Offset are wrong, unfair, and, frankly, it is dishonest. If this scheme was being run by a pension board or private money management group instead of the Social Security Administration, we wouldn't call it an elimination windfall or an offset. We would call it by the criminal statutes of which Congress has passed to protect hardworking Americans. One entity enriching itself by denying the benefits earned by an individual is criminal, and that is exactly what the Windfall Elimination Provision and Government Pension Offset does.

Ultimately, this is about fairness for the men and women who have sworn to serve and protect our communities across America. And, instead, we are treated like second-class citizens and subject to arbitrary formulas that reduce benefits for which we have been fully taxed and which we are entitled.

Both provisions should be repealed immediately, and I encourage all of you to go back to Washington and please let's pass H.R. 82, the Social Security Fairness Act.

Mr. Chairman, I am honored to be here today. It has been 15 years and waiting for my members to be able to talk about something that has been so devastating to them. I get calls every single week of members trying to figure out how they are going to pay their bills. And they are not asking for handouts. They are asking for what they earned.

And I think this is a great first step. Let's fix the Social Security system and let's fix this inequity. Let's take 40 years of treating public employees unfairly and let's straighten the system out. I am willing to work together with you to do that. I thank you.

[The statement of Mr. Yoes follows:]

PATRICK YOES
National President

20 NOVEMBER 2023

JIM PASCO
Executive Director



FRATERNAL ORDER OF POLICE

Testimony of
Patrick Yoes
National President
Fraternal Order of Police

on "Social Security's Disservice to Public Servants:
How the Windfall Elimination Provision and Government Pension Offset
Mistreat Government Workers"

before the Subcommittee on Social Security
House Committee on Ways and Means

Good afternoon, Chairman Smith, Chairman Ferguson, Ranking Member Neal, and distinguished Members of the House Committee on Ways and Means. My name is Patrick Yoes, National President of the Fraternal Order of Police, and I represent more than 373,000 rank-and-file police officers. The FOP is the oldest and largest law enforcement labor organization in the United States.

Mr. Chairman, I am grateful that you are holding this hearing to examine the impact of the Windfall Elimination Provision, or WEP, and the Government Pension Offset, or GPO, on hard-working Americans who were in public service. Approximately 1.9 million retired-worker beneficiaries, or 4% of the eligible population, are impacted by the WEP. According to a 2020 study, it is estimated that 60% of law enforcement officers in our country are impacted by the WEP.

The GPO impacts about 1% of all beneficiaries—about 735,000 people. According to the Social Security Administration, of those directly affected by the GPO, 52% were spouses and 48% were widow(er)s. About 70% of all GPO-affected beneficiaries had their benefits fully offset—which is a very high percentage.

The manifest unfairness of the WEP/GPO provisions are well-documented, but it has been 15 years since Congress has examined this issue despite the fact that the “Social Security Fairness Act” has gotten more than 300 cosponsors in this and the previous Congress. In fact, this bill—which is a top legislative priority for the FOP—has routinely gotten support from a majority of House Members going back for years no matter which party was in control.

Between 2000 and 2008, the House and Senate held a combined seven hearings on the WEP and GPO. But there has been no action or consideration of the bill since that time—apart from the Committee’s mark-up last year to prevent the legislation from moving off the Consensus Calendar under the rules of the House.

So, while I welcome the opportunity to be here with you today to talk about how the WEP/GPO hurts our nation’s retired law enforcement officers, I am also here to express the deep frustration of my members. Simply put, law enforcement officers who served in an agency outside the Social Security system may lose up to sixty percent (60%) of the Social Security benefit to which they are entitled by virtue of secondary or post-retirement employment which requires them to pay into the Social Security system. This sixty percent (60%) is a lot of money, especially when you consider that the officer and his or her family were likely counting on that benefit when they planned for retirement.

The FOP contends that this provision has a disparate impact on law enforcement officers. An old study from 2010 suggested that of the impacted retired-worker beneficiaries, 75% were law enforcement or other public safety workers. Law enforcement officers retire earlier than other public employees because of the physical demands of the job. Law enforcement officers may be eligible to retire between the ages of 45 and 60, and many agencies enforce mandatory retirement at a certain age.

After 20 or 25 years on the job, many law enforcement officers who retire begin second careers and work in jobs that do pay into the Social Security system. Even more officers are likely to “moonlight,” that is, hold second or even third jobs throughout their law enforcement career in order to augment their income. This creates an unjust situation that too many of our members find themselves in—they are entitled to a State or local retirement benefit because they worked 20 or more years keeping their streets and neighborhoods safe, but also worked at a job or jobs in which they paid into Social Security, entitling them to that benefit as well. However, because of the WEP, if their second career resulted in less than twenty (20) years of substantial earnings, upon reaching the age they are eligible to collect Social Security, they will discover that they lose sixty percent (60%) of the benefit for which they were taxed! Actuarially speaking, I doubt many officers will live long enough to “break even”—that is collect the money they paid into the system, let alone receive any “windfall.” These men and women earned their State or local retirement benefit as public employees and they paid Social Security taxes while employed in the private sector. How is this a windfall?

I do not believe Congress intended to reduce the benefits of hard-working Americans who chose to serve their States and communities as public employees and then went on to earn a Social Security benefit from covered employment. After all, when Social Security was established in 1935, it intentionally excluded State and local employees. And though most public employees are now in the Social Security system, all States have “pockets” of State and local employees that are not covered by Social Security. In many States—including here in Louisiana—significant percentages of State and local employees are outside the Social Security system. It is these public employees that need Congress to pass H.R. 82/S. 597, the “Social Security Fairness Act.”

When the WEP was enacted in 1983, it was part of a large reform package designed to shore up the financing of the Social Security system. Its ostensible purpose was to remove a “windfall” for persons who spent some time in jobs not covered by Social Security (like public employees) and also worked other jobs where they paid Social Security taxes long enough to qualify for retirement benefits. However, we can now clearly see that the WEP was a benefit cut designed to squeeze a few more dollars out of a system facing fiscal crisis. The fallout of this effort has had a profoundly negative impact on low-paid public employees outside the Social Security system, like law enforcement officers.

To the FOP, which represents these rank-and-file officers, this is a matter of fairness. The WEP substantially reduces a benefit that employees had included and counted on when planning their retirement. The arbitrary formula in current law, when applied, does not eliminate “windfalls” because of its regressive nature—the reduction is only applied to the first bracket of the benefit formula and causes a relatively larger reduction in benefits to low-paid workers. It also overpenalizes lower paid workers with short careers or, like many retired law enforcement officers, those whose careers are split inside and outside the Social Security system. Bluntly put, this provision has not eliminated a windfall for individuals who did not earn it, but it has resulted in a windfall for the Federal government at the expense of public employees.

Many of the Members here today know that the profession of law enforcement is facing an existential crisis in recruiting the next generation of law enforcement officers. We are struggling to recruit and train new officers and when these prospective candidates learn that any Social Security benefit they may earn will be reduced after a career in law enforcement, that makes the career a lot less attractive. I know this is the case in law enforcement, but it probably has a much broader effect on any public servant impacted by these provisions. We should be encouraging people to seek careers in public service, but the WEP and GPO discourage people from public service.

While the GPO impacts fewer people, its effect can sometimes be more profound. In 1977, Federal legislation was enacted that required a dollar-for-dollar reduction of Social Security spousal benefits to public employees and retired public employees who received earned benefits from a Federal, State, or local retirement system. Following a major campaign to repeal the provisions in 1983, Congress, which was looking for ways to reduce the fiscal pressure on the Social Security system, adopted instead the current Government Pension Offset, which limits the spousal benefits reduction to two-thirds of a public employee's retirement system benefits. This remedial step falls far short of addressing the inequity of Social Security benefits between public and private employees. This "offset" provision should have been repealed in 1983 and might have been were it not for the fiscal condition of the Social Security system at that time.

I want to emphasize this point—Congress had the opportunity to get rid of the GPO in 1983 and chose not to because of the fiscal strains on the Social Security system—forty years ago. For forty years, Congress has leaned on the GPO crutch or used it as an excuse to continue to treat public employees differently from other Americans. Congress should not make this mistake again. I have heard the speculation that a WEP/GPO repeal would shorten the life of the Social Security Trust Fund by about one year. Congress must find another way—it should no longer depend on Americans who chose public service and then are denied the benefits they earned and paid for. It's wrong, unfair, and frankly dishonest. If this scheme was being run by a pension board or private money management group instead of the Social Security Administration, they would not call it an elimination of a windfall or an offset—it would be considered embezzlement. One entity enriching itself by denying a benefit earned by an individual is criminal and that is exactly what is happening here.

Having missed the opportunity to repeal this unfair provision, the current GPO formula reduces the spouse's or widow(er)'s benefit from Social Security by two-thirds of the monthly amount received by the government pension. For example, the spouse of a retired law enforcement officer who, at the time of his or her death, was collecting a government pension of \$1,200 would be ineligible to collect the surviving spousal benefit of \$600 from Social Security. Two-thirds of \$1,200 is \$800, which is greater than the spousal benefit of \$600 and thus, under this law, the spouse is unable to collect it. If the spouse's benefit were \$900, only \$100 could be collected, because \$800 would be "offset" by the officer's government pension.

This completely eliminates the spousal benefit for 70% of beneficiaries even though the covered spouse paid Social Security taxes for many years, thereby earning the right to this benefit and the right to bequeath the benefits to their surviving spouse.

In my submitted testimony, I have attached a video compilation of just a few of our members who are facing financial hardship because of WEP and GPO. I will let those members speak for themselves.

Ultimately, this is about fairness to the men and women who have sworn to serve and protect our communities. It is not unreasonable to expect that the men and women who spent their careers putting their lives on the line for their fellow citizens be treated fairly after they retire. But because of the WEP and the GPO, they are treated differently and are subject to arbitrary formulas that reduce benefits for which they have been taxed and to which they are entitled. Both of these provisions should be repealed, and I urge the Committee to get back to Washington and pass H.R. 82, the "Social Security Fairness Act."

Mr. Chairman, I want to thank you and the other Members of this distinguished Committee for the chance to appear before you today. I would be happy to answer any questions you have.

Chairman CAREY. Thank you.
Ms. Dugas, you are now recognized for 5 minutes.

**STATEMENT OF ANN DUGAS, RETIRED LOUISIANA STATE
EMPLOYEE**

Ms. DUGAS. Good afternoon, Chairman and Members of Congress that are represented here this afternoon. It is an honor to be here, and it is an opportunity to share the story that I have lived with for so many years. And, hopefully, something can be resolved regarding this unfair law.

Presently, I am a retired government employee, and I received Social Security survivor benefits before retirement under the Government Pension Offset. My husband died on his way to work in a tragic automobile accident on December 15, 1980, at the age of 42 years old. He had worked for many years and contributed to Social Security for many of his years of employment.

His death left me to be a widow at the age of 34 with two daughters, ages 10 and 5, to rear as a single mother. His death has been tremendously shocking for my family and has left an impact on our life. Following his death, I did resign from my employment of several years at Dow Chemical in Plaquemine, Louisiana as a stenographer in order to devote my full attention to the care of my daughters.

In October 1996, I was offered employment with the Louisiana Attorney General's Office as a receptionist. After working a short while as a receptionist, I decided to enroll in the LSU Paralegal Studies Program seeking certification as a paralegal.

In June 2000, I received my paralegal certification from LSU. The Louisiana Attorney General's Office then hired me as a paralegal, and I was employed there until the date of my retirement, May 3rd of this year, 2023.

Until my retirement, I had been receiving Social Security survivor benefits in the amount of \$1,698 after taxes were taken out, along with my annual earned income of approximately \$50,000. These combined incomes enabled me to live with independence and a sense of security.

After retirement, the Social Security survivor benefit has been completely eliminated, and my monthly retirement income from the State is \$2,589. I have earned my necessary quarters with Social Security to receive benefits. However, this benefit will be reduced by the Windfall Elimination Provision.

With certainty, I cannot say that the impact of the Government Pension Offset and the Windfall Elimination Provision was told to me at the time that I was employed. I feel that it would have been quite beneficial to have known the drastic impact that these provisions would have on my retirement when I was hired.

Quite a while after I was employed, I do remember discussions between employees in our office of these provisions and the impact or the consequences that these provisions would make upon retirement.

One employee that I distinctly remember had worked for many years as an attorney in the private sector, and he would often discuss the impact of the Windfall Elimination Provision on his retire-

ment. And this employee worked full time until the age of 72 and then was employed part time until his recent death.

The decision to retire was not an easy one for me to make. Approaching the age of 77 with 25 years of employment with the State, I faced the reality that I would not be able to work much longer, and I felt that I needed to begin to look into my options for retirement.

Financially, without the Social Security benefit that I was receiving, it was not wise for me to make this decision. So I had to consider other options, and one option that I am considering is a part-time job.

But, in order to retire, I came to the realization that living in the home that I currently owned was not going to be an option. In order to retire, I felt that I had to downsize my home and find a smaller one that was easier to maintain and provided me with fewer expenses. Fortunately, I was able to sell the larger home. It had close to 2,500 square feet of living area, and I purchased a smaller home with about 2,000 square feet of living area, and it is much more practical for me.

In closing, I humbly ask that you please repeal the Government Pension Offset and Windfall Elimination Provision. The importance of this to our future is overwhelming. Thank you.

[The statement of Ms. Dugas follows:]

Ann Dugas – Written Statement
How the Windfall Elimination Provision and Government Pension Offset
Mistreats Government Workers

Presently, I am a retired government employee and I received Social Security survivor benefits before retirement under the Government Pension Offset. My husband died on his way to work in a tragic automobile accident on December 15, 1980 at the age of forty-two (42) years old. He had worked for many years and contributed to Social Security for many of his years of employment. His death left me to be a widow at the age of thirty-four (34) with two daughters, ages ten (10) and five (5), to rear as a single mother. His death has been tremendously shocking for my family and has left an impact on our life. Following his death, I resigned from my employment of several years at Dow Chemical in Plaquemine, Louisiana as a stenographer in order to devote my full attention to the care of my daughters.

In October 1996, I was offered employment with the Louisiana Attorney General's Office as a receptionist. After working a short while as a receptionist, I decided to enroll in the L.S.U. Paralegal Studies Program seeking certification as a paralegal. In June, 2000, I received my paralegal certification from L.S.U. The Louisiana Attorney General's Office then hired me as a paralegal and I was employed there until the date of my retirement, May 3, 2023. Until my retirement, I had been receiving Social Security survivor benefits in the amount of \$1,698, after taxes were taken out, along with my annual earned income of approximately \$50,000. These combined incomes enabled me to live with independence and a sense of security. After retirement the Social Security survivor benefit has been completely eliminated and my monthly retirement income from the State is \$2,589. I have earned my necessary quarters with Social Security to receive benefits; however, this benefit will be reduced by the Windfall Elimination Provision.

With certainty, I cannot say that the impact of the Government Pension Offset and the Windfall Elimination Provision was told to me at the time that I was employed. I feel that it would have been quite beneficial to have known the drastic impact that these provisions would have on my retirement when I was hired. Quite a while after I was employed, I do remember discussions between employees in our office of these provisions and the impact of the consequences that these provisions would make upon retirement. One employee that I distinctly remember had worked for many years as an attorney in the private sector and he would often discuss the impact that the Windfall Elimination Provision would have on his retirement. This employee worked full time until the age of 72 and then was employed part-time until his recent death.

The decision to retire was not an easy one for me to make. Approaching the age of seventy-seven (77) with twenty five (25) years of employment with the State, I faced the reality that I would not be able to work much longer and I felt that I needed to begin to look into my options for retirement. Financially, retirement without the Social Security benefit that I was receiving was not a wise decision for me to make since this would not provide the security that I would be comfortable with after retirement. An option that I am considering in order to supplement my retirement income is part-time employment. Before seriously considering retirement, I came to the realization that living in the home that I currently owned was not going to be an option. In order to retire I felt that I needed to downsize my home and find a smaller home that was easier to maintain and provided me with fewer expenses. Fortunately I was able to sell my larger home with 2,416 square feet of living area and purchase a home with 1,979 square feet of living area that is more financially practical for me since retirement. Downsizing was not an easy decision to make since my larger home was usually the gathering place for my family to celebrate holidays and special occasions. The home that I recently purchased is much smaller and it does not accommodate a large group of people. I truly miss these family celebrations at my home, but my family and I realize that this was necessary in order for me to retire.

I humbly ask that you please support relief from the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The extreme importance to my future wellbeing during retirement, as well as to a large number of other American citizens who are affected by these provisions rests in your hands.

Chairman CAREY. Thank you.
Mr. Piro, you are now recognized for 5 minutes.

**STATEMENT OF BERNARD PIRO, RETIRED LOUISIANA
FIREFIGHTER**

Mr. PIRO. I would like to thank you, Mr. Chairman, for allowing me to serve on this panel, as well as all the Congressmen and Congresswomen up here on the stage.

My name is Bernie Piro. I am a retired firefighter. And I spell my last name with an "I," so I put them out. I do not spell it with a "Y," just to clarify that.

I would like to voice my concerns in the hardship of how the Windfall Elimination Provision and the Government Pension Offset, also known as WEP and GPO, affect myself and my wife as well as many State, municipality, and parish eligible retirees and their spouses concerning a government pension.

I retired as a Shreveport firefighter at the age of 59 years of age, just shy of 35 years of service. I personally chose to take the option to leave my wife retirement at the time of my death. This option cost me \$835.83 each and every month, and during the DROP period, that ended up totaling \$30,089.88.

As of December of 2023, the total cost, in each month it increases by \$835.83 for me to choose that option to leave her my pension. We are currently up to \$112,837.05 and, of course, will increase each and every month until my death.

I have not applied for Social Security benefits as I recently met my full retirement age. My Social Security benefits I found out will be cut approximately 60 percent of what the earnings that I provided working prior to the fire department and also my second jobs.

Many of you know that public servant jobs are not the highest paying jobs, but it is a calling that many of us feel. So, therefore, we have to have part-time jobs to supplement our income. Also, because of the lower pay, your retirement can be much lower than what it would be maybe working for a corporation or something with a retirement at a higher rate of salary.

To make matters worse, the Government Pension Offset affects the spouse, reducing their Social Security benefits. Like I said, if you choose to take the option on your government pension to leave your spouse, you accept a reduction on monthly pension benefits. And, in my case, that was an \$835.83 reduction in a retirement check each and every month.

In my wife's case, working since age 17 and contributing to her Social Security and plans on working until the age of 70, but, according to the GPO calculator that I recently went to online on the Social Security website, she will receive zero in Social Security benefits after working all those years since age 17 through age 70 because I left her my pension benefit.

According to the Social Security Publication No. 5-10700 stating, "A current or former spouse, widow or widower, the GPO may reduce or eliminate your Social Security benefit altogether"—and, in the case of my wife, it did so. If the GPO applies, your Social Security benefits will be reduced by an amount equal to two-thirds of your government pension and could be reduced to zero. And, again, that was the Publication No. 5-10700.

I thought I was being a reliable husband taking care of my wife, only to find out GPO was eliminating her Social Security benefits that she worked hard her whole life to receive. I am a cancer patient with a dreary prognosis, so I am concerned about the finances for my wife once I am gone.

I think all retirees that receive a State, municipality, and parish government retirement have been betrayed. And I appreciate that this group of the Ways and Means Committee is looking at this, and there has been introduction to try to correct this injustice.

This injustice must be corrected now. It hurts many of us in being able to provide for our families and grandchildren. As a grandparent, you want to be able to do things for your grandchildren. And my wife's salary, you know, when she retires would be cut, and now she is going to get zero for her Social Security benefits. And this is going to be an extreme hardship trying to live on my retirement to provide for her and my family and grandkids.

I want to thank all of you for your service and your attendance today and appreciate your concerns and allowing us to address you all. I very much appreciate you all. Thank you so much.

[The statement of Mr. Piro follows:]

Biography of Bernie Piro

My name is Bernie Piro, and I would like to bring your attention that Piro is spelled with an "I" not a "Y" so I put the fires out, not start them!

I was hired as a firefighter on February 23, 1981 by the Shreveport Fire Department fulfilling a lifelong dream of mine. I rose to the rank of Fire Engineer on January 17, 1989. Later, I rose to the rank of Fire Captain on January 1, 1998. Lastly, I rose to the rank of Battalion Chief on January 1, 2011. Then retired on August 16, 2015 after serving just shy of 35 years. I served on the advisory committee to the Fire Chief for two years as well as serving on the Vehicle & Apparatus Replacement Committee for 2 years. I served on the Shreveport Healthcare Trust Fund Board of Trustees for 6 years. I served on the Executive Board of the Shreveport Firefighters Association from 1989-2006, holding the positions of the Executive Board Member, Secretary/Treasurer, and Vice President. I have been a National Registered Emergency Medical Technician from 1981 to current, a State Certified Hazardous Material Technician since 1987, State Certified Aircraft Firefighter since 2004, and have completed five components of special operations prior to retirement. I have a fire science degree from LSU-E. I am one of four retired firefighters organizing the Louisiana Association of Retired Firefighters.

I would like to voice my concerns and the hardship of how the Windfall Elimination Provision and Government Pension Offset also known as WEP and GPO effects myself and my wife as well and many state, municipality, and parish elegeible retirees & spouses for a government pension!

I retired as a Shreveport Firefighter at the age of 59 years of age just shy of 35 years of services. I personally chose to take the option to leave my wife my retirement at the time of my death. This option cost me \$835.83 and 36 months of drop earnings equaling to \$30,089.88 and as of December of 2023, it will have cost me a total of \$112,837.05 and each month it increases by \$835.83. I have not applied for Social Security benefits, as I recently met my full retirement age. My Social Security benefits will be cut at approximately 60% of \$517.00 (see print out). To make matters worse, Government Pension Offset effects the spouse reducing their Social Security benefits. If you choose to take the option on your government pension to leave to your spouse, you accept a reduction on monthly pension benefits. In my wife's case, working since age 17 and contributing to her Social Security and plans on working to the age of 70, but according to the GPO calculator she will receive \$0 in Social Security benefits (see print out). According to the Social Security publication No.5-10700, stating a current or former spouse, widow or widower, the GPO may reduce or eliminate your Social Security benefit all together. If the GPO applies your Social Security benefits will be reduced by an amount equal to 2/3 of your government pension and could be reduced to zero. I thought I was being a reliable husband taking care of my wife only to find out about GPO is eliminating her Social Security benefits. I am a cancer patient with a dreary prognosis, so I am concerned about finances for my wife once I am gone. I think all retirees that receive a state, municipality, and parish government retirement has been betrayed! This injustice must be corrected! Thank all of you for your sevice and attendance today.

Retired Battalion Chief

Shreveport Fire Department

Bernie Piro

Does Government Pension Offset affect spousal benefits?

HOW THE GPO WORKS: The GPO reduces the spousal or widow(er) benefit by two-thirds of the monthly non-covered pension and can partially, or fully, offset an individual's spousal/widow(er) benefit, depending on the amount of the non-covered pension.

Before 1984, federal civil service employees and members of Congress didn't pay into Social Security and were ineligible for benefits. Oct 24, 2023

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes. This work might have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension from this work, your Social Security benefits may be affected by:

Windfall Elimination Provision (WEP) - Your retirement or disability benefit may be reduced, but not eliminated, by the WEP. The reduction amount, if any, depends on the number of years and the amount earned in jobs in which you paid Social Security taxes, and the year you turn age 62 or become disabled. To estimate the WEP's effect on your Social Security benefit, visit ssa.gov/WEP-CHART. In 2023, the maximum monthly reduction is \$557.50. Learn more at ssa.gov/WEP.

Government Pension Offset (GPO) - If you qualify for benefits as a current or former spouse, widow, or widower, the GPO may reduce or eliminate your benefits. If the GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record. Learn more at ssa.gov/GPO.

Chairman CAREY. Thank you.
Ms. Porter, you are now recognized for 5 minutes.

**STATEMENT OF PAULA PORTER, RETIRED LOUISIANA
EDUCATOR**

Ms. PORTER. I too offer my thanks very sincerely.

My name is Paula Porter. I am a retired schoolteacher from Terrebonne Parish. I taught 38 years. All but four of those years were in Terrebonne Parish.

My husband died from cancer at the age of 61. He had contributed into Social Security as a teenager. His mom and dad had a mom-and-pop drugstore. He never collected one dollar of his Social Security.

I was 42 years old when he died. I had five children, ages 10 through 15. Teaching school at the time, I immediately started finding second jobs in the school system. I worked Homework Hotline, Saturday School, LEAP Remediation, all the programs just about that they offered after school.

I had 26 years at the age of 56 that I was eligible to retire, and I thought I would go on and retire and work some little odd second jobs, but that did not work out for me. And I had five children. I had tried to send them to college. They did go to college. I found that I needed to return back to the classroom, and I immediately did return back to the classroom. I worked another 12 years, continuing to work some after-school jobs.

I finally retired from the classroom at the age of 68 with 38 years. There are a lot of things that come up out of the budget. Cars, new cars are needed. The house insurance in south Louisiana is through the ceiling, as I know many of you know. And there are just so many extra expenses.

So, I worked some more. I did testing for the Ability-to-Benefit testing program, which they no longer do, but I worked with them until it ended. And I worked in an Education Shop until the owner closed the business down. By that time, I was almost 75 years old. I did not look for another job.

I am 80 years old now. I feel like it was very unfair, because I chose to teach school, that I am denied my husband's benefits. It would have made life much easier. I had no family. I had family, but none close. So I had the problem of working, teaching, doing lesson plans, caring for the family, for children. Whatever household problems came up, they were mine. And I can assure you some extra money would have really come up.

I am fortunate my health held up, and I am grateful for that. And I also think my being here today, hopefully, that this is going to be corrected. There are many people like me who have similar circumstances, as we have all pointed out today.

And, also, I think the people to come after us, many people are going to not consider going into fields like teaching, firefighting, law enforcement, all these State jobs, all these State jobs and all these people that will be denied benefits.

I thank you for giving me this opportunity.
[The statement of Ms. Porter follows:]

Paula Porter
Schriever, Louisiana

To Whom It May Concern:

My name is Paula Porter and I am 80 years old. I retired from Terrebonne Parish School System after teaching for 38 years. Except for 4 years, all of my teaching was done in Terrebonne Parish School System, mostly in the field of science.

My husband started paying into the Social Security System as a teenager when he worked in his parents "mom and pop" drug store. I met Howard when I was a teacher. He also taught briefly, but went to work in the oil field industry so that we could make ends meet. He died of cancer in 1985 at the age of 61, leaving me with five children ages 10 to 15, hospital bills, and a mortgage. He never was able to draw one dollar of his own Social Security.

When he died I was 42 years old and for whatever reason there was, I did not qualify for a widow's benefit. With the loss of his income, I started working after school jobs within the school system. Some of the jobs I worked were Homework Hotline, Saturday School, Leap Remediation, and did some tutoring. I had family, but none of them lived in the area so the responsibility of working, caring for the children, and the household duties all fell on me.

I retired after 26 years at the age of 56 thinking I would just work part time, but I found out from another teacher I would not be able to draw any of my husband's Social Security. I went Social Security office to verify this and found out it was true. So I was compelled to return to work.

I taught for another 12 years. After this, unable to qualify for a Social Security benefit from my husband nor from my own contributions to Social Security, I had to continue to work. I worked with The Ability to Benefit Testing program and when that was discontinued, I started working in a local education supply store. Only after that business was sold did I completely stop working outside of the home. By then I was 74 years old.

Shortly after completely retiring, my youngest son was hurt doing contract labor. He developed not only physical problems but also had a mental breakdown. He cannot drive and in addition to health issues he has a below the knee amputation. He lives with me at home and is dependent on me in many ways physically, emotionally, and financially.

I always believed I should have received a benefit that my husband's Social Security contributions would have given me. Just because I chose a career in education I am denied a benefit that I may have otherwise qualified for if I were not a teacher. Life would have been so much easier. I am grateful to God for what I have and proud of what my five children have accomplished, but I remain concerned for those who may not be as blessed as I am and may need to depend on what WEP/GPO takes away.

Chairman CAREY. I want to thank all of you for your excellent testimony, but also just the true life stories that you are telling to all of us here today.

We are now going to proceed to the question-and-answer period. I am going to begin by recognizing myself.

As I noted in my opening statement, the WEP and the GPO affect Social Security benefits of public servants across the country, which includes, as we talked about, my State of Ohio. I frequently hear from the constituents who are surprised to learn that their or their spouse's benefits—just like you said, Ms. Porter—would be reduced by these policies or never received. As a result, they had to alter their retirement plans, as you said, reevaluate their future, their financial futures, Mr. Piro, as you said.

My question is going to be for all the witnesses. I am going to start with you, Mr. Yoes. It will be the same question for all of you. And, if you could keep your answer brief, that way we have time to get to all the other people here.

When you found out just how much of the WEP or the GPO would affect you and your family, how did you respond, first, is the first part of the question. Did your retirement planning change or the member's, your member's retirement planning change? Were you forced to adjust your spending habits or your member's spending habits, rethink or delay your retirement or question your standard of living? If you could just start from a generality from your member's perspective.

Mr. YOES. Mr. Carey, thank you, thank you for the question. To, you know, full disclosure, I have not started collecting Social Security. I know that I will be impacted by it when I do. However, I can speak on behalf of my members.

I can tell you that there is not a day goes by or at least five, six times a week that I don't get a phone call from one of our members struggling, trying to figure out how they are going to pay their bills and trying to reconcile just how the inequities of these provisions and wanting to know when we are going to fix it.

So, all I can do is speak in generalities of my members that feel that they have been betrayed simply because they chose a profession of public service and looking for some type of relief. And I am grateful for being here today, that maybe we can move in that direction.

Chairman CAREY. Thank you.

Ms. Dugas.

Ms. DUGAS. Yes, sir. I visited the retirement office for the State, and that is when, you know, they told me that they could give me an estimate of my retirement benefit, but then I would need to go to Social Security.

So, the day that I went to the retirement office, I had quite a bit of time, so I went to the Social Security office also. And I was given an estimate of how, you know, this would affect my Social Security.

And, at that time, when I was told that it would more than likely be completely eliminated, that is when I made the decision I am just not going to retire. And so, you know, I kept that mindset for quite a while. And then, you know, this year, I determined I couldn't continue to work. I was really—you know, the years were catching up with me. And so I decided to retire.

And it was disappointing when I found out, you know, about the benefit being eliminated and somewhat angry also because I felt, you know, this benefit had been earned by my late husband.

Chairman CAREY. I want to thank you for that.

Mr. Piro, I know you touched upon a lot of this in your testimony, but if you could just really, I mean, just reevaluate, if you could speak to how you are reevaluating—I know you are a cancer survivor, and congratulations on that—how this has affected as you plan in the future for your family.

Mr. PIRO. First of all, I wish I had been more aware, it had been made aware to me concerning the Windfall Elimination and exactly how much was going to be cut. Many years ago, I would hear from some of the older firefighters that some of the younger generation was going to be cut due to the Windfall Elimination tax. I don't recall anything being discussed about the Government Pension Offset during that timeframe.

Many of the older firefighters were exempt from that strictly because they were already vested in the retirement plan. There was a provision for that. But the generations that came to work in the early seventies, we are not exempt, anyone that came into effect at that point.

It has been a tremendous hardship. We have adjusted our spending already, trying to prepare for this, things that we have terminated, such as internet at the house. My children are grown. We live in a rural area and had satellite internet, and we were paying a premium price in support. That was considered a luxury. We have done away with our landline and use cell phones for our service.

So, we are constantly trying to make cuts to prepare for this. But I just don't know that we can prepare for the Government Pension Offset that I was unaware of until recently when my wife started talking about retiring at age 70 and started doing some research on both the Windfall Elimination tax—and, of course, in doing so, the Government Pension Offset pops up along with it, and didn't realize the extent of what it was going to cover until I did the research on it.

And my wife and her employers to date, according to the publication on the Social Security website, have contributed \$175,866 into Social Security, and she has got 2 and a half more years that she plans on working due to a commitment to her employer. And, with the amount that I paid to leave her my pension currently at the \$112,837.05, which will increase on a monthly basis, I mean, this continues to grow until our deaths.

And I just would like someone to try to explain to me how this is fair to contribute. When you go to a store and you pay them money, you walk out with products that you purchased. In this case, you have paid into Social Security, and she is going to get zero. And that was at the tune of \$175,866 to date, and she has got 2 and a half more years to work, going to contribute to the Social Security system.

This is not fair. And, if anybody can explain to me how it is fair, I would like to hear how they do that. But many of us are suffering. She has taken a reduced income when she does retire from

what she would draw from Social Security. And to find out that she is going to receive zero is devastating to both her and myself.

And I just would appreciate all of you all. I do appreciate every one of you being here, and hope that this can for once be corrected. Chairman CAREY. Thank you.

Ms. Porter, I know you pretty much outlined everything that I was asking in this question. I guess maybe you could just talk—you said you had five kids when your husband passed away, and the youngest was how old?

Ms. PORTER. Ten.

Chairman CAREY. Ten at the time. Ten to 15.

So can you just talk about the fact that you were not able to receive and how that affected them as they reached college age.

Ms. PORTER. Well, they all got jobs when they got old enough. I never could give them spending money. If they spent anything, it was what they earned. And they did Pell grant, some Pell grant help, but it did not completely cover everything.

And that was one of my main motivations to continue working, because Social Security, of course, stopped when they got 18. Those years really became in some ways even harder to try to keep them in school, even though, like I said, they did work for spending money, but they couldn't pay for everything.

So, I mean, we lived a simple life. I still live a simple life. I don't travel. I don't go to movies. My entertainment is the television, which I like. But you lead just a very, very simple life.

And I found out about the Social Security—the first time I retired thinking, as I told you, that I was going to do some odd jobs. And I went back. One of my children had some financial problems that I was trying to help with.

And, when I went back, I thought I would go back a year or two. And one of the other teachers whose husband had died, she said, "Paula, you know you are not going to be able to collect your husband's Social Security."

So, instead of working 1 or 2 years, I worked 12. And then I found the part-time jobs after I retired, which I wouldn't have had to do if I would have had his Social Security.

Chairman CAREY. Thank you. I want to thank you.

Now I would like to recognize Chairman Smith for any questions he may have.

Chairman SMITH. Thank you. I want to thank each and every one of the witnesses for your testimony.

Ms. Porter, I am sure that you were an amazing teacher for how long you have taught. But I would have thought you were 29. So I really appreciate your testimony. It is extremely moving and exactly what we need to hear.

Ms. PORTER. Thank you.

Chairman SMITH. As I mentioned in my opening statement, this challenge facing our community of retired public servants is an issue that is often unknown until one retires and can be equally challenging to address after the fact. Several of you have made notes of when you found out about these two provisions.

On that point, I would like to give each of you the opportunity to just answer a few questions. And my first question is, when did you learn about these two provisions within the Social Security

benefits program and the impact that they had on your retirement?
Mr. Yoes?

Mr. YOES. Well, I think I am probably like most people that find themselves in a situation, that, when these provisions were enacted, there was a grandfather clause for people that were affected. So those that were immediately affected didn't see the concern with it.

I think those that are in my category just didn't quite grasp what we were looking at and the impact that it would eventually have on me. So, it wasn't until later on in my career I realized that Windfall Elimination Provision and Government Pension Offset was going to be something that was going to drastically impact, you know, my retirement and—

Chairman SMITH. Do you know about how long into your career?

Mr. YOES. It wasn't until the last part of my career. I did 36 years. I would say that I probably became more aware of it only because of my position in the Fraternal Order of Police, because I was hearing from so many members. It took me, you know—I had, you know, a little self-reflection of how it was going to affect me as well.

And I think most of us had the disbelief, that government would not do that to us. Government protects us since the whole system was built on fairness, and there is nothing fair about this at all.

Chairman SMITH. So, Ms. Dugas, when did you learn about these provisions?

Ms. DUGAS. I learned about the provisions after I was employed. It was mostly word of mouth, people in the office speaking about it.

As I mentioned in my testimony, one of the attorneys in our office was affected by Windfall, and he really educated us on it. And my opinion at the time was, well, this, you know, can't be that harsh, but then later I found out exactly how harsh it is, yes.

Chairman SMITH. Mr. Piro.

Mr. PIRO. Yes. I can't recall exactly when I knew. Much like Patrick, until you get closer to the retirement age. I have been retired. I retired at the age of 59 and received my retirement. And because I was not eligible for Social Security, I did not immediately look into it. I made my mind up that I was not going to retire and draw Social Security at 62. And, for me, I believe for full retirement age it was 66 years and 4 months, and so that was my goal.

And the closer you get to that timeframe is when you start looking and wanting to see, well, I wonder how much I will receive. What is, you know, this Windfall Elimination? What is the penalty? Here recently, me and my wife discussed. And, like I said, she will be retiring at age 70, and that was an agreement with her and her boss. She still enjoys working.

So, she said, "I want to see what we are going to—what my Social Security is going to be when I retire, because that is going to be a reduction from me being in the workforce." And so, at that point, we started looking into it. And, of course, she and I had already looked into the fact that, when you put off retiring with Social Security benefits, you benefit 8 percent a year increase.

And so, between her and her boss, they came up with an agreement that he will probably be retiring when she is 70 years of age, and that was the agreement that they had reached.

So here recently, in preparing for this and I wanted to see, and I found on the website, Social Security website, a GPO calculator. And so I put in what my benefit is and what she would be able to draw if she was to retire from Social Security and hit the “calculate” mark, and it comes up zero.

She would be eligible for zero Social Security benefits when she starts drawing my pension. And I just do not in any way see like this is fair and equitable, especially after the amount of money that has been put into Social Security on her behalf from employers and herself.

For the life of me, I can't understand the reasoning. I don't understand how it passed to begin with, but I appreciate all of each and every one of you all that are trying to correct this wrong because this is an injustice and hurting many, many of the public servants in retirement. Thank you, sir.

Chairman SMITH. Ms. Porter, when did you learn of these two provisions?

Ms. PORTER. I actually learned from a teacher who was a widow, and she mentioned it to me. I had gone back in, thought I would work a couple more years, when she told me that. But it was from another teacher whose husband had died and when she went to check on it.

And I thought she didn't know what she was talking about. I went to the Social Security office and found out. There was no calculating. I knew they would just tell me it was going to be a big—you know, I couldn't draw anything.

Chairman SMITH. So you went to the Social Security office to get a better understanding?

Ms. PORTER. Well, to verify because, you know, sometimes people tell you things and it is not just right, but this was.

Chairman SMITH. I kind of know that, yeah. I serve in Congress, you know, so yes.

Did any of the rest of you contact the Social Security office to try to get more information on the policies whenever you heard it? I am just curious if Social Security was at all helpful.

Mr. PIRO. If I may.

Chairman SMITH. I think that answers it. Go ahead.

Mr. PIRO. I would like to talk on behalf of when I got this information. And I had one of my retirees that we were discussing it, and I knew that he had gone to work many years prior to me, and he is drawing his Social Security benefit. And he was telling me that it was cut two-thirds because of the Windfall Elimination Provision.

And I told him, I said, “I don't think that—I think you are exempt.” And so he did go to the Social Security office. In his first visit, she said, “We are waiting on the outcome from Congress.”

And I don't believe that she understands that he was exempt because he was eligible for retirement at the time he retired. And he has been retired over 10 years, and he has been taking a cut in his Social Security benefits when he was actually exempted.

So, I don't know that—and I am sure he is not the only one that this has happened to. We actually—he had talked to another firefighter, and initially he was also given that information, but they did contact him a week or so later and say, “No, you are correct; you are exempt.” So there is a lot that needs to be corrected.

Chairman SMITH. Thank you, Chairman Carey.

Chairman CAREY. I now recognize Mr. Estes for 5 minutes.

Mr. ESTES. Well, thank you, Mr. Chairman. And I appreciate having this field hearing outside of Washington, D.C. It is refreshing for our committee to hold field hearings away from the Nation's Capital so that we can hear directly from Americans that are impacted by our policy decisions or policy decisions that were made years ago.

And I want to thank again the St. George Fire Department for allowing us to meet here today. And, also, I want to thank all you witnesses. I am grateful for having such incredible public servants here to talk about the issues that affect them in their daily lives.

I will try to keep my remarks brief because I want to allow time for questions. And our discussion here is really to talk about the large, unwieldy D.C. bureaucracies that far too often don't help people with the intended help that they are supposed to have.

And, for me, far too often Mary and John at the Social Security Administration prioritize making it easier for them to pass paper between their cubicles instead of focusing on how to help the teachers and firefighters and police officers prepare for retirement.

The complexity of the Windfall Elimination Provision and the Government Pension Offset and the lack of clear communication early in the careers of public servants means there are many Kansans and Americans who are unprepared for a lower Social Security payment when they retire.

Mr. Piro, I visited a number of firehouses and spoke with firefighters in my district. I know that, before you enter a fire scene, you have the tools and the training and the preparation needed. You wouldn't know all the specific challenges you face, but you are prepared to address whatever you come against.

I think of retirement in the same way. I don't know what—we don't know what challenges we will face, how long we will live, what our health conditions will be, how we will spend our time no longer working, but we do know that we want to spend—that, during our working years, we spend time to prepare for our retirement.

Do you feel the Social Security Administration provided you with the tools to be prepared for retiring, regarding WEP and GPO?

Mr. PIRO. No, sir, I don't. I don't feel like we were informed. And they shouldn't—they need to share that responsibility with the retirement system as well as the employer, the fire department, school boards, State agencies, law enforcement.

If you are not made aware of the impact, it can be a detriment on how you select your retirement and what benefits you are going to leave your spouse, being better prepared for it.

Had you known and had my health been good enough, it would have been quite a bit better for me to take out a large life insurance policy and have kept the \$835.83 and paid for the policy with

it. And she would not be penalized because she received a life insurance policy versus a retirement pension.

And had that been expressed better to me, that would have been an option had my health—if my health allowed it at that time and I was not diagnosed with cancer at the time of my retirement, then that would have been a much better option for me and would have better protected my wife had I known about it. And I think those three components that they dropped the ball.

Mr. ESTES. Right, right. Well, thank you.

Mr. PIRO. I appreciate you.

Mr. ESTES. Thank you.

Ms. Porter, I mean, there is a special place in my heart for teachers. My wife taught for several years. Several of my staff members, both in D.C. and in Kansas, either are former teachers or married to teachers. I know that being a teacher is not another job; it is a calling. And you probably didn't join the profession for the paycheck but because you wanted to help inspire young minds.

Did you know about WEP and GPO when you first looked to being a teacher, and how did it change your outlook on the choice of your career as a teacher?

Ms. PORTER. I did not know. But I am not sure the exact year that it went into effect in the eighties. So, when I started teaching—because I stayed out about 5 years. I had had five children in 5 years, so I stayed out after the fifth one for a while.

But, at the time I went into teaching, that law was not into effect. It was not in effect. Some of the older teachers may have been able to draw both, but, as I said before, when I found out about it I just prolonged—stayed back in the classroom longer.

And I found out through a fellow teacher. No one ever had mentioned that at school before. And I think, to this day, there are still a lot of people that do not know about that.

Another thing I think we are facing—and I am just speaking from the teaching standpoint—Louisiana is severely short of teachers now. Now, once they find out more about this and more aware, we are going to even have fewer of them going in or we are going to have some of them that are going to leave and go somewhere else.

Mr. ESTES. That is right. And we already have a shortage of teachers and firefighters and law enforcement.

Ms. PORTER. Yes.

Mr. ESTES. Mr. Chairman, I know so many laws that come out of Washington. You know, WEP and GPO were designed to solve a problem. Unfortunately, it has made it tougher in a lot of cases. And we need to make sure that we focus on policies that help make it better beneficial for American citizens.

With that, I yield back.

Chairman CAREY. Thank you.

I now recognize Mr. Graves for 5 minutes.

Mr. GRAVES. Thank you. Thank you, Mr. Chairman.

Again, I want to thank you-all for holding this hearing.

And I think Mr. Estes said something that was really important, just in regard to the committee wanting to go out to real America and spending time with real people, not stuck in this bubble of Washington.

And this is a real penalty that is affecting real people all across—all across this country.

Mr. Yoes touched on I think a really important component of what it is that we are facing right now. You have all heard of the awful activities of people like Bernie Madoff and one of the awful investor groups here in Louisiana that impact many folks, the Stanford Group. They charged people money or took money under the auspices of doing something and then diverted it to another cause.

In the real world, that is called embezzling, and people go to jail for it. And, in this case, it appears that Congress is calling it budgeting and acting like it is okay.

I understand the intention of Congress in the late seventies and early eighties when they were trying to help rightsize this, I guess. But let's be clear. They got it wrong. They got it wrong.

I understand, and all of us up here, Republicans and Democrats, everyone wants to ensure the sustainability of the Social Security trust fund so it is there for generations to come. And I understand that anything that you do that causes faster expenditures, causes that insolvency rate or causes the Social Security trust fund to go in the red faster, I get it.

But I want to come back to the point. Mr. Yoes, you joined the St. Charles Parish Sheriff's Office to ensure justice, to ensure that people were being held accountable for doing what is right, doing what is wrong. I guess held accountable for doing what is wrong.

In this case, watching your own government, your own government step in and charge fees, and I think of Ms. Porter, your husband didn't—paid for decades and didn't receive a penny.

How does that make you feel that your own government is doing this?

Mr. YOES. Well, first, Mr. Graves, thank you. You are a strong advocate for—I have worked very closely with your office, and thank you for the work that you do for WEP and government. You give us hope. So thank you and the entire committee.

So, I think when you look at this, I don't—I don't envy the position at all of you in. You have a very difficult position of trying to find a system and keep it solvent. I understand that. That is a challenge.

I can somewhat understand how you could argue, saying, okay, if you are already receiving a government pension, then somehow you are going to get a second government pension, and you are going to have a windfall.

But let's just look at the reality of it. We paid for our pension. We paid into it just like someone in the private sector would pay into their 401(k) or any other retirement plan they do.

What I don't understand yet is why has it taken 40 years to recognize, yes, they did get it wrong. Maybe it was trying to find a way to shore up a system. But, at some point, when did we recognize that what we are doing is an injustice to the very people who are working in public safety or public employees, but we are not doing anything to fix it? And we have got an opportunity now to do it.

Mr. GRAVES. Thank you. Thank you, Mr. Yoes.

And an important point. So, for over 40 years, people have been charged, you know. So folks that are worried about the insolvency of the trust fund—these people have been charged a fee or a tax that has actually helped to prop up the Social Security trust fund.

And so now when folks are asking for that payment—

Ms. YOES. So.

Mr. GRAVES. I think that you have more than made your appropriate payment.

Ms. Porter, let me ask you a question. 38 years, you taught. I am married to a teacher, and I think one of the most important professions—I want to make note my wife would not be affected by this legislation—but one of the most important professions.

Thinking about our investment in the next generation, knowing what you know now, would you have become a teacher?

Ms. PORTER. I don't think so, especially if I had known what my future held. When my husband died, I remember my daddy saying, if we had only known, I would have encouraged—I was very fortunate. My father paid for me to go to college. I didn't have to work my way through college. But he said we would, should have found something else.

I really—I don't think so.

Mr. GRAVES. Mr. Chairman, some of the most important professions in our community—teachers, firefighters, police officers, public employees—some of the most important professions, we are doing everything I can in Congress to incentivize people to take up these professions. Yet all we are doing is shooting ourselves in the foot.

Again, I want to thank all of our delegation Members that have been early and strong supporters of this legislation. I want to thank the committee again for coming down the Louisiana. I want to thank the chief and St. George for hosting us today. We want to take these trucks back to D.C. if that works.

So I yield back.

Chairman CAREY. Thank you.

I would now like to recognize Mr. Carter for 5 minutes.

Mr. CARTER. Mr. Chairman, thank you very much and thanks—thank you to my colleagues here in Louisiana and for demonstrating the ability to face the music and face it in a way that we recognize that to fix this issue that affects everyone in your position that a bipartisan solution is the answer.

And so, I applaud the chairman for being here. I applaud those Members that have traveled from their homes, particularly during this holiday time, to be with us here in Louisiana. Thank you all so very much for coming today and highlighting this important issue.

I would like to also give a special thank you to Mr. Yoes, Ms. Dugas, Mr. Piro, and Ms. Porter for sharing your personal stories.

Your testimony has demonstrated the fundamental unfairness of the Windfall Elimination Provision and the Government Pension Offset. For far too long, people who serve our communities—police, police officers, teachers, firefighters, and so many others, have suffered under these provisions in an attempt to retire after public service, providing the resources and time away from your families,

challenging to give your value and to be undervalued as significant public servants.

We are here for you. We hear you loud and clear. And as the chairman and every member that has spoken thus far has said, we are going to work tirelessly to correct this massive, massive error, one that has devalued the great work that you have done for our country.

Imagine after a lifetime of serving your community, someone who has lost their spouse, retires only to find that they will not be entitled to their Social Security survivors benefits—often lose their homes and are forced to move into jobs to make ends meet.

The stories that you have all said, the stories that resonate, Ms. Porter, I listened to your story. And it has almost brought me to tears because it is so unique to my own personal story. My mother raised six children on a school teacher salary. After 45-plus years in the classroom as a teacher, she, too, found herself having to take second jobs to tutor and to work with students to make ends meet.

I am the youngest of six. My mother raised us all and made sure that we all had good educations, but it was very difficult. So I applaud you for your incredible work, your tenacity, your shining example of a public servant and a mother. So, thank you.

Mr. Yoes, your officers put their lives on the line to protect our communities. How does it affect them knowing that, if the worst happens, their spouse will not receive survivor benefits?

Mr. YOES. Well, I think it is a little bit of a slap in the face to recognize that any other class of employees, any other American would be entitled to those benefits. But these are eliminated because of the public pension.

I think it is—I do think it is ironic, and I think most of our members do, that we are actually recognizing our contribution into a pension system and considering it a windfall but not recognizing our contribution into the Social Security system. Somehow that is not a win. You know, that is viewed different. So we earn both of these benefits, but we are—they are being taken from us.

So, I think most of our, you know, our members are looking at this as an inequity that just—that is something that probably did not hit their radar because, when they first got in this profession, Social Security was something that was so far down the road that they didn't know how it was going to impact them.

It is not until it is time for you to start making plans for retirement that you realize that the gate has been opened.

Mr. CARTER. Thank you.

Mr. Piro, after 35 years of protecting our community, how does this impact your recruitment and opportunity, the ability to recruit and retain future firefighters?

Mr. PIRO. I think it is going to hamper the ability to recruit young firefighters. Already our—the pay is not the most optimum of pay in the fire service, in the starting fire service, especially the Louisiana.

And our recruitment tools and the number of people that are applying to take the Civil Service examination has drastically been reduced. Between the low pay and then adding the fact, once the word has gotten out about the windfall elimination and the GPO—because all firefighters have second jobs. They are carpenters, elec-

tricians, you know. They do work on the side. And that is to make ends meet.

And, of course, they are paying into Social Security and then to not be able to draw but a fraction of their Social Security and, if they leave their pension, their spouse could end up losing all of her Social Security or his, depending. We have female firefighters. So we can't leave them out.

And I think it is going to hamper the situation and be detrimental to all the citizens.

Mr. CARTER. Thank you very much.

And my time is over.

Can I just ask? Very briefly, my time has elapsed. But I want to make another comment, as I did to Ms. Porter.

Ms. Dugas, my mother, similar to your situation and Ms. Porter's, my mother went back to school, as you did, recognizing that she needed to earn more. So she went back and got a master's degree in order to get a few more dollars as a school teacher.

So, I applaud both of you, all of you as great examples of civil servants and public servants who have done the right thing.

And, to all of you in the audience, know that we hear you, we care, and we are going to continue to work on making it better.

Mr. Chairman, I yield back.

Chairman CAREY. Thank you.

I now recognize Mr. Higgins for 5 minutes.

Mr. HIGGINS. Thank you, Mr. Chairman.

I appreciate the fact that my colleagues have waived me onto this committee field hearing. This is a topic that is very near and dear to my heart.

Mr. Yoes, Ms. Dugas, Mr. Piro, Ms. Porter, ladies and gentlemen, we are going to fix this travesty, and we are going to fix it in this Congress. It is going to be because of colleagues like I see seated next to me at this table. We are dedicated to fixing this. It is wrong, and we are going to address that quite aggressively in this Congress.

My colleagues up here and I, we are tired of hearing about excuses from previous Congresses. We are tired of politics. We are tired of hearing about how much this is going to cost because here is a real simple fact, Mr. Chairman: I don't care how much it costs. It is not our money. This money belongs to the people that have earned it. It has been set aside for their entire life. They deserve every penny of it.

And I am, Mr. Chairman, I am just so uplifted that we are here, because this is a signal that you gentlemen are getting this thing done. And you will have—you will have my full support and passionate support to get the Social Security Fairness Act passed and signed into law in the 118th Congress. That is going to happen.

I would like to mention the St. George Fire Department. I don't know about you, ladies and gentlemen, but this is the nicest fire department I have ever seen. This is definitely a different neighborhood from where I grew up.

I believe my first cousin, Boyd Petty (ph), is here. Boyd, if you are here, raise your hand in the back. There he is there, my first cousin, Boyd Petty (ph), retired firefighter, literally my first cousin. So he has stories about me that he is not allowed to tell.

Mr. Chairman, Mr. Piro asked, how is it fair? It is not fair. It is absolutely not fair. And, if a law in our beautiful Nation is ultimately, even a well-intentioned law, if it is determined to be unrighteous, if by any reasonable measure it becomes clear that a Federal law is injurious to the citizenry that it is intended to serve, if it falls outside the parameters of any measure of what is right, you don't change—you don't change the definition of "righteousness." You don't eliminate the rights of the citizenry. You eliminate the law, and that is what we are going to do.

And it couldn't happen soon enough to me. But I am telling you, ladies and gentlemen, this is a significant hearing. You are witnessing history because we are going to get this thing done. We have got 300 cosponsors or so. We are pushing it very hard this Congress.

Mr. Yoes and Mr. Piro, we have had trouble in first responding for recruitment. Like our backgrounds, it becomes increasingly difficult to fill the ranks. If this Congress will pass the Social Security Fairness Act and repeal WEP and GPO, Mr. Yoes, Mr. Piro, how do you think that will positively impact recruitment for first responding departments across the country?

Mr. Yoes.

Mr. YOES. Well, I think if you look at people that are—and traditionally we are struggling trying to recruit the next wave of law enforcement, not at a level we can sustain the numbers that are leaving. So, we are at an existential crisis right now.

One of the problems that we have is, is I think we need to look at it a little differently in our recruiting. But, unfortunately, with Windfall Elimination Provision and Government Pension Offset, what we don't have is a pool of people who are already in the workforce that would be willing to give up the benefit in order to come into a field of public service.

Mr. HIGGINS. That is a good point. So, to leave their career and shift their career, if we do not pass the Social Security Fairness Act, very true. So, we don't want to lose some of our top guys out there, the most experienced men and women are the ones that have the greatest options, ladies and gentlemen, to leave that career in law enforcement or firefighting or teacher.

Mr. Piro, you feel the same way?

Mr. PIRO. Yes, sir, I do. I feel like, although there is a certain passion to be in law enforcement or firefighting, to do that, the bottom line is you have got to be able to provide for your family. And, when there are obstacles, such as the Windfall Elimination and the GPO, because many—both law enforcement and firefighters all have second jobs, and I think—and I think this is deterring recruiting into both law enforcement and firefighting when they know that all their work on the side, and they pay into Social Security, they are not going to reap a benefit, as well as their spouse.

Mr. HIGGINS. So I concur, Mr. Chairman.

My time has expired.

But let me just state that I, again, I am so encouraged by the direction this Congress is taking from a bipartisan perspective to push forward, quite righteously, the Social Security Fairness Act to eliminate WEP and GPO.

And I feel blessed to be a small part of that for the citizenry that we have sworn to serve. Thank you, Mr. Chairman, for allowing me to be here today.

And I yield.

Chairman CAREY. Thank you.

I now recognize Ms. Letlow for 5 minutes.

Ms. LETLOW. Thank you, Mr. Chairman.

And thank you to Chairman Smith for coming to the best State in the country. We are excited to have you here but, seriously, to hear from the hearts and minds of all of the people that are adversely affected by this terrible provision.

And thank you to Congressman Garrett Graves for leading H.R. 82. We are encouraged that we are going to get that across the finish line this Congress.

And I have to tell you, while my time in Congress has been brief, a little over 3 years now, this is the number one concern that I hear from my constituents about thousands of calls, countless letters. It is the—I was just followed around every single aisle of Target last week, trying to buy presents, listening to the concerns from my constituents, because it is absolutely unfair, and it is—it must be righted.

And I just want to thank our witnesses today. I want to especially thank Ms. Dugas and Ms. Porter. Unfortunately, I have also felt your pain in also being a widow myself. And I know that the minute that you lose your husband, the first thing that goes through your mind is, how am I going to support my family? And the last thing that you need to be worried about through every single point in the rest of your careers is, how am I going to support my family? And then to be hit with GPO later on is absolutely abhorrent, and I am sorry that you had to go through that.

And so, being in Congress and being a teacher myself, once I realized what was happening with WEP and GPO, I wanted to go on this research hunt, per se, and find out what is this? Why is it happening? Who can explain it to me? And so, I probably did what many of you did. I went to the Social Security Administration.

I said, “Can you explain what this funding formula is? What is happening here? Tell me more about it.”

I left more confused than when I went into that office. And then so I went to the Congressional Research Service. And I said, “Hey, can you guys explain to me what is happening with this and what is happening with the funding formula?”

And they said, “Well, all we can tell you is that it is flawed.”

And I said, “Okay. It is flawed. So how do we fix it?”

And they said, “Oh, no, that is your job to fix it.”

I said, “Okay. So how do we fix it?”

So, I want you to know that with every single breath that I have, this is the number one issue that I want to work on in Congress. It is the number one issue I hear about from my constituents. It is the number one issue I am trying to wrap my head around and fully understand, which leads me to my next—to the witnesses.

Can any of you explain to me the funding formula and what is wrong with it? Anyone want to take a stab at it?

I am confused, too, Mr. Chairman. I am trying earnestly in all seriousness to find out what is the answer to that question because

no one can really explain it to me. And I think that is where we have to really drill down and really get to the heart of the matter. Where is it wrong?

Do you want to take a stab at it?

Mr. YOES. I cannot tell you I understand the formula. I can't tell you there is any logic to it. But what I can tell you is how we can fix it.

Ms. LETLOW. Okay.

Mr. YOES. We know that it is broken.

Ms. LETLOW. Right.

Mr. YOES. We know that we are taking money from people with an expectation they are going to receive a benefit just like every other American.

Ms. LETLOW. Right.

Mr. YOES. We know it is flawed, but we are not taking any steps to correct it. The simple thing to do is just repeal it. Let's give everybody what they paid into the system. It is not a matter of where does the money come from. I can tell you exactly where it came from. It came out of every one of our paychecks.

Ms. LETLOW. Uh-huh.

Mr. YOES. We paid into the system—

Ms. LETLOW. That is right.

Mr. YOES [continuing]. Just like every other American.

Ms. LETLOW. That is right.

Mr. YOES. And because we picked public service, we should be treated like every other American.

Ms. LETLOW. Absolutely.

You know, it is incredibly frustrating for me to, again, in 3 years watch trillions of dollars go out the door in other government programs. And yet what message are we saying to the hardworking American people who are public servants, who didn't go into teaching for 38 years for the money or for the paycheck? It is because you felt called to serve. What are we saying to those people when we are robbing them of what is rightfully theirs, what you paid in, Mr. Piro?

It is astounding to me that we are having this conversation, but I am hopeful. I truly am hopeful that we have a chairman who is willing to come all the way to the great State of Louisiana to hear your voices and hear your stories.

And, again, as long as I have breath, I am going to continue sharing them. Please continue sharing them with me because the louder we can make our voices, I know change can occur.

So, thank you all so much for being with us today. I truly value your time and your stories. Thank you.

Chairman CAREY. I would like to thank all of our witnesses for appearing before us today and sharing your very personal stories.

I would also like to recognize Mrs. Reba Brock Harrington, who was unable to be with us today but who was a great help in pulling this hearing together.

As the chairman mentioned earlier today, that this is the first time this subcommittee has met in a field hearing status in over 10 years.

And, with that, I would also like to thank all of our staff, our committee staff that are present in the room.

If you would, raise your hands.

Some of them may be in the back, getting everything else ready, but we do appreciate all their efforts in getting this done.

Please be advised that the members have 2 weeks to submit written questions to be answered later in writing. Those questions and your answers will be made part of the formal record for the hearing.

With that, the committee now stands adjourned.

[Whereupon, at 3:24 p.m., the subcommittee was adjourned.]

LOCAL SUBMISSIONS FOR THE RECORD

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| Date | November 20, 2023 |
| Name (Print) | Sheantel Baker |
| Company | Louisiana State University |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

As a state employee the WEP and GPO provisions have a great impact on recruitment and retention of employees. State employers cannot pay what private industry pays, which exacerbates the recruitment problem. I have not earned a Social Security benefit but will be impacted by the GPO provisions, which will greatly impact my decision to retire one day. I don't understand how you are required to pay in but never benefit from the payment only because I paid into a state retirement plan at eight percent contribution. State employees only ask to be treated fairly. If you are not reducing payments to 401k then why does it matter that I paid into a state retirement plan.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | Dennie C. Boyt |
| Company | Retired Fire Chief, Natchitoches Fire Department, Louisiana |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I served 40 years in municipal fire service and 32 years in military service, of which the last 27 years were in the Air Force Reserve retiring as a Senior Master Sergeant – E8.

I receive approximately \$570 monthly from Social Security. It is my understanding from my Social Security case worker that if I were not penalized, I would be receiving more than twice this amount. I am not sure how much it affects my wife should I die before her.

Please fix this problem.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|---|
| Date | November 20, 2023 |
| Name (Print) | Scott F. Brewer |
| Company | St. Tammany Parish Fire District 9, Bush LA |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

Having worked in the private sector for over 25 years and contributing to Social Security the entire time, it came as a shock that I would not receive the full benefit I had paid into for all those years (and continue to do so in part time employment). Just because I also chose to serve my community. Why am I (and my family) being punished by withholding my fully paid for benefit? I will have to work several additional years to help make up the difference in EARNED income. This antiquated policy must be repealed ASAP!

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|----------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Margaret (Peggy) Des Jardins |
| Company | St. Tammany Parish School System |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I sent an email this morning, November 11, 2023, with my testimony. Please find it.

I found out about WEP and GPO when I went to the Social Security office as I was retiring. I had accrued Social Security for the previous 25 years of work in the private sector. It was a shock.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|---------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Irma Duhe |
| Company | Retired from N.O. School System |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I am concerned about the disappointment and unfairness shown to me when my husband died. He took a job in addition to teaching to be certain that I would be taken care of in the event I outlived him.

The outdated cut-off in salary denied my receiving his Social Security; his check was discontinued at the time of his death. No consideration has been given to me – inflation is causing a difficulty for me. My house was flooded in 2016; it was paid for, but I had no flood insurance. I had to take out a disaster loan. My home owner's insurance went bankrupt, and I had to get another company which was higher in cost.

My health has not been the best and personal care that I needed was too expensive.

I had death in my family; my daughter died suddenly leaving five little children causing her daughter to struggle to take care of them and I have had to struggle to help her.

The Social Security book used as a guideline is outdated and unfair. Something needs to be done about it. We need help!

For me, I have difficulty writing due to muscle issues. My ability to explain my situation is also a problem, but I found the need to try.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|-------------------|
| Date | November 20, 2023 |
| Name (Print) | Ellen Finley |
| Company | |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

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| <p>Fixing WEP and GPO necessary also keeping Social Security solvent necessary. H.R. 82.</p> <p>It was stated at this hearing that Social Security is going broke or is broke! This is unacceptable. There is no easy fix. Raise the income level on which Social Security taxes are paid. DO NOT raise the age.</p> <p>I could not have worked one day longer than I did (65 years and six months) (very principal inspired). The testimony today was impressive. I noticed these people have been forced to work into their 70s not by choice but due to the lack of income.</p> <p>Please raise income level on FICA substantively – so we do not have to worry so much and work so long. We deserve to retire while still health to enjoy life after working 40 or 50 years.</p> |
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The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | William and Penny Frame |
| Company | Both Retired from Kenner Fire Department |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

Both of us receive pensions from Firefighters Retirement System. We have paid into Social Security through our secondary jobs. We chose to collect Social Security at age 62 because our fire department pensions are \$40,000 a year, combined. We were aware that there would be an offset from Social Security, but we were surprised at how much it was. Both our combined Social Security monthly amount is \$970. We both paid fully into Social Security, not a reduced amount.

This offset is unfair to public service employees, who already sacrifice, work dangerous jobs for low pay.

Social Security was supposed to be a retirement benefit. Looking back, we should have considered a career change for a higher paying job.

Also, we are not looking for the backpay. Let's just correct this going forward.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|---|
| Date | November 20, 2023 |
| Name (Print) | June V. Gillis |
| Company | LA Department of Wildlife and Fisheries |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

My late husband worked in the private sector until he died, age 49. He received zero dollars from Social Security. As his spouse and widow, I received zero Social Security dollars because of my public service, GPO. This is wrong and should be repealed.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | Frank L. Jobert, Jr. |
| Company | Legislative Director, Retired, State Employees Association (Louisiana) |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I will submit written comments by the December 4th deadline on the Committee website. Thank you for convening this hearing and for giving us an opportunity to participate in this discussion. Thank you for coming to Louisiana!

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|------------------------|
| Date | November 20, 2023 |
| Name (Print) | Anne Johnston |
| Company | Louisiana State Senate |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

How did it happen that the WEP/GPO only applies to a small number of states? This is an unbelievable form of discrimination.

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|---------------------|-------------------|
| Date | November 20, 2023 |
| Name (Print) | Clay Jones |
| Company | LSU |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I am the Chief Human Resources Officer (CHRO) at LSU. We experience these issues regularly on behalf of our employer and potential employees.

- 1) We have a difficult time recruiting employees who realize how this will affect their Social Security benefits.
- 2) Many times people we have hired find out about this after employment, and they are distraught. We have new employees regularly break down and cry when they realize during orientation their Social Security will be impacted.
- 3) Finally, I want to give a real example of how this affects our lowest paid employees. We employ over 400 custodians. 90 percent of these employees who start at \$10 per hour work second jobs. These custodians usually have no idea that the Social Security they pay into the system at their second job will not result in full Social Security benefits. Most of these lower paid employees can't live or eat without this Social Security benefit.

Thank you for being here today.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|-------------------|
| Date | November 20, 2023 |
| Name (Print) | Sandra T. Jones |
| Company | Retired Teacher |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
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We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I was not privileged to pay all my bills upon retirement. I have just enough money to pay my bills. If I were able to draw "all" Social Security money I earned while working, I would have money to buy food, and God forbid if I need more medicine in the future. Please give me the money I paid into Social Security. With everything going up sky high, I will not be able to live off my retirement. I have always been independent taking care of myself and my family through working, I just want what is due to me. Please pass laws so I can live as a productive citizen. Thank you for your time.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|-------------------|
| Date | November 20, 2023 |
| Name (Print) | Gayle Joseph |
| Company | Baton Rouge, LA |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I, being a state retiree and recent widow, have been impacted by both the Windfall Elimination Provision and the Government Pension Offset.

My husband paid into Social Security all his working life, and I receive zero survivor benefits because I have a state retirement. This is simply unjust.

I've had to work longer only to find my Social Security greatly reduced.

Please rescind these two harmful laws.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|----------------------|
| Date | November 20, 2023 |
| Name (Print) | Terry F. Landry |
| Company | USAF and LSU Retired |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

WEP and GPO affect the lives of military members and their families. Please help eliminate this unfair treatment.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|-------------------|
| Date | November 20, 2023 |
| Name (Print) | V.J. Marretta |
| Company | Retired |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I am grateful to have served as a civil servant with state government for nearly 32 years. I am deeply concerned that I do not receive the full Social Security income that I contributed to for many years (more than required to be eligible) while working in the private sector.

I would like to express my heartfelt appreciation to Congressman Graves, Smith, Carter, and others who are (have been) fighting on our behalf who (i.e. we) are fully qualified to receive full Social Security income. I am also very concerned about the future sovereignty of our nation, its economy, and freedoms, especially for our children, grandchildren, and future generations to come.

Please protect us from foreign intrusion (China et al.) into our lives, including our security as citizens of this great nation.

We do not want to be controlled by the WEF or any other entities, as well.

It is my honor to be a life-long citizen of the United States of America. God bless, save, and protect our great nation.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|----------------------|
| Date | November 20, 2023 |
| Name (Print) | MaryEllen T. McGuire |
| Company | |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

My name is MaryEllen T. McGuire. I began my teaching career in East Baton Rouge Parish, Louisiana in 1975. I worked there for 30 years. In 2005, after Hurricane Katrina, I returned to the classroom to teach in a private school for the last 19 years and pay into Social Security only to be affected by the WEP. I paid into the system only to be penalized for teaching 49 years!

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | Naomi Vee Morrow |
| Company | Baton Rouge Area Retired Teachers' Association |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

My husband paid his Social Security and died at age 65, one year after I retired. I knew about WEP and GPO, so we planned to save more funds for retirement. However, as inflation increases and our insurance, food, and housing costs increase, it has become increasingly difficult. I have a 2006 automobile that needs replacing. This unfair treatment needs to be repealed. If I had my spousal benefits, it would really help. So, if I had worked for a private entity, this problem would not exist? Thank you for listening – I've watched years of requests go unnoticed.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|-----------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Theresa Noustens |
| Company | St. Tammany Parish Public Schools |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I worked for 10 years prior to hiring as a software developer for the school system. My husband paid into Social Security for 50 years, retired at 66, and passed away at 68, receiving benefits for two years. I recently retired, and GPO wiped out my benefit on his record, and I now receive \$251.00 on my record of ten years. I suggest that they eliminate the ceiling on Social Security. My husband reached the ceiling in November and didn't pay Social Security for a few checks. We would have gladly forfeited those monies to put back into the system... I feel higher paid individuals would not miss that money.

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|--------------|--|
| Date | November 20, 2023 |
| Name (Print) | Darrell Ourso |
| Company | Ourso Financial Group, Baton Rouge, LA |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

As a financial advisor and husband of a retired school teacher, I am personally and professionally aware of the penalty associated with the GPO and WEP.

Please vote to eliminate this unfair tax on hardworking public employees.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|---------------------------|
| Date | November 20, 2023 |
| Name (Print) | Evelyn M. Richard |
| Company | Retired LA Dept. of Labor |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I retired (after 13 years) from LASERS in 2004.

My divorced wife's benefits were cut by \$613.30 per month because of Government Pension Offset when I started receiving Social Security in March 2009. That was 176 months ago and amounts to \$10,794. I continued to work part-time, and my ex (Luke S. Elliott, Jr.) continued to work. I do not know the exact penalty amount of GOP at this time. My ex retired from TRSL.

My account is affected by Windfall Elimination Provision. A recent letter from Social Security says my Social Security record is \$1,184.40, but I get \$389.00. I cannot afford going out to eat, cable, travel, and live paycheck to paycheck. In 2021, I flooded, and my children had to help me.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|---------------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Lisa Richard |
| Company | West Baton Rouge Parish School System |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I became a teacher to be able to be the primary caretaker of my children meaning off when they were off from school and here when they were home. This was a key family value for my husband and me. I am now 53 years old, my children are grown, and my husband and I are looking forward to retirement. I have worked my way up in the school system by obtaining my master's degree, becoming an assistant principal. I now live in a state of wonder if I will be able to retire and afford to live a life that I have spent most of my days dreaming of which means taking care of grandchildren, some traveling with my husband, spending days enjoying the community that I helped create by educating the children that now run our community. My husband has worked in the private sector his entire life, and I may not be able to live securely in my golden years due to GPO/WEP.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|-----------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Hugh Riviere |
| Company | West Baton Rouge Public Utilities |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall
Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

As a single dad of three, I worked my "9 to 5" with a municipal utility system. That was not enough though because I chose to send my kids to Catholic schools. Therefore, I always worked side jobs and paid into Social Security. I paid the full amount into my retirement system as well as continuing to this day paying into Social Security. I, like many others are financially harmed by the Windfall Elimination Provision. My retirement is not a windfall.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

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|---------------------|--------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Gary K. Schaefer |
| Company | Retired Louisiana State Senate |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I worked in private industry and paid into Social Security for 20+ years. After those 20 years I went to work for the LA Senate. Because of my age I was required to pay into the retirement system for which I am VERY thankful. However, I believe I earned the benefit that Social Security owes me and should not be offset. I paid for that benefit, and I'm being penalized simply for working for the state. Because of state statutes and constitution, I probably will not receive a COLA (cost of living increase). Every amount I get from Social Security is helpful in meeting increasing expenses.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | Michael F. Smith |
| Company | Teacher, L.P.S.D. Narcotic Detective, Charity Hosp. Nsq. |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

Sirs,

I have paid into Social Security for 40 years since I was 14. I have taught school for 15 years. Worked as a narcotic detective for eight years and been an E.R. nurse for 28 years at Charity Hospital for 18 years. Because of the salary of these civil service jobs, I had to seek additional employment. All I ever expected is fair treatment in my retirement years.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|--|
| Date | November 20, 2023 |
| Name (Print) | George S. Thompson |
| Company | Louisiana School for the Visually Impaired Baton Rouge, LA |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I became a teacher after 14 years in the private sector. In my 25 years of teaching, I always generated extra income from part-time work in order to make ends meet. The Social Security Administration did not cut my taxes by two-thirds, yet my Social Security benefits will be cut by a significant amount when I receive my public sector retirement.

To reiterate, I have paid Social Security taxes on income my entire career, both in the private and public sectors, yet my duly earned Social Security benefit will be cut for arbitrary and specious reasons. This is grossly unfair.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|----------------------------|
| Date | November 20, 2023 |
| Name (Print) | Lazette Lucas Watterson |
| Company | Louisiana Retired Teachers |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

**Committee on Ways and Means
Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

I, Lazette Lucas Watterson, am a retired teacher from my hometown, Bogalusa, LA. After I graduated high school, my family and I moved to New York where I worked for two years as a telephone operator. After returning home, my husband sent me to college where I received my B.S., Master's, and Master's Plus 30 degree in education.

My husband of 52 and a half years worked and paid Social Security for over 40 years. He and I were under the impression that I could draw from HIS Social Security. I retired after 33 and a half years of teaching / Principal. The Covid virus gave me a true enlightenment of the effects of WEP/GPO. He was fighting cancer and doing well then the virus hit him. He passed two years ago. He thought if something happened to him, I would receive widows benefits. When your income is suddenly decreased, it causes a drastic shock!

By the time we realized that this was a possibility from WEP/GPO, it was too late for me to make changes in my life.

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

| | |
|---------------------|------------------------------|
| Date | November 20, 2023 |
| Name (Print) | Brenda Welch |
| Company | EBRP Communications District |

WRITTEN SUBMISSION TO BE INCLUDED IN OFFICIAL HEARING RECORD

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Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

We want to hear your story. Below please provide any personal experiences or general comments about the state of the American economy that you wish to be included in the official hearing record.

My career began at age 17. I worked for 20 years in the banking industry paying into Social Security. I was injured and could not continue in the field I was in. A neighbor who is in public service was talking to my daughter (one of five children) about working for Emergency Medical Services. I realized I could go to school and do the job of taking 911 calls. I went to work for the EBR EMS and worked almost 15 years. At no time when hired was WEP or GPO explained. At age 55, when I went to the retirement office, I was not told but was given the option to pay for my husband to receive my pension but was not told how it would affect Social Security. After the paperwork was done and I had already retired, I contacted Social Security to find this devastating news. I went back to work in the private sector and am currently in my eighth year of paying into Social Security again (total of 28 years at this time). It is wrong and incorrect to penalize those that have paid into Social Security simply because we have also been a public service employee. Please make sure these are repealed. I am now 63 years old.

Thank you!

The official hearing record will be made public as part of the transcript. This will be posted on the Committee on Ways and Means website at: <https://waysandmeans.house.gov/>

PUBLIC SUBMISSIONS FOR THE RECORD

Along with the following public submissions, the House Committee on Ways and Means received over 2,700 additional public comments regarding this important issue.

Social Security Subcommittee Field Hearing on Social Security's
Disservice to Public Servants: How the Windfall Elimination Provision
and Government Pension Offset Mistreat Government Workers

Submitted Written Testimony

Edmund Carley, President United Postmasters and Managers of America
Monday, November 20, 2023

Mr. Chairman, Ranking Member, Members of the Committee, Congressman Graves and Congresswoman Letlow, I am Edmund Carley, President of the United Postmasters and Managers of America (UPMA).

UPMA represents all Postmasters, Managers, Supervisors, and other EAS Professionals. Through our work aiding, mentoring, and guiding these professionals, UPMA strives to improve the compensation its federal employees receive. We exist to ensure that the compensation condition for our federal employees is fair. Federal employees are the backbone of the American economy and deserve to be compensated fairly for their career of work.

UPMA supports efforts in Congress to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). We commend the Ways and Means Committee and the leadership of Chairman Smith, Social Security Subcommittee Chairman Ferguson, and Ranking Member Larson for their work to shine a light on the impact WEP/GPO has on federal retirees.

The Social Security Fairness Act and WEP and GPO reforms repair a fundamentally broken policy that wrongly and disproportionately affects federal workers. More than two million public servants nationwide are affected by WEP and GPO and have had their retirement benefits unfairly reduced. Public employees, such as Postmasters and Managers, are faced with significant reductions in their earned Social Security annuity benefits upon retirement due to WEP and GPO policies. In 2018, approximately 1.6 million retired or disabled Americans who are eligible for Social Security saw their benefit reduced by the WEP.

We believe it is unfair for retirees who previously paid into Social Security to have their benefits reduced simply because they are federal employees. While Congress originally intended WEP to equalize the Social Security benefit formula for workers with similar earnings histories, in practice, it unfairly penalizes many public employees. By reforming WEP and GPO, postal workers, as well as teachers, first responders, and state and federal employees, will no longer face the same struggle to make ends meet while inflation and rising prices continue to plague the American economy.

This issue is one of the most broadly supported issues in the 118th Congress, where several different bills are currently pending. These pieces of legislation would provide relief to retired Postmasters, Postal Service Managers, and other public servants affected by WEP and GPO.

I would like to thank Congressman Garret Graves for his continuing efforts to address this issue by introducing HR 82 this year. I am grateful for Congressman Graves's commitment to getting federal employees, especially postal workers, the financial security they deserve.

HR 82, the Social Security Fairness Act, is currently the third most broadly supported bill in the entire 118th Congress, with 300 bipartisan cosponsors. It is vitally important to our members that this legislation gets passed as soon as possible to provide expeditious financial relief to federal workers. Although Congress has long been aware of how WEP and GPO take money away from federal employees, they have so far not been able to remedy this issue.

I am grateful for the continued support of many of the House Ways and Means Committee members on these issues. I want to thank Ranking Member Richard Neal for reintroducing the Public Servants Protection and Fairness Act of 2023. This legislation fixes WEP for future retirees, ensuring they can retire knowing they will receive the benefits they deserve. I also commend Budget Committee Chairman and Ways and Means member Congressman Jodey Arrington for his legislation addressing WEP, the Equal Treatment of Public Servants Act. This bipartisan legislation would ensure that public servants subject to the WEP receive their fair share of Social Security benefits. The Committee's focus on this issue through various policy proposals provides hope to our retirees that Congress may rectify this unfair situation someday.

I would also like to thank the other members of the Committee who have already cosponsored this vital legislation: Congressman Brian Fitzpatrick, Congresswoman Michelle Park Steel, and Congresswoman Nicole Malliotakis. Their continued support of Federal workers shows just how important this issue is to the everyday American.

We strongly urge you and the House of Representatives to take immediate action to push forth legislation that protects federal workers' Social Security benefits.

Thank you again for holding this field hearing and for the continuing work of the Committee on retirement issues impacting Federal employees. Please call on us if we can provide additional information or assistance to further your efforts.

I've been working since I was sixteen, mostly at low-paying jobs when I was in college and part-time work to supplement my teaching salary. When I retired at age sixty-eight I was given \$611.00 in Social Security benefits per month. Then after a few years, I received notice that I would have to pay back all the Social Security money I had gotten, because I would be "double-dipping". I was eligible for \$111.00 as a spouse, so I elected to have the nearly \$30,000 paid back from those social security benefits. When my husband died I received notice that I would get widow's benefits, but that I couldn't collect them until I had paid back all the owed money. I am still paying on that. I get about \$3,000.00 per month from STRS. That's not really enough to support me as a San Francisco Bay Area resident. I have needed to help my children who lost their jobs in the Dot Com bust and have children of their own, so I have had to withdraw money from my retirement savings. I am now eighty and am having health problems which will require an outlay of money. I need the Social Security benefits to help make me secure.

None of the Social Security benefits I was getting came from my teaching salary. It was earned with hard work elsewhere. If I worked at two jobs in the private sector, I would be able to collect Social Security on both those jobs. Retirees from the armed services collect Social Security and their pensions, as do many in the private sector. It is clear to me that I earned both my STRS and my Social Security benefits from hard work, and that the two do not overlap.

I also know people who would like to become teachers, but can't afford to change jobs in California, because they can't afford to lose their accumulated Social Security. Is this just another example of the fact that our government claims to value education and those who work in it, but doesn't wish to assure that teachers who have invested in their own education and that of their students are not valued?

Virginia Buckner, Oakland, California

I'm sure we can all remember our first "real" job (not babysitting or lawn mowing). How excited we were to get our first pay check, and how shocked we were to see the amount we actually received after taxes and social security was deducted. But, we were assured that it was important and necessary so that when we were old and gray, we would receive "security" payments. Through the years I continued to pay into Social Security which was required (not optional), with the exception of the 24 years I was a teacher. I did not have the luxury of attending college right out of high school. My parents simply couldn't afford it. So I worked, married, had children, and then went to college and got my degree and teaching credential, all the time paying into Social Security. It was difficult making ends meet and we could have really used the money that was being taken out of our paychecks, but after all we were going to receive the benefits when we retired. Well, I am now retired as is my husband of 50 years. I not only do not receive the Social Security that I paid into, but if my husband dies, I will receive no death benefits either. All this is because I chose to become a teacher. I thought I was contributing my special gift to society, never imagining the price it was going to cost me down the line. How unfair! I read that the famous movie star and millionaire Doris Day receives Social Security. My friends who receive pensions from other professions receive Social Security. Even Bill O'Reilly says he can get Social Security. They make a lot more money than I do from STRS. UNFAIR! UNFAIR! UNFAIR!!!! I might just as well have given my money to Bernie Madoff. At least I might have gotten some return. Bottom line is if you don't pay into it, you shouldn't get it; and if you do pay in to it, you should get it. That was the government's promise to me years and years ago. What happened?!?

I earned Social Security benefits before I became a teacher and am entitled to benefits from my late ex-husband of twenty-one years. I cannot receive any benefits due to the WEP.

Frances Blythe

I am a recently retired teacher of 14 years with 17 years of social security in the private sector. When I went to SS (several times last year) to get the amount I'd be receiving, they told me in writing I'd be receiving \$1243. O.K. I could plan my retirement budget around that. That was last October. December I received a letter from SS stating they had overpaid me 2,754 and that I had to refund it or my SS would be garnished. I had become eligible for the STRS pension in June, so they reduced the SS payment by 60%. They

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reduced my monthly SS to \$759. Mind you, I started collecting the full amount back in 2011 when I turned 66 and still working, and was paid the full amount until I retired 6-2012. I hope you can make sense of this. It seems so unfair to lose those years before teaching. When I was earning my credential, no one explained that this Windfall Elimination Tax would be applied. If I had changed jobs in the private sector and entered a new retirement plan, I wouldn't have lost the previous one or had it reduced. Why doesn't that apply to public servants?

Linda Larson, Former PSUSD teacher

P.S. I need to add that losing that amount of Social Security has forced me to give up my home to foreclosure. I'd planned my retirement predicated on what I was originally told by SS. Now that's impossible.

I retired from STRS and after a short while, I found I needed the extra money and then had the opportunity to work for a private University. Naturally, they take social security out of my check each month, but that is money I can never claim. Why? because of the WEP/GPO. Is that not grand theft from me by way of the U.S. Government? They take it and they keep it!

Ruth Rapp

As a new teacher in 1972, our pay days came once a month on the last day for 10 months every year. July and August were not pay months due to Summer vacation. At a salary of about \$8,000. / month, it was impossible to go income free from June 30th to Sept 30th without finding additional employment. I worked Summers for 32 years and paid into the SS Railroad Tax (SS) account. I also contributed through pre-teaching years through the US Peace Corps and part time employment in High School and through college years. Now my benefit is compromised by several hundred dollars per month. This doesn't seem fair as so many other professions such as Police and Fire are exempt from this rule. So many in those professions work 2-3 jobs at the same time without penalty.

Bob Heinrich

I'm Dave Dukes retired teacher having taught for 35 yearsand I've also worked a 2nd job the entire duration of my teaching career....11 years at Artesa winery...8 years at Silverado Country Club...3 years at Piccolinos restaurant etc. By age 66 I should be able to draw about 850\$ a month from social security but instead this will receive about half that thanks to the WEP/GPO!

Dave Dukes

My husband and I are affected by WEP/GPO. He is a veteran and worked for the Federal Government as a GS 13 and I as a public school teacher. We also managed a landscaping business for 22 years and paid into Social Security. However we are affected by WEP/GPO. It is very unfair and our pensions do not keep up with the cost of living.

Mr. & Mrs. Shaub

I want to keep this short but I also want to let you know that my husband died at the age of 53 and was never old enough to collect any of his Social Security. He and I have both paid substantial amounts of money into the fund. Thus, I believe it is patently discriminatory to deny me my rightful benefits. If the government continues to deny me the appropriate benefits, I feel that all the monies we have contributed be refunded!

I am 68 years old, a retired school teacher. When I started teaching (1969) we weren't able to get credits for social security, so I held second jobs until I reached my 40 quarters. It was not easy going from teaching all day to another job, but I was concerned even then about my pension and medicare.

When I found out I couldn't draw my social security, or that it would be subtracted from my STRS, I was stunned. I think this is extremely unfair. I worked for it. I deserve it, regardless of my pension. I've been retired 7 years, and I'm beginning to feel the financial crunch, yet I can't draw what is owed to me, that I worked hard for. What is fair about this?

Sharon Ann Ball, 2400 Elden Ave., Costa Mesa, CA 92627

My father was a poor strawberry farmer, yet he paid into Social Security for his sons as they worked on the farm. He trusted Social Security would provide for his three sons as they reach retirement. For two sons, they will qualify for Social Security, however I will not qualify because I choose a career in education, even though I continued paying into Social Security via my employer after I retired and continued working as a consultant. It doesn't seem fair.

The three sons put themselves through college, since our father could not help us. Upon my step-mother's death while I was in college, my father instructed us to apply for Social Security benefits to help with college expenses. My younger brother received benefits, but I did not. I was told by Social Security, that my step-mother, who raised me from the age of 3, did not legally adopt me, so I did not qualify. It didn't seem fair.

Despite being a poor farmer, my father instilled in us, the value of a good education, hard work and respecting all. He never asked for a hand out, despite losing the farm due to property taxes, declining prices of the market, and struggling to make payments. We never asked for welfare, never broke the law, put ourselves through college, paid our share of taxes, performed our fair share plus more to community service. Pop died believing that we were privileged to live in the United States, even after being interned during World War II in the Relocation Camps along with thousands of other Japanese-AMERICANS. He never lost his faith and never complained. He just kept working harder. It didn't seem fair.

Pop had faith in Social Security to help and it did. But he also deposited money into Social Security for his sons, despite that money could have been used for food, medical needs and even college. Don't let his faith in Social Security be incomplete. I have it good because my father taught us to save for the future. But what about the teachers who worked in another field for years paying into Social Security, then switched to a teaching career later in life. With their abbreviated teaching career and most of their working years putting money into Social Security, will their retirement pension be able to sustain their "golden years?" It doesn't seem fair.

Please make it fair for those teachers and fathers who paid into Social Security.

Gene Sakahara

I worked as a reporter on the Oxnard Press-Courier before going back to school to get my Master's degree in education and my teaching certificate. Knowing that I needed more quarters to be covered by Social Security, I worked at the newspaper all summer for the next 14 years to become completely covered.

When I retired, 13 years ago, I was crushed and aghast to learn that, because of the WEP/GPO, I would receive only one third of what any other person would. The word "Security" did not apply to me after all my hard work and sacrifice of my time. I still feel betrayed and used by the utter inequality of the WEP/GPO and the way I have been denied what I was due. I have been deprived of thousands of dollars that would have helped me in retirement and stand to lose even more until the WEP/GPO is repealed. I hope the repeal happens soon so I can get at least a small part of what is due me while I am still healthy enough to benefit from Social Security.

Charles Andrews

When I retired in California in 1999, I had worked 32 years for Alhambra City Schools and 4 years in NY State where I did pay into Social Security. I had over 40 quarters in SS from part time jobs and teaching at the college level part time while teaching elementary school in California. I am a widow, my husband having passed away in 1992 with many, many years paid into the Social Security System. Because of the WEP and GPO provision in this state, I only get a very, very small amount from SS and that and more money from me has to pay for my Medicare coverage. I do not understand how Social Security being a federal program is not treating everyone under the system the same. It is NOT fair- especially when widows who never worked are allowed to draw against their husbands benefits. I am not looking for a free handout- only what I deserve from my husband and I both having been part of the SS system.

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Barbara (Abernathy) Fairfax

My husband and I have been limited in what we can do in retirement because, as a teacher, he was unable to collect the full social security pension he is due. We feel that this is unfair discrimination since he put in many more than the required quarters and is still working, which might not be necessary if we had the total social security.

Jancey and Robert W. Niethold, Jr

I retired from teaching in California after 27 years in the classroom. We had to move to Utah because the cost of living in the San Francisco Bay area was way too high to retire there. During other times in my life, I worked at other professions and qualified for Social Security with my 45 or so quarters. If I were receiving my full Social Security benefit, I would get about \$950 per month which, along with my CALSTRS pension of about \$3,500 per month, would make a nice living. As it is, I only receive \$290 per month because of the Windfall Elimination business. Of this amount, \$99 or so goes to my Medicare part A hospital monthly cost, and \$132 goes to pay my supplemental part F Medicare to cover all the gaps in coverage. I have no drug benefit except through the VA which I must drive 50 miles to visit in order to get regular cholesterol medicine, Simvastatin.

It would REALLY help my wife and me if we received the full Social Security benefit. She is on Medicare disability and receives about \$2000 per month toward our household costs.

Steve Covey, Cedar City Utah

I worked my way through college and into a master's degree which ultimately led me to teaching and I also worked many summers trying to make ends meet. Throughout all these non-teaching jobs I paid in to social security, or, should I say, had social security withheld from each and every paycheck. Now that I am retired from teaching and drawing on STRS (which I also obviously paid in to), until the law changes I cannot receive the social security money I am owed. This makes absolutely no sense to me. Why should I be penalized as a teacher for the money I made from other jobs which withheld social security? I always tell young students that if they take up teaching as a profession in California, they will not get access to any of the social security money that was taken from them until the law changes and no doubt some will choose to belong to a profession that does not punish you by arbitrarily keeping your hard earned withholdings.

Robin Franck

When I accepted a job with the Santa Maria-Bonita Elementary School District, I was unaware that I was going to lose most of my social security retirement amount. Had I known, I doubt I would have taken the job. It was going to impoverish me in retirement. But I didn't know. Like many teachers in our district, I entered this district in my late-40's which means I would never accumulate a high retirement simply because I could not put in as many years as those who enter teaching in California right out of college. I was planning on getting my total social security amount which would shore up the small STRS retirement income. What a shock when I found out what California has done to those of us who are worked - outside the public schools - in regards to our social security.

I receive \$309.00 a month in social security. The other amount that should have come to me does not. It does make a difference! Once you retire, your income remains basically the same; however, gasoline prices, food prices, taxes do not! I never expected to get rich choosing teaching as my profession, but I did not expect to be penalized for it either. We much change this and give the full amount of earned social security to those of us who have earned it. Had I chosen any other profession than teaching, I would be receiving it.

Betty R Gunn, 1650 E Clark Ave Spc 298, Santa Maria, CA 93455

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I worked my way through college and paid into Social Security. Although I do not have the quarters necessary to receive a pension, I will be receiving SS through my husband. Oh wait a minute, I receive my pension through STRS. That means any SS from my husband, should he predecease me, will be deducted from my pension. And the quarters I paid into when I was working my way through college? GONE!!! This for those of us who taught the children of California.

I am a retired teacher who is affected by both the GPO and WEP depending on which complicated formula the Social Security uses to determine my benefit. Either way, my SS benefit is decimated. Having become a teacher in mid-life, my California Teacher's pension is insufficient to live on. Therefore, at age 84 and single, due to these unfair penalties, what I earned before entering the teaching field as well as the benefit I am entitled to as a spouse is drastically reduced. The GPO and WEP defeat the purpose of Social Security, which was to be a safety net. Because I became a teacher, I have been denied that safety net. To restore fairness, these penalties must be repealed. Unfortunately, the individuals who will make decisions on the GPO and WEP do not need Social Security for an adequate retirement. I do.

Martha Blackwell, Sunnyvale, CA

My husband and I have been limited in what we can do in retirement because, as a teacher, he was unable to collect the full social security pension he is due. We feel that this is unfair discrimination since he put in many more than the required quarters and is still working, which might not be necessary if we had the total social security.

Jancey and Robert W. Niethold, Jr

I worked the first half of my career in the private sector, most of my earnings from my job at a local newspaper and print shop. I was in my 40s when I started work in a school district and started contributing to STRS. I worked twenty years and never could look forward to a bonus that many teachers get for working 30 or more years. When I retired and started receiving my Social Security benefits, I felt cheated. Half of my life was spent outside STRS and the money I contributed to Social Security was penalized because the second half of my career I put retirement money into STRS. But I never put 30 years in. So the other years that I worked were discounted and when I retired I had less income as a result. I felt I should have received my SS retirement that I accrued in the first half of my working years to combine with the STRS retirement income from the second half. Where is the fairness in that? What windfall? Why did military retirees that came to teach later in their lives get to keep both their military retirement benefits and STRS? Something is wrong here and I feel it should be fixed.

Anne Field

Taught 28 years in Calif; Husband took job in CT in 1994; I joined him in CT in 1995 at age 53; I had paid into social security since I was 14 years old and worked summers during my teaching career for the income and the social security credits; Taught one year in New York 1995-1996, Took position in private sector and worked for 12 years. I knew about the Windfall Elimination Provision and kept working until age 68 when I was laid off; I had planned to work until 72 yrs. old. February 2012: Began collecting SS \$667.00 a month after Medicare deducted (when I applied was told I was eligible for \$1,224.00 but due to WEP couldn't collect full amount) July 14, 1998: Began collecting Teachers pension currently \$1,794.55 a month. Total retirement pension and SS: \$2,461.55. My share of mortgage is \$1750.00 a month. I am currently collecting unemployment and job hunting. Although I am married we are each responsible for ourselves.

Cheryl Warner, 34 Cove Ave., Norwalk, CT 06855

I have worked most of the past 40 years -- as a public school teacher for the last 6 years. About 2 years ago, when I was considering retiring at age 60, I went to the Social Security Office for information. I learned that my SS benefits would be reduced by 2/3 of my CALSTRS benefit. My CALSTRS benefit is \$625 per month; This year my SS benefit should be \$1600 per month but because of WEP/GPO penalties, my SS benefit will be reduced by \$413 (2/3 of \$625) to \$1187. Total retirement benefits including SS will be about \$1812. Without WEP penalties my benefits would be \$2225 (I have not yet applied for SS benefits.).

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A good friend of mine will be also be affected. We were both single moms due to divorce and we both entered teaching late in life after working at other jobs for many years. My friend began teaching at age 43. Today, she's 58 and hopes to retire in 2 years. Her CALSTRS benefits will be in the \$1700 range. She worked at non-CALSTRS jobs prior to teaching, but her SS benefits will be entirely lost due to WEP/GPO rules.

Joanne Lawlor, Palo Alto, CA

I am 70 years old and taught high school classes for over 32 years. Before starting my teaching career in 1974, I held many jobs where I contributed to Social Security. At 14 years of age I began working for Union Oil Company as a service station attendant. I did this well into college in three different cities. I worked for 5 years as a ride operator at Disneyland in Anaheim, CA, helping to put myself through graduate school. I then worked for 2 years as an administrative analyst for the County of San Diego. I then was drafted and spent 4 years aboard a ship in the US Navy completing 3 tours of duty in Vietnam. During my teaching years, I worked weekends as a handyman and brake mechanic - again - in a service station. I have plenty of quarters to qualify for Social Security. I put in the time, effort and sweat equity necessary to receive my share of Social Security. I certainly feel as if I earned it.

Larry Test, Julian, CA 92036

Half of my work life was spent in the private sector, the other half in education as a professor of human development. Unfortunately, I was diagnosed with multiple sclerosis and due to health issues was forced to take a disability retirement. I receive a significantly lower teacher pension and am denied my fully earned Social Security. Should my husband precede me in death I will be denied his Social Security. This is unfair. This inequity only impacts 14 states. All states should follow the same exemption rules.

Linda Clark

Although I had worked in the private sector more than the required 40 quarters when I reached age 62, I was very surprised to learn that not only were my Social Security earnings reduced by early retirement (I knew this), but reduced again because I was receiving STRS payments--Then, on top of this, my spouse could not claim benefits since she also was receiving STRS payments--a double whammy--we have to pay her Part B Medicare supplement, which now is over \$100 per month. That makes it a triple whammy for us. There is nothing fair about these reductions.

Ed Anderson, Visalia, CA

I taught in the California public school system all my career, except for the last eight years. I spent those last eight years continuing to teach children in my private practice as a very experienced reading specialist. There was such a need in my community, so many schools lacked any reading specialist services. As a teacher/ reading specialist in private practice I paid into social security just like any other small business owner. Keep in mind I left public schools and would now have my highest salary year set at a lower rate as I continued to work and pay into social security. I stopped tutoring children privately in 2009 and then started to collect my STRS retirement, which was way lower than my peers, even with a Master's degree, because I had left the STRS system 8 years before they did. Even though I paid into social security during those eight years, I would get a lower payment because of the 40% WEP reduction.

I receive \$1600 per month from STRS before taxes. I am currently 61 years old. I qualify for \$542 per month from Social Security at age 66 based on what I've paid in, but will only receive \$220 per month due to the WEP. It seems very unfair in my situation considering I continued to teach children and provide a critical service, but I'm penalized by the government for doing so. I'm quite sure there are many others out there that have a similar situation. To be honest, I probably would have continued to tutor severely dyslexic students more years, but I was very frustrated, I was paying into social security but really wouldn't benefit from my payments. I won't say I'm bitter, I'd rather say frustrated, confused, irritated, and feel like I've been wronged. As it stands, my Soc. Security payment will just barely cover my Medicare Part B payment, so I've been told. Thank you again for this opportunity to be heard, I loved teaching, it was my calling, it would be nice to be treated fairly like others who work so hard.

Kelley Brennan, M.A., Educational Therapist

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The WEP affects me directly. Before becoming a public school educator for 29 years, I spent the first 10 1/2 years of my teaching career teaching deaf pre-school children at the San Francisco Hearing and Speech Center, a private organization. (In the mid 60's the only programs for deaf infants were in private institutions.) I paid into Social Security during that time earning more than 40 quarters. When I retired in 2009 from the Marin County Office of Education, I had my California State Teachers' Retirement pension, that I earned. I had expected to augment that with my full Social Security award. I was dismayed to receive only 1/3 of that award. I lose about \$1000.00 per month of the award that I earned. I do not consider receiving the retirement award that I earned during more than ten years to be a windfall!

Sincerely, Cecile

CalSTRS added insult to injury. They removed me from my Disability Claim in 2002 without any petition or OK from physician. Then they garnished wages while I was under an Earnings Limitation Waiver. I worked with MS until 2009 then couldn't. I got another and much higher Disability Payment. Took CalSTRS to Admin Judge and won but they punitively removed the 2009 claim worth 3K to the 1994 Claim they ended in 2002 for 1.5K. Just finished 27 months in Superior Court. CalSTRS again dishonest. They never have given me my supplemental DBS, have garnished 27K, owe me 55K differential pay, etc. MY ONLY HOPE WAS TO THEN GET MY PREAPPROVED AWARD OF \$950 and guess what, all of it was denied because of the WEP/GPO.

So, disabled with MS, no insurance, should have 3700 monthly coming in and instead have lived for 27 months on 1600 month which they had the audacity to garnish. SO MUCH NEED THE Social Security benefit of 900 bucks. Insulting.

Nancy Mondragon, Clover

When my husband died suddenly in 2005, the day after his 64th birthday, I received a Social Security death benefit of less than \$300. He had been retired for over six years, but I was still working as an education administrator. I retired six months later at the age of almost 63. My retirement benefits are not substantial, since I took a 19-year break in my career to follow my husband on his nomadic career path in the early years and then to raise our children. I discovered, however, that my retirement benefits were a few dollars more than my Social Security survivor benefits. I had to choose one or the other so all of the money that my husband had paid into Social Security over a 40-year career was lost because of the Government Pension Offset. I have a hard time understanding how getting back a portion of what was paid into this retirement system by my husband can be viewed as double-dipping. In addition, I also paid a small amount into Social Security during the times that I worked outside the field of education.

Our plans for funding retirement had been based on having both my husband's Social Security and my small teacher's pension to cover our basic living expenses. Needless to say, my expected income was more than cut in half upon his death. Because I have continued to live in the home that we shared for 27 years, my living expenses certainly were not reduced by even half upon his death. The only major reductions came in groceries and from the sale of one car. I have, as a result, had to rely on savings to supplement my pension.

Fortunately we saved and invested wisely for our retirement, so I have not been forced to make major changes in my life-style, but I would certainly have had more discretionary funds had I received my fair share of my husband's Social Security benefits. Mine, therefore, is not a tale of poverty created by the Government Pension Offset, but a case of resentment for an unfair penalty because I chose a career in education.

Merilyn Milam, 7 Appian Court, Danville, Ca 94526

How come congressmen and senators and other government elite can get two, three or four pensions and teachers cannot get social security and their STRS pension that they paid into ??????

Bill Prestridge, San Clemente, CA.

I worked for 17 years under social security. Then I went into teaching, and taught for 15 years. My retirement from teaching is less than \$1500.00 a month. Being able to draw my social security benefits would make a tremendous difference.

Pat Shaffer

My husband and I were professors at Pasadena City College. He was 16 years older than I am so he retired much earlier. He also spent many years working for Lockheed prior to and during many of the years he taught. When he retired he qualified for social security and his teachers pension and medicare. When I retired, several years after he did, and reached 62, I applied for social security as his spouse when we lived in St. George Utah. I was notified that I would be receiving a check from social security but should return it because they decided I did not qualify due to the WEP/GPO being implemented 6 years before I applied!!!

After he passed away in 2007, Social Security sent me a communication saying that I might qualify as his spouse. I knew what would happen when called them but hoped things had changed. It was denied. Last time I responded to one of their letters the reply was "you should be receiving \$700 a month spousal benefits but we can't pay you now"

That amount would help pay Part B and Part D costs each month in addition to the supplemental AARP plan I have. I have spoken with some of my retired teacher friends who retired after I did and they are receiving SS and teachers retirement, And their pension is larger than their SS amount. How is it that some receive it and others do not?

Doreen Abbott Burchett

Repeal the Windfall Elimination Provision. This policy is unfair and withholds money that I have paid into Social Security. I served as a public school teacher for nearly 25 years in California and did unpaid volunteer work for 7 additional years, including 2 years in the Peace Corps. My earnings throughout those 31 years certainly were modest. I feel it is wrong to consider my pension a "windfall" and reduce my Social Security benefit by 60%.

Please act to end this unjust policy.

Jeanne M. Bendik

My husband disappeared off the face of the earth in 1995. With him he took almost a million dollars. I found him months later in Florida, but could not locate any of the funds. I found out later they were all put into offshore banks. I divorced him, but received nothing granted to me by the court. He never sent me a penny. I found out later that he died in 2009. There was no way to find out what had happened to all his money. We had been married for 12 years before he disappeared. I went to the Social Security office to find out if I could get his death benefits and social security payments. The reply was an abrupt and quick "NO"! When I asked why not, they simply stated, "Because you are a teacher". My husband paid into social security all his life. Where did all that money go? Why shouldn't I be able to receive it? We were divorced, but we had been married for 12 years. If I had not been a teacher, I would have gotten it. If I had been living in 36 other states, I would have gotten it. How is it that the 14 states can refuse to give it to me when it is a Federal program? I earned my own 40+ quarters, too. I can barely get by now because I am on a fixed and single income and everything around me is going up, up, up. Please don't discriminate against us due to the nature of our professions.

Why do I have an offsetting social security payment even on my own social security check? I get \$17.40 a month social security. I started at \$6.00 seven years ago! I worked in the private sector for many, many years before teaching and while teaching. I spoke with one person at Social Security and he told me he had 5 pensions! Navy, Disability, Social Security, and two private company pensions. I think he deserves those pensions, but he is not discriminated for having five. Why are teachers denied their rightful social security or their spouse's social security just because they are teachers? This is hardly fair to anyone of us who have worked hard all lives. There should equal treatment for all. Why should we be singled out? Something must be done and it must be done now.

Put yourselves in our shoes. How would you like to be told you have an offsetting pension and will only be getting a meager \$17.40 a month social security when you and your spouse paid into it? How would you like it if you couldn't receive your husband's social security while others get it for having done nothing?

Carole Allen, 25216 Via Las Palmas, Laguna Niguel, CA 92677

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org

 I am a 58 year old widow, married for 24 years, two sons 21 and 20 years old, my late husband worked and contributed to SSI for 40 years. When I retire I will not receive any widow SSI benefit because of GPO. Prior to becoming a teacher I worked under SSI for a number of years but not enough to qualify for SSI on my own.

 As a 73 yr. old single, retired teacher, it's getting harder and harder to keep working because my energy leve is getting lower and lower each year. If I had the S.S. money coming in that I've paid into, I wouldn't have to depend on my substitute money to make it each month. Please stop withholding the S.S. money that I have coming to me so I can truly retire.

Dorothy Edwards

 Does this seem ethical? I got my first job at 16 and worked nonstop through high school and college. *Social Security* was taken out of my modest salary. I also paid *Social Security* after college when I worked at an office job, as I waited to get a teaching position.

Once I began teaching I became a STRS contributor. However, I was a single parent struggling to support my family at a time when my teacher's salary did not meet my financial obligations. I was forced to work a part time job to make ends meet. One of those jobs was a parking attendant at Dodger Stadium. It was exhausting work after teaching all day. Taken out of my meager salary was Teamster dues and yes, *Social Security*. By the time I paid the additional childcare fees I had just enough left to keep my living expenses from going into the red.

Social Security was deducted from my all of my non-teaching paychecks. However, I am told that I am not entitled to my *Social Security*. How can the government force me to pay *Social Security* and now deny me my benefits? How unethical! If I am not allowed to collect my benefits, at least return the money that was taken from me. Each year I receive a statement from *Social Security* informing me how much I am going to receive. It always leaves me wondering, "Who will receive the money that I contributed???"

It seems simple to me. I paid into two systems and I should be entitled to collect from both systems. I am not asking for something I HAVE NOT EARNED. I am only asking for the *SOCIAL SECURITY* that I had deducted from my salary. It is not ethical to keep from me what I have earned.

Jane McVays

I am a retired teacher who earned 40 quarters exactly - it would have given me about \$600 a month in retirement at age 62, when I retired. Because I collect from CALSTRS, I now get about \$125 a month, after paying for Medicare. So I lost about \$500 a month, as did my husband, a retired teacher with a similar situation. It's an offset of 40%, I calculate. Isn't that rather large?

Patricia R Ogden

 I worked under social security from 1955 (starting with part time jobs) until 1970 when I started teaching in California. I knew California teachers were not paying into social security, but I assumed I would get the social security I was entitled to or at least get half of my husband's social security (like the women who did not work at all). Imagine my surprise and extreme anger when I found out I would get less than \$200 per month, nothing based on my husband's social security, and I will not even get a widow's benefit if my husband predeceases me! Because I changed careers, I have only about 23 or 24 years of teaching applied to my pension, so I also get only a small teacher's pension. This is supposed to be called "double dipping," but I fail to see how changing careers can be called double dipping! It penalizes people who go into teaching later in life. For me that "later in life" was in my early thirties.

Jean Caron

I have worked two jobs all my life so as to be able to support myself in retirement. I paid Social Security taxes on the jobs I had outside of teaching. Why can't I collect my full social security when I paid into the SS fund? I am NOT getting a pension from those jobs. My teaching pension has NOTHING to do with all the jobs I endured during nights, weekends, summers, etc. Why am I being penalized because I also had a full-time teaching job which has an independent pension? It makes no sense! One job has nothing to do with all the other jobs I have had since I was 16 years old, working summers, instead of playing.

I was industrious, hard-working, and wanted to reap the benefits of my efforts during my retirement years, only to find out that because I was a TEACHER, serving the youth of our future, I would LOSE almost ALL of my social security benefits that I had earned in OTHER employment.

Not fair... Not fair... Not fair... Only 13 states out of 50 still have this WEP/GPO on the books. I implore you to remove this so that those who have paid into Social Security are allowed to collect what they have earned.

Donna Altes

My beloved husband was killed in an auto accident in 2007 while I was still employed at the school district. I worked 3 years after he died and received his full social security check, but when I retired and received my teacher pension, it was all taken away by the GPO offset. My employment salary was greater than my retirement pension. But because I retired and had a pension, I was no longer entitled to his social security because of the way the GPO act was written and legislative several years ago to penalize teachers, fire fighters, law enforcement officers. Both the WEP/GPO are both unfair social security acts that have some devastating effects on so many hard working citizens who give so much and deserve much more.

Sincerely, Lois Lynch

I would have been entitled to about a thousand dollars a month in social security benefits because of having been married to my high earning ex husband for over 25 years. But I am being punished because I chose to become a teacher.

Sandra Warf

I taught for 15 years in Oklahoma where I paid into Social Security. I moved to California and finished my teaching career there. Because I only had 21 years of teaching in California, I am collecting only 42% of my average salary for my last 5 years of teaching. When I made the move I did not realize that I would not be able to collect my full Social Security benefit. My retirement in Oklahoma was less than \$15,000 so I checked it out when I left Oklahoma. Even if I had not, it would not have helped me in retirement the way the Social Security benefit would have. I am a single woman and I am still paying on my mortgage for my home. I need the Social Security benefit I earned.

Sue

Six years ago my husband passed away after a 3 year battle with cancer. At that time, my son was only 15. In addition to all emotional turmoil we were going through, our household income was cut by about 60%. So I made an appointment with Social Security and did receive monthly checks to help support my son. But of course that ended when he became 18. I asked about being about to get money as a widow since my husband had worked for many years putting money into Social Security and died before he was old enough to collect. I was told I made too much money to receive widow's benefits & would get nothing. Even though my son was 18, he was entering college and so my expenses in paying for his education skyrocketed. We had saved some money but college these days college costs tens of thousands of dollars which is unaffordable on a teacher's salary. So I had to take money from my retirement savings to pay for my son's education. Now I am getting ready for retirement and know with the unfair law we have, I still will not be able to receive any Social Security from the money my husband paid. In addition to this because I worked in the private industry before I started teaching, I have paid into Social Security, too. But I have been told by my CALSTRS retirement counselor that I will only get a fraction of the amount I qualify for. This seems like a double whammy to me. I hope my story gives you a little glimpse into how wrong the current system is and why it needs to be changed. Thanks for your help in doing what you can to help people like me.

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org



U.S. GOVERNMENT ACCOUNTABILITY OFFICE

441 G St. N.W.
Washington, DC 20548

November 17, 2023

The Honorable David Schweikert
Chairman
Committee on Ways and Means
House of Representatives
Attention: Mr. Jonathan Kirk

Dear Mr. Chairman:

This letter responds to your request that we address questions submitted for the record related to the Committee's October 19, 2023, hearing entitled *Investigating Pandemic Fraud: Preventing History from Repeating Itself*. GAO's responses to these questions are enclosed.

If you have questions about this response or need additional information, please contact me at shear@gao.gov or at (202) 512-6722.

Sincerely yours,

A handwritten signature in cursive script that reads 'Rebecca Shea'.

Rebecca Shea
Director, Forensic Audits and Investigative Service

Enclosure

House Committee on Ways and Means
Questions for the Record
Investigating Pandemic Fraud: Preventing History from Repeating Itself
October 19, 2023

1. What are existing tools that agencies can use to prevent money that is fraudulently claimed from going out the door?

A key tool that agencies can use to prevent the payment of fraudulently claimed funds is the Do Not Pay (DNP) working system operated by the Department of the Treasury. The DNP allows agencies to check various data sources for pre-award, pre-payment eligibility verification, at the time of payment and any time in the payment lifecycle. It allows them to verify eligibility of a vendor, grantee, loan recipient, or beneficiary. The service is available to agencies at no cost.

In addition, we and others have developed resources to help agencies strategically manage their fraud risks and enhance program integrity. These resources focus on preventing fraudulent and other improper payments.

- GAO's *A Framework for Managing Fraud Risks in Federal Programs* (Fraud Risk Framework), issued in July 2015. This framework provides a comprehensive set of key components and leading practices to help agency managers combat fraud in a strategic, risk-based way. The Fraud Risk Framework identifies a number of leading practices regarding the use of data analytic tools and techniques to prevent and detect fraud.
- GAO's Antifraud Resource, issued in January 2022, helps federal officials and the public better understand and combat federal fraud. The Antifraud Resource provides insight on fraud schemes that affect the federal government, their underlying concepts, and how to combat such fraud.
- GAO's *A Framework for Managing Improper Payments in Emergency Assistance Programs* (Managing Improper Payments Framework), issued in July 2023, is intended to help federal agencies mitigate improper payments, including those stemming from fraud, in emergency and nonemergency programs before they occur.
- Bureau of the Fiscal Service's Antifraud Playbook provides a how-to guide for implementing the Fraud Risk Framework's leading practices. The Playbook consists of a four-phased approach—aligned with the four components of the Fraud Risk Framework—and 16 best-practice plays for combatting fraud.

a. Do you see agencies using existing guardrails to the best of their ability? If not, how can Congress help incentivize agencies to use existing tools effectively?

We found that prior to the pandemic, federal agencies did not strategically manage fraud risks and were not adequately prepared to prevent fraud. We recognize that eliminating all fraud and fraud risk is not a realistic goal. However, a variety of resources and requirements for fraud risk management were in place well before the pandemic. Had agencies already been strategically managing their fraud risks, they would have been better positioned to

identify and respond to the heightened risks that emerged during the pandemic. Agencies have the opportunity to learn from the experiences during the pandemic and to ensure that they are strategically managing their fraud risks. Doing so by leveraging available resources and adhering to requirements will enable them to carry out their missions and better protect taxpayer dollars from fraud during normal operations and prepare them to face the next emergency.

We recently reported on certain factors that could strengthen agencies' efforts to manage fraud risks. Specifically, as we reported in *Fraud Risk Management: Agencies Should Continue Efforts to Implement Leading Practices* (GAO-24-106565), the 24 Chief Financial Officers Act of 1990 agencies indicated, in response to our survey, that the following factors are highly or somewhat motivating to increasing the maturity of their fraud risk management efforts:

- having congressionally directed prioritization of budget funds for program integrity improvements,
- having a provision of funds earmarked or appropriated for fraud risk management,
- ability to use a no-cost external resource for payment integrity checks or related support,
- general legislative requirements to do so,
- getting to keep identified recoveries (not returned to Treasury General fund), and
- having specific fraud risk management performance metrics or reporting requirements.

To help incentivize agencies to use existing tools effectively, we have suggested to Congress that it reinstate the requirement that agencies report on their antifraud controls and fraud risk management efforts in their annual financial reports. Such reporting will increase congressional oversight and focus agency attention to better ensure fraud prevention during normal operations and emergencies.

2. Please provide details about the recommendations that the U.S. Government Accountability Office (GAO) has made to agencies within the federal government on ways to improve their COVID-19 pandemic fraud prevention, including whether the agencies agreed with these recommendations and the implementation status for each of the recommendations.

GAO has made recommendations to agencies within the federal government on ways to improve their management of fraud risks in pandemic relief programs, including actions to prevent and detect fraud. This includes the 50 recommendations presented in Attachment 1. Of these recommendations, agencies have implemented 19 and partially addressed 6, while 25 remain open as not yet addressed.

3. In August, the U.S. Attorney for the District of Maryland publicly credited his office prosecuting COVID-19 fraud as a reason for the drop in homicides and non-fatal shootings in Baltimore, Maryland. For example, the U.S. Attorney's office identified a man who used the same photo but different names on driver's licenses from five different states, debit cards, credit cards, and Social Security cards. The fraudster then used this information to file fraudulent Paycheck Protection Program (PPP) loan and unemployment insurance (UI) benefit applications for a total of \$1.2 million. When the U.S. Attorney's office traced his activity and searched his home, they found guns purchased online with a fake alias, including one he had illegally modified into a machine gun. This shows that pandemic fraud has implications beyond financial

harm to the federal government and taxpayers. Can you speak to the importance of the work prosecutors are doing on COVID-19 pandemic fraud, and how that might have a larger impact on preventing future crime?

Our analyses has shown that some of those charged by the Department of Justice (DOJ) with pandemic relief fraud are engaged in other criminal activities. Specifically, we found in *COVID Relief: Fraud Schemes and Indicators in SBA Pandemic Programs* that some fraud against the Paycheck Protection Program (PPP) and COVID-19 Economic Injury Disaster Loan (COVID-19 EIDL) program was allegedly perpetrated in conjunction with other crimes and by criminal groups.

- Of the 330 PPP and COVID-19 EIDL cases we identified as of December 31, 2021, 91 involved both programs, illustrating an effort to target multiple Small Business Administration (SBA) pandemic relief programs.
- In addition, in 46 of the 330 cases (14 percent) DOJ filed charges against individuals for defrauding other pandemic relief programs as well as PPP and COVID-19 EIDL. For example, in some cases associated with PPP and COVID-19 EIDL funds, individuals also allegedly defrauded state unemployment insurance (UI) programs or offered fraudulent COVID-19 tests or personal protective equipment.
- Our analysis further shows that 56 of 330 cases (17 percent) involved allegations of other crimes in addition to PPP and COVID-19 EIDL fraud, such as health insurance fraud, tax fraud, or romance scams.

Additionally, 10 PPP and COVID-19 EIDL cases involved criminal groups—which we define as domestic or international criminal organizations involved in illicit activity—that allegedly engaged in SBA pandemic relief fraud alongside other criminal activity. This includes criminal charges for trade-based money laundering, identity theft, and illegal gambling. For example:

- A fraudster applied for and obtained PPP and COVID-19 EIDL funds using shell companies that had no operations or employees. The applications falsely represented monthly payroll and gross income and included falsified tax forms. The fraudster applied for two PPP loans and obtained funds based on both applications, and also received funds based on one of eight COVID-19 EIDL advance applications. In total, the fraudster received \$542,714 in PPP and COVID-19 EIDL funds, which were misused to purchase a BMW vehicle and a Rolex watch.

At the same time, while obtaining small business relief funds, the fraudster received UI benefits claiming an active job search but inability to find employment. In 2020, the fraudster received \$15,550 in UI benefits. The fraudster was sentenced to 2 years and 3 months in prison and 3 years of supervised release, as well as ordered to pay \$542,714 in restitution for the PPP and COVID-19 EIDL fraud.

High incidence of fraud can lead to public perception that pandemic relief funds are easy to obtain fraudulently and make the government a target for further and future exploitation. As a result, the work of prosecutors related to COVID-19 pandemic fraud is important. According to DOJ officials, instances of fraud can normalize additional fraudulent behavior, which increases cynicism and leads the public to believe that “fraud happens all the time.” The officials further emphasized that DOJ prosecutes fraud to restore faith in government by seeking justice, recovering stolen funds, and illustrating that the government holds bad actors accountable. As such, according to DOJ officials, most cases of pandemic relief fraud are publicized in press

releases to deter others from committing fraud and promote trust in government to prevent future crimes.

4. **On July 30, 2020, The U.S. Treasury Financial Crimes Enforcement Network published an advisory on Cybercrime and cyber-enabled crime exploiting the COVID-19 pandemic. The advisory contained descriptions of COVID-19 related malicious cyber activity and scams, associated financial red flag indicators, and information on reporting suspicious activity. Cyber-enabled schemes are continuing to drive pandemic fraud by allowing fraudsters to illegally obtain personal identifying information to fraudulently apply for COVID-19 pandemic benefits, including UI benefits. Please provide examples of large cyber-enabled COVID-19 pandemic fraud schemes that the GAO has examined.**

During the course of our work, we have come across several examples of cyber-enabled COVID-19 pandemic fraud schemes. For example:

- During the COVID-19 pandemic, a foreign national impersonated procurement officials of at least eight U.S. states and local governments and three educational institutions to fraudulently obtain medical equipment, such as defibrillators. He used a web hosting company to spoof state procurement email addresses and sought quotes for medical, laboratory, and computer equipment from targeted suppliers. The targeted suppliers were known to do business with the entities the foreign national was impersonating. The foreign national used the payment terms of “net 30 days”, which is a standard term of trade credit for government and educational entities that requires payment for the goods within 30 days of delivery. He exploited this industry standard to fraudulently obtain equipment without providing any advance payment information or deposit prior to delivery of the equipment.

Through this impersonation, the foreign national obtained and attempted to obtain millions of dollars of medical equipment, laboratory products, computer equipment and hardware, and other merchandise. This type of medical equipment, such as defibrillators, were in dire need during the COVID-19 pandemic because the high demand and stress on supply chains caused shortages and reduced accessibility to life-saving equipment. In February 2023, the foreign national pleaded guilty to wire fraud and was sentenced to more than 4 years in prison and ordered to pay more than \$300,000 in restitution.

According to Department of Labor (DOL) officials, the most common fraud schemes during the pandemic have included the use of stolen personally identifiable information (PII) to file an unemployment insurance (UI) claim or multiple claims; the use of synthetic identities (i.e., real identities mixed with fictitious information); and the use of bot attacks in attempts to overwhelm state UI systems or launch phishing schemes to obtain individual PII to perpetrate future fraud. DOL officials also told us that they have observed the use of new fraud schemes targeting CARES Act UI programs.

- *Hijacking of bank accounts.* After an individual submits a legitimate application for UI benefits and provides bank account information for the funds’ direct deposit, a fraudster will hack into the applicant’s UI system account and reroute the deposit from the applicant’s bank account to a bank account the fraudster can access.
- *Mimicking of state UI websites.* When people conduct Internet searches for their state’s UI office, they may find, and file claims on, a fraudulent website that looks like the state workforce agency’s website, thus providing their PII to fraudsters.

Our analyses has shown that individuals were charged by DOJ with obtaining PPP and COVID-19 EIDL funds by stealing identities. We found in *COVID Relief: Fraud Schemes and Indicators in SBA Pandemic Programs* that these cases involved allegations of various types of identity theft. This involves the theft of personally identifiable and business information or the use of synthetic identities to obtain PPP and COVID-19 EIDL funds. Our analysis showed that as of December 31, 2021, 63 of the 330 PPP and COVID-19 EIDL cases (19 percent) involved allegations of theft of personally identifiable information and 17 cases (5 percent) involved allegations of using another business's information to obtain PPP or COVID-19 EIDL funds. Additionally, we identified 50 cases (15 percent) that involved Social Security Numbers (SSN) to apply for PPP and COVID-19 EIDL funds. Another 11 cases (3 percent) involved allegations of synthetic identity fraud where individuals fabricated an identity by using fictitious information in combination with stolen information such as an SSN.

Attachment 1: Selected COVID-19 Pandemic Fraud Prevention Recommendations to Federal Agencies, as of November 9, 2023

| Agency or Program Office & Program or Activity of Recommendation | Issued Report & Date | Recommendation | Agency Response | Recommendation Status as of November 9, 2023 |
|--|--|---|-------------------------------------|--|
| Small Business Administration – Paycheck Protection Program | Report: GAO-20-625: <i>COVID-19: Opportunities to Improve Federal Response and Recovery Efforts</i> Date: 6/25/2020 | The Administrator of the Small Business Administration should develop and implement plans to identify and respond to risks in the Paycheck Protection Program to ensure program integrity, achieve program effectiveness, and address potential fraud, including in loans of \$2 million or less. | Agency neither agreed nor disagreed | Closed – Implemented |
| Small Business Administration – Paycheck Protection Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year</i> Date: 3/31/2021 | The Administrator of the Small Business Administration should conduct and document a fraud risk assessment for the Paycheck Protection Program. | Agency concurred/agreed | Closed – Implemented |
| Small Business Administration – Paycheck Protection Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic</i> | The Administrator of the Small Business Administration should develop a strategy that outlines specific actions to monitor and manage fraud | Agency concurred/agreed | Open – Partially Addressed |

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| | <i>Enters its Second Year</i> Date: 3/31/2021 | risks in the Paycheck Protection Program on a continuous basis. | | |
| Small Business Administration – Economic Injury Disaster Loan Program | Report: GAO-21-265: <i>COVID-19: Critical Vaccine Distribution, Supply Chain, Program Integrity, and Other Challenges Require Focused Federal Attention</i> Date: 1/28/2021 | The Administrator of the Small Business Administration should develop and implement portfolio-level data analytics across Economic Injury Disaster Loan program loans and advances made in response to COVID-19 as a means to detect potentially ineligible and fraudulent applications. | Agency neither agreed nor disagreed | Closed – Implemented |
| Small Business Administration – Economic Injury Disaster Loan Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year</i> Date: 3/31/2021 | The Administrator of the Small Business Administration should conduct and document a fraud risk assessment for the Economic Injury Disaster Loan program. | Agency concurred/agreed | Closed – Implemented |
| Small Business Administration – Economic Injury Disaster Loan Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year</i> Date: 3/31/2021 | The Administrator of the Small Business Administration should develop a strategy that outlines specific actions to address assessed fraud risks in the Economic Injury Disaster Loan program on a continuous basis. | Agency concurred/agreed | Open – Partially Addressed |

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| Small Business Administration – Economic Injury Disaster Loan Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year</i> Date: 3/31/2021 | The Administrator of the Small Business Administration should implement a comprehensive oversight plan to identify and respond to risks in the Economic Injury Disaster Loan program to help ensure program integrity, achieve program effectiveness, and address potential fraud. | Agency concurred/agreed | Closed - Implemented |
| Small Business Administration – Office of Capital Access – Restaurant Revitalization Fund | Report: GAO-22-105442: <i>Restaurant Revitalization Fund: Opportunities Exist to Improve Oversight</i> Date: 7/14/2022 | The Associate Administrator for the Office of Capital Access should develop and implement data analytics across Restaurant Revitalization Fund awards as a means to detect potentially fraudulent award recipients. | Agency partially concurred/agreed | Closed – Implemented |
| Small Business Administration – Office of Capital Access – Restaurant Revitalization Fund | Report: GAO-22-105442: <i>Restaurant Revitalization Fund: Opportunities Exist to Improve Oversight</i> Date: 7/14/2022 | The Associate Administrator for the Office of Capital Access should develop, document, and implement procedures to use enforcement data on suspected fraud in other Small Business Administration programs, such as Paycheck Protection Program, to identify | Agency did not concur/disagreed | Open – Not Addressed |

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| | | potential fraud in Restaurant Revitalization Fund recipients. | | |
| Small Business Administration – Office of Capital Access – Restaurant Revitalization Fund | Report: GAO-22-105442: <i>Restaurant Revitalization Fund: Opportunities Exist to Improve Oversight</i> Date: 7/14/2022 | The Associate Administrator for the Office of Capital Access should develop and implement a plan to respond to potentially fraudulent and ineligible Restaurant Revitalization Fund awards in a prompt and consistent manner. This plan should include coordinating with the Office of Inspector General to align efforts to address fraud. | Agency did not concur/disagreed | Open – Not Addressed |
| Small Business Administration – Office of Disaster Assistance – Shuttered Venue Operations Grant | Report: GAO-23-105199: <i>COVID Relief: SBA Could Improve Communications and Fraud Risk Monitoring for Its Arts and Entertainment Venues Grant Program</i> Date: 10/11/2022 | The Associate Administrator of the Small Business Administration's Office of Disaster Assistance should ensure that its post-award monitoring procedures for the Shuttered Venue Operators Grant program specifically address the risks the agency has assessed, including fraud risks, and clearly link them to monitoring activities. As a part of this effort, the Small Business Administration | Agency partially concurred/agreed | Open – Not Addressed |

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| | | should document its tolerance for the risks it has identified. | | |
| Small Business Administration – Fraud Risk Management Board | Report: GAO-23-105331: <i>COVID Relief: Fraud Schemes and Indicators in SBA Pandemic Programs</i> Date: 5/18/2023 | The Administrator of the Small Business Administration, in coordination with the Fraud Risk Management Board, should ensure that the Small Business Administration has mechanisms in place and utilizes them to facilitate cross-program data analytics. | Agency concurred/agreed | Open – Not Addressed |
| Small Business Administration – Fraud Risk Management Board | Report: GAO-23-105331: <i>COVID Relief: Fraud Schemes and Indicators in SBA Pandemic Programs</i> Date: 5/18/2023 | The Administrator of the Small Business Administration, in coordination with the Fraud Risk Management Board, should ensure that the Small Business Administration has identified external sources of data that can facilitate the verification of applicant information and the detection of potential fraud across its programs. It should then develop a plan for obtaining access to those sources, which may involve pursuing statutory authority or entering into data-sharing | Agency concurred/agreed | Open – Not Addressed |

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| | | agreement to obtain such access. | | |
| Department of Health and Human Services – COVID-19 Uninsured Program | Report: GAO-21-387: <i>COVID-19: Sustained Federal Action is Crucial as Pandemic Enters its Second Year</i> Date: 3/31/2021 | The Secretary of Health and Human Services should finalize and implement a post-payment review process to validate COVID-19 Uninsured Program claims and to help ensure timely identification of improper payments, including those resulting from potential fraudulent activity, and recovery of overpayments. | Agency concurred/agreed | Closed – Implemented |
| Department of Housing and Urban Development – Office of the Chief Financial Officer and HUD Cares Act Compliance Response Team – CARES Act funds | Report: GAO-21-104542: <i>COVID-19: Additional Risk Assessment Actions Could Improve HUD Oversight of CARES Act Funds</i> Date: 9/30/2021 | The Office of the Chief Financial Officer and the HUD CARES Act Compliance Response Team should work with relevant program offices to identify inherent or new fraud risks, assess the program's fraud risk tolerance, document the program's fraud risk profile, and take appropriate action to mitigate identified potential risks for each of the six CARES Act-funded programs that meet the front-end risk assessment criteria. | Agency concurred/agreed | Open – Not Addressed |

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| <p>Department of Housing and Urban Development – CARES Act funds</p> | <p>Report: GAO-21-104542: <i>COVID-19: Additional Risk Assessment Actions Could Improve HUD Oversight of CARES Act Funds</i></p> <p>Date: 9/30/2021</p> | <p>The Office of the Chief Financial Officer and the HUD CARES Act Compliance Response Team should work with relevant program offices for each of the six CARES Act programs that meet the Department of Housing and Urban Development's front-end risk assessment criteria to reassess the need to either (1) conduct a full front-end risk assessment; or (2) take and document additional risk assessment steps to align with key aspects of the front-end risk assessment process, such as ranking risks and developing plans to mitigate identified risks.</p> | <p>Agency did not concur/agree</p> | <p>Open – Not Addressed</p> |
| <p>Department of Labor – Small Business Administration's Paycheck Protection Program</p> | <p>Report: GAO-20-625: <i>COVID-19: Opportunities to Improve Federal Response and Recovery Efforts</i></p> <p>Date: 6/25/2020</p> | <p>The Secretary of Labor should, in consultation with the Small Business Administration and the Department of the Treasury, immediately provide information to state unemployment agencies that specifically addresses the Small Business Administration's</p> | <p>Agency neither agreed nor disagreed</p> | <p>Closed - Implemented</p> |

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| | | Paycheck Protection Program loans, and the risk of improper payments associated with these loans. | | |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: <i>COVID-19: Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response</i> Date: 10/27/2021 | The Secretary of Labor should designate a dedicated entity and document its responsibilities for managing the process of assessing fraud risks to the unemployment insurance program, consistent with leading practices as provided in our Fraud Risk Framework. This entity should have, among other things, clearly defined and documented responsibilities and authority for managing fraud risk assessments and for facilitating communication among stakeholders regarding fraud-related issues. | Agency neither agreed nor disagreed | Open – Partially Addressed |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: <i>COVID-19: Additional Actions Needed to Improve Accountability and Program Effectiveness of</i> | The Secretary of Labor should identify inherent fraud risks facing the unemployment insurance program. | Agency neither agreed nor disagreed | Closed – Implemented |

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| | <i>Federal Response</i> Date: 10/27/2021 | | | |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: COVID-19: <i>Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response</i> Date: 10/27/2021 | The Secretary of Labor should assess the likelihood and impact of inherent fraud risks facing the unemployment insurance program. | Agency neither agreed nor disagreed | Closed – Implemented |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: COVID-19: <i>Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response</i> Date: 10/27/2021 | The Secretary of Labor should determine fraud risk tolerance for the unemployment insurance program. | Agency neither agreed nor disagreed | Open – Not Addressed |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: COVID-19: <i>Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response</i> | The Secretary of Labor should examine the suitability of existing fraud controls in the unemployment insurance program and prioritize residual fraud risks. | Agency neither agreed nor disagreed | Closed – Implemented |

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| | Date: 10/27/2021 | | | |
| Department of Labor – Unemployment Insurance | Report: GAO-22-105051: <i>COVID-19: Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response</i> Date: 10/27/2021 | The Secretary of Labor should document the fraud risk profile for the unemployment insurance program. | Agency neither agreed nor disagreed | Closed – Implemented |
| Department of Labor – Unemployment Insurance | Report: GAO-23-105523: <i>Unemployment Insurance: Data Indicate Substantial Levels of Fraud during the Pandemic; DOL Should Implement an Antifraud Strategy</i> Date: 12/22/2022 | The Secretary of Labor should design and implement an antifraud strategy for unemployment insurance based on a fraud risk profile consistent with leading practices as provided in the Fraud Risk Framework. | Agency partially concurred/agreed | Open – Partially Addressed |
| Department of the Treasury – Emergency Rental Assistance Program | Report: GAO-22-105490: <i>Emergency Rental Assistance: Additional Grantee Monitoring Needed to Manage Known Risks</i> | The Secretary of the Treasury, in consultation with the Treasury Inspector General, should develop and implement procedures to monitor and evaluate Emergency Rental Assistance grantees' controls, | Agency neither agreed nor disagreed | Open – Not Addressed |

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| | Date: 2/10/2022 | including through the reallocation process. The monitoring procedures should include information on the minimum internal control systems expected for Emergency Rental Assistance grantees that rely on self-attestation and other administrative flexibilities that could increase risks of improper payments. | | |
| Department of the Treasury – Homeowner Assistance Fund | Report: GAO-22-105397: <i>COVID-19: Current and Future Federal Preparedness Requires Fixes to Improve Health Data and Address Improper Payments</i> Date: 4/27/2022 | The Secretary of the Treasury should develop and implement written procedures to monitor Homeowner Assistance Fund participants' programs and uses of funds for compliance with program requirements and improper payments. | Agency concurred/agreed | Open – partially addressed |
| Department of Homeland Security – Federal Emergency Management Agency's COVID-19 Funeral Assistance | Report: GAO-22-105397: <i>COVID-19: Current and Future Federal Preparedness Requires Fixes to Improve Health Data and Address Improper Payments</i> Date: 4/27/2022 | The Federal Emergency Management Agency Administrator should address deficiencies in the COVID-19 Funeral Assistance data by updating data records as data are verified, and adding data fields where necessary, to ensure that consistent and | Agency concurred/agreed | Open – Partially Addressed |

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| | | accurate data are available for monitoring of potential fraud trends and identifying control deficiencies. | | |
| Department of Homeland Security – Federal Emergency Management Agency’s COVID-19 Funeral Assistance | Report: GAO-22-105397: <i>COVID-19: Current and Future Federal Preparedness Requires Fixes to Improve Health Data and Address Improper Payments</i> Date: 4/27/2022 | The Federal Emergency Management Agency Administrator should take action to identify the causes of the gaps in internal control in COVID-19 Funeral Assistance and design and implement additional control activities, where needed, to prevent and detect improper payments and potential fraud. | Agency concurred/agreed | Closed - Implemented |
| US Department of Agriculture – Coronavirus Food Assistance Program | Report: GAO-22-104397: <i>Coronavirus Food Assistance Program: USDA Should Conduct More Rigorous Reviews of Payments to Producers</i> Date: 9/8/2022 | The Administrator of the Farm Service Agency should direct agency officials conducting the Coronavirus Food Assistance Program payment spot checks to (1) use support generated by third parties; or (2) if such support is not available, document why support self-generated by the producer was accepted. | Agency generally concurred/agreed | Closed – Implemented |

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| US Department of Agriculture – Coronavirus Food Assistance Program | Report: GAO-22-104397: <i>Coronavirus Food Assistance Program: USDA Should Conduct More Rigorous Reviews of Payments to Producers</i> Date: 9/8/2022 | The Administrator of the Farm Service Agency should conduct additional spot checks of the Coronavirus Food Assistance Program payments and use a more risk-based approach to selecting procedures for review. This approach could include focusing on producers of commodities not generally covered by other Farm Service Agency programs and producers that received large payments. | Agency generally concurred/agreed | Open – Not Addressed |
| US Department of Agriculture – Coronavirus Food Assistance Program | Report: GAO-22-104397: <i>Coronavirus Food Assistance Program: USDA Should Conduct More Rigorous Reviews of Payments to Producers</i> Date: 9/8/2022 | The Administrator of the Farm Service Agency should direct state offices to monitor the quality of the county offices' spot checks for the Coronavirus Food Assistance Program. Such monitoring could include a review of selected spot checks to ensure their accuracy. | Agency generally concurred/agreed | Closed – Implemented |
| US Department of Agriculture – Coronavirus Food Assistance Program | Report: GAO-22-104397: <i>Coronavirus Food Assistance Program: USDA Should Conduct</i> | The Administrator of the Farm Service Agency should issue guidance directing the agency to identify factors, such | Agency generally concurred/agreed | Closed – Implemented |

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| | <p><i>More Rigorous Reviews of Payments to Producers</i></p> <p>Date: 9/8/2022</p> | <p>as large claims for commodities with which the Farm Service Agency is unfamiliar, that county offices should consider when selecting procedures for the Coronavirus Food Assistance Program spot checks.</p> | | |
| <p>Federal Communications Commission – Affordable Connectivity Program</p> | <p>Report: GAO-23-105399: <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i></p> <p>Date: 1/18/2023</p> | <p>The Office of the Managing Director should develop and implement a process, with clearly defined responsibilities and sources of information on fraud risks, for conducting fraud risk assessments for the Affordable Connectivity Program at regular intervals and when there are changes to the program or operating environment.</p> | <p>Agency concurred/agreed</p> | <p>Closed – Implemented</p> |
| <p>Federal Communications Commission – Affordable Connectivity Program</p> | <p>Report: GAO-23-105399: <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i></p> | <p>The Office of the Managing Director should develop and implement an antifraud strategy for the Affordable Connectivity Program that aligns with leading practices in the Fraud Risk Framework. These practices include documenting and</p> | <p>Agency concurred/agreed</p> | <p>Closed – Implemented</p> |

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| | Date: 1/18/2023 | communicating the program's activities for preventing, detecting, and responding to fraud and establishing roles and responsibilities of those involved in fraud risk management activities. | | |
| Federal Communications Commission – Affordable Connectivity Program | Report: GAO-23-105399: <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i> Date: 1/18/2023 | The Office of the Managing Director should develop and implement processes to monitor antifraud controls related to preventing duplicate subscribers in the Affordable Connectivity Program. | Agency concurred/agreed | Open – Not Addressed |
| Federal Communications Commission – Affordable Connectivity Program | Report: GAO-23-105399: <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i> Date: 1/18/2023 | The Office of the Managing Director should develop and implement processes to monitor antifraud controls related to subscriber identify verification in the Affordable Connectivity Program. | Agency concurred/agreed | Closed – Implemented |
| Federal Communications | Report: GAO-23-105399: | The Office of the Managing Director | Agency concurred/agreed | Open – Not Addressed |

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| Commission – Affordable Connectivity Program | <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i> Date: 1/18/2023 | should develop and implement processes to monitor antifraud controls related to subscriber address validation in the Affordable Connectivity Program. | | |
| Federal Communications Commission – Affordable Connectivity Program | Report: GAO-23-105399: <i>Affordable Broadband: FCC Could Improve Performance Goals and Measures, Consumer Outreach, and Fraud Risk Management</i> Date: 1/18/2023 | The Office of the Managing Director should use information obtained from monitoring processes to improve the design and implementation of fraud risk management activities in the Affordable Connectivity Program, including its fraud risk assessment and subsequent antifraud strategy. | Agency concurred/agreed | Open – Not Addressed |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i> | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should designate a dedicated entity to lead fraud risk management | Agency concurred/agreed | Open – Not Addressed |

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| | Date: 1/24/2023 | activities for the program. | | |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i> Date: 1/24/2023 | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity identifies inherent fraud risks in the program. | Agency concurred/agreed | Open – Not Addressed |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i> Date: 1/24/2023 | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity assesses the likelihood and impact of inherent fraud risks in the program. | Agency concurred/agreed | Open – Not Addressed |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private</i> | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity | Agency concurred/agreed | Open – Not Addressed |

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|--|---|---|-------------------------|----------------------|
| | <i>Partnership Grants</i> Date: 1/24/2023 | determines fraud risk tolerance for the program. | | |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i> Date: 1/24/2023 | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity examines the suitability of existing antifraud controls in the program and prioritizes residual fraud risks. | Agency concurred/agreed | Open – Not Addressed |
| Department of Commerce – Tribal Broadband Connectivity Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i> Date: 1/24/2023 | For the Tribal Broadband Connectivity Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity documents the fraud risk profile for the program. | Agency concurred/agreed | Open – Not Addressed |
| Department of Commerce – Broadband Infrastructure Program | Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk</i> | For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information Administration | Agency concurred/agreed | Open – Not Addressed |

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| | <p><i>Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>should designate a dedicated entity to lead fraud risk management activities for the program.</p> | | |
| <p>Department of Commerce – Broadband Infrastructure Program</p> | <p>Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity identifies inherent fraud risks in the program.</p> | <p>Agency concurred/agreed</p> | <p>Open – Not Addressed</p> |
| <p>Department of Commerce – Broadband Infrastructure Program</p> | <p>Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity assesses the likelihood and impact of inherent fraud risks in the program.</p> | <p>Agency concurred/agreed</p> | <p>Open – Not Addressed</p> |
| <p>Department of Commerce – Broadband Infrastructure Program</p> | <p>Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance</i></p> | <p>For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information</p> | <p>Agency concurred/agreed</p> | <p>Open – Not Addressed</p> |

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| | <p><i>and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>Administration should ensure that the dedicated entity determines fraud risk tolerance for the program.</p> | | |
| <p>Department of Commerce – Broadband Infrastructure Program</p> | <p>Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity examines the suitability of existing antifraud controls in the program and prioritizes residual fraud risks.</p> | <p>Agency concurred/agreed</p> | <p>Open – Not Addressed</p> |
| <p>Department of Commerce – Broadband Infrastructure Program</p> | <p>Report: GAO-23-105426: <i>Broadband Funding: Stronger Management of Performance and Fraud Risk Needed for Tribal and Public-Private Partnership Grants</i></p> <p>Date: 1/24/2023</p> | <p>For the Broadband Infrastructure Program, the Administrator of the National Telecommunications and Information Administration should ensure that the dedicated entity documents the fraud risk profile for the program.</p> | <p>Agency concurred/agreed</p> | <p>Open – Not Addressed</p> |

11-20-2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to **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 attention on this critical matter.

Sincerely,

Lynda O'Neill

7084 O'Connell Place,

Union, KY 41091

563-650-4343

Honorable Ways and Means Committee
Washington, DC

November 14, 2023

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.

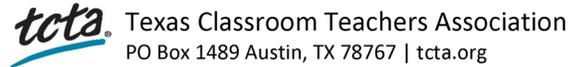
As a young Registered Nurse I began a career with the University of Massachusetts Medical Center in 1985. I had hoped to spend my entire career there. In 2008, after 23 years of service, the University Hospital merged with the private Community Memorial Hospital. At that time the whole enterprise became 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 & GPO.

Linda Welch RN (retired)
Rutland, MA
L.welch@charter.net



Testimony to the U.S. House Ways and Means Committee Subcommittee on Social Security Social Security's Disservice to Public Servants
Re: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers
By: Pamela McPeters
December 2, 2023

Thank you for this opportunity to provide written testimony on the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) and their impact on educators.

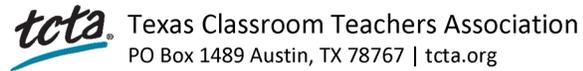
The Texas Classroom Teachers Association is the leading teacher association in Texas representing educators across the state. Our membership comprises public school teachers and others directly involved in classroom teaching or teaching support, including librarians, counselors, coaches, teacher aides and substitutes. TCTA has been protecting the rights of teachers and advocating on their behalf since 1927.

TCTA remains steadfast in support of eliminating or favorably reforming the WEP and GPO. The WEP unfairly penalizes Texas school employees who have earned benefits through previous employment in which they earned Social Security benefits, and the GPO reduces or eliminates spousal benefits for most Texas school employees.

Texas teachers are among the millions of current and retired public employees who are negatively affected by the WEP and GPO. Educators are all too often taken by surprise when they learn that the Social Security benefits to which they believed they were entitled will be significantly reduced or eliminated entirely. For some, this discovery has led to an early exit from the classroom (which in many cases does not alleviate the problem), and some potential educators have been deterred from entering the profession upon learning of the laws' impact on their Social Security benefits.

Teachers in our state are leaving their profession at rates not seen since the great recession, causing schools to face significant staffing shortages. Replacing teachers is time-consuming, costly, and disruptive to student learning. In addition, enrollment in teacher preparation programs has declined by about a third over the past decade across the country. The teaching profession is at a crisis point and eliminating the harmful WEP and GPO provisions can help to curb the shortage of qualified and effective teachers in Texas classrooms.

Additionally, the WEP and the GPO are especially harmful to retired Texas teachers. Pensions of educators through the Teacher Retirement System (TRS), averaging only \$2,100 per month, are frequently their only source of income. About 96% of public-school employees in Texas do not participate in the federal Social Security program while teaching. To manage the high cost of living and low teaching salaries, many of these educators hold part-time or summer jobs that pay into the federal system, however the WEP can reduce any Social Security benefits they may earn. In the same way, the GPO reduces or eliminates the benefits of retirees who would otherwise qualify for spousal benefits. Texas educators also do not receive any type of automatic cost of living/inflation adjustment through TRS, exacerbating the harm to Texas



retired educators. Retired educators in Texas are struggling to keep up with the cost of living and eliminating the harmful WEP and GPO provisions will help to ensure appropriate retirement benefits for those who have dedicated their careers to our state's children.

Thank you for your hard work and dedication in making this issue a priority. It is imperative that a quick resolution is made to remedy the harmful impacts of the WEP and GPO on educators. We especially appreciate the broad and bipartisan support of Congress, with 300 members to date signing on as cosponsors to H.R. 82 – Graves (R-LA) Social Security Fairness Act of 2023, which would fully repeal the GPO and WEP. We respectfully request this committee harness this momentum and bring a fair legislative solution to the floor at the earliest possible opportunity.

Contact:

Pamela McPeters

Texas Classroom Teachers Association

Phone: 1.888.879.8282 | Fax: 512.469.9527

Email: pmpeters@tcta.org

December 4, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

In addition, I recently became widowed and I am getting penalized for getting my full social security benefit that I have earned. I was promised to get over \$700.00 but I only get \$150.00 after Medicare is paid. Also, I am also penalized on my late wife's social security benefit of \$960.00 from which I am getting nothing (zero dollars). These amounts are based on a 2/3 deduction. Please help repealing this unfair law.

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 urge the House Ways and Means Committee to 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.

Milivoj Filipas
911 Tropic Court
Sparks, Nevada 89436
Milivoj42@sbcglobal.net
Phone: (775) 626-1713

718

JOHN WALSH

**3312 NORTHSIDE DR. SUITE 601
KEY WEST, FLORIDA 33040**

Wednesday, November 22, 2023

Ways and Means Subcommittee on Social Security
United States House of Representatives
Washington DC

RE: Windfall Elimination Provision

I am a retired Firefighter/ Paramedic having served my local fire department for over 40 years. During most of those years, I worked a second full-time job as a Paramedic for a variety of private ambulance services.

As a municipal employee in Massachusetts, I paid 9% to 11% of my wages into the state pension system. I also paid a Medicare tax. As a result, I receive 70% of my base pay as a superannuation pension.

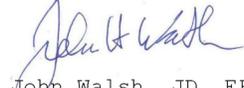
As an Emergency Medical Technician, and later a Paramedic, I was taxed by social security. Social Security is not an entitlement. It is a mandatory contributory retirement plan. Despite paying into the Social Security "trust fund," for most

WEP, Page 2

of my life, I am denied the full retirement benefit that I was required to pay for.

The Social Security "trust fund" is unjustly enriched at my expense; fairness and good conscience demand that I be paid the full Social Security pension that I paid for.

Cordially,

A handwritten signature in blue ink that reads "John Walsh". The signature is written in a cursive style with a large initial "J".

John Walsh, JD, EFO, NRP.

By email: WMSubmission@mail.house.gov

cc. Congressman Carlos Giménez

Keith Scot Byrd
2163 Veteran's Blvd, Apt 6110
Gonzales, LA 70737

November 16, 2023

House Ways and Means Chairman Jason Smith
Social Security Subcommittee Chairman Drew Ferguson

Re: Social Security Subcommittee Field Hearing
Social Security's Disservice to Public Servants:
How the Windfall Elimination Provision and Government Pension Offset Mistreat Government
Workers
St. George Fire Department, Baton Rouge
November 20, 2023 2:00 P.M.

Gentlemen:

Thank you for addressing this issue. As a current public servant enrolled in a government pension program with nearly 40 years of paying into Social Security, I am deeply concerned about this penalty personally and regard it as obviously unfair.

Also, as the chief administrative officer for our small city with nearly 170 employees, I am concerned on behalf of our staff, many of whom are similarly situated. Any American who has faithfully paid into the Social Security system is entitled to the benefits earned and should not be penalized for their willingness to serve the public.

Sincerely Yours,

Keith Scot Byrd

November 24, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

A handwritten signature in black ink, appearing to read "Robert J. Luke, Jr.", written in a cursive style.

Robert J. Luke, Jr.

804 E Somerstown Lane

Galloway, NJ 08205

609-652-7992

November 27, 2023

Mrs. Gerard J. Willis
3120 Derby Place
New Orleans, LA 70119

RE: Windfall Provision Elimination in Government Pension Offset Program

Dear Committee Members,

I am a retired secretary with the New Orleans Public Schools. I worked for the school district for 20 plus years but was unable to earn full retirement and complete my 30-year tenure with the district because I was forced into retirement after Hurricane Katrina. I also worked for Federal and State Governments and held various positions in the private sector.

I am writing to request that the law be enacted to compensate retired government workers to receive their full Social Security Benefits. We had no choice about paying into Social Security Benefits and it's my hope that we also can receive full benefits earned from employment in the private sector.

Employment History: Federal Bureau of Investigation, N.O., LA Office; Whitney National Bank, N.O., LA; International City Bank (ICB), N.O., LA; Sears Roebuck & Co., N.O., LA; New Orleans Public Schools; and LA House of Representatives District
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Sincerely,

Gerard J. Willis



Wisconsin Troopers' Association

Matthew Johnson – Executive Director

Glen Jones – President

4230 East Town Blvd. #322, Madison, Wisconsin 53704-3704
Phone: (Toll Free: 1-866-678-4335) Fax: (Toll Free: 1-866-678-4335)
<http://www.wisconsinTrooper.org/>

December 3, 2023

Representative Jason Smith
US House of Representatives
Chairman – House Ways and Means Committee

Re: WEP/GPO Repeal

Chairman Smith,

I am President of the Wisconsin Troopers' Association. Although my members pay into social security and are eligible for benefits at retirement, many of my fellow first responders in Wisconsin do not pay in as part of their primary employment. However, many of these officers paid into the Social Security System through other employment.

This issue does not just affect first responders. It affects postal workers and other government employees too. Both of my parents retired from the United States Postal Service. My father passed away over 25 years ago, but my mother is still alive at 84 years old. When my stepfather passed away in April 2003 after being married to my mother for just under 20 years, my mother received a check for \$259 for burial expenses. A month later, my uncle passed away. My aunt received a check for over \$2,000 per month for the rest of her life, until she died in October 2019.

My stepfather paid into Social Security his entire life, but because my mother was eligible for a federal pension, she receives nothing. If she had a pension from a private employer, she would be eligible for benefits. My mother has also paid in more than the minimum 40 quarters to become eligible herself, and yet she is unable to collect under current regulations. According to the Social Security website, she would need at least 20 years of substantial earnings to be eligible for some level of benefits.

Over the past twenty years, my mother could have received nearly \$500,000 in benefits, based on my stepfather's lifetime earnings. Because she does not, and the federal pension really doesn't even keep up with inflation, my sister and I need to subsidize our mother's basic living expenses.

For many people like my mother, they aren't stuffing their mattresses with money. They spend that check, fueling the economy. Their expenses are taxed, helping fund local units of government. They support small businesses, large businesses, property owners and other organizations who receive those funds and then spend them again on goods and services.

Government employees take an oath to defend the Constitution and to serve the public. They should not also be expected to take an oath of poverty to accomplish that mission. The Government pension offset is unfair, and it needs to be repealed.

Thank you for supporting this legislation to repeal this penalty.

Glen Jones – President
Wisconsin Troopers' Association
N127W13176 Oakwood Dr.
Germantown, WI 53022
262-989-2741
Glen.jones.wlea@gmail.com

December 5, 2023

**Erma Cardenas – Written Statement
US House Committee Ways & Means
SOCIAL SECURITY Disservice RE: Pension Offset
CONTACT: 202-225-3625**

I am retired from the State of Louisiana and Texas with the minimum creditable service to receive a retirement benefit. I understand the tax offset provision based on my lack of contributions to Social Security while employed by the State of Louisiana and Texas.

I received a letter from Social Security's Mid-America Program Service Center dated September 5, 2022, advising me of my new widow's benefit amount effective August 2022. The letter further stated, "**We cannot pay you monthly benefits at this time**".

Subsequently, I have received three requests from Social Security's Mid-America services for income verifications from the State of Louisiana and Texas, which I have complied with each time. It has now been thirteen (13) months and apparently a decision has not been made. Mid-America services do NOT have phone number available. I have contacted my local Social Security office, the Social Security national toll free number, the Kansas City Social Security office numerous times in the past 13 months. Each time I am told to be patience. I cannot get anyone with SOCIAL SECURITY to tell me why this claim is taking so long to process.

I do not understand or agree with the Social Security tax offset provision regarding my widow's benefits. My deceased former spouse is Reynaldo Cardenas. He paid SOCIAL SECURITY on all his income while working. My retirement from the State of Louisiana and Texas should be treated like any other earned savings or individual retirement account and should NOT be considered as a reduction from my widow's benefit. Historically, widow's benefits have always been the higher of the two amounts, self or spouse; regardless of other income.

I ask that you please support relief from the Government Pension Offset (GPO). I cannot understand the Offset provision applying to **widow's benefits** when they are based on the earning of the deceased spouse.

Also, if you can find out why my widow's benefits have been delayed for 13 months, I would be very grateful.

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NATIONAL ASSOCIATION OF POSTAL SUPERVISORS

National Headquarters
1727 KING STREET, SUITE 400
ALEXANDRIA, VA 22314-2753
(703) 836-9660

Statement of

Louis Atkins, Former NAPS President

Bonita Atkins, NAPS Auxiliary Secretary-Treasurer

National Association of Postal Supervisors

Hearing Before

House Committee on Ways and Means

November 20, 2023

Chairman Smith and members of the committee, thank you for providing us this opportunity to share our views and the views of the 47,000 postal supervisors, managers and postmasters represented by the National Association of Postal Supervisors (NAPS) regarding the unfair and punitive Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Moreover, we appreciate the zeal with which our member of Congress, Rep. Garret Graves, has advocated for elimination of the WEP and GPO.

Mr. Chairman, we both loyally served the American public during our careers. Louis performed non-federal work for 22 years. He was employed by the U.S. Postal Service for 32 years and served in the military for two years. Bonita worked for the Social Security Administration for 42 years, but has not attained 40 quarters of Social Security coverage.

Although now retired, we both remain active members of NAPS and are proud that NAPS strongly supports the enactment of H.R. 82, legislation to repeal the GPO and WEP. We are attentive to the politics that reshaped the Social Security system 40 years ago to bolster the federal retirement safety net. However, that decades-old bipartisan salvage effort resulted in significant financial harm to millions of American retirees. These are individuals not covered by Social Security during their employment, yet are eligible for Social Security benefits through a deceased spouse or are eligible for Social Security on their own through Social Security-covered work history.

Prior to 1984, all federal and postal employees participated in the Civil Service Retirement System (CSRS). These members of the federal service did not participate in Social Security while employed by the government or by the U.S.

Postal Service. However, because of the 1983 Social Security Act, federal and postal employees subsequently hired were required to participate in Social Security. In anticipation of the sunset of CSRS participation, the Federal Employees Retirement System (FERS) and Thrift Savings Plan (TSP) were created to dovetail with Social Security. The goal of Congress was to replicate the value of CSRS annuities post-1983 for federal and postal hires. Generally, FERS retirees are not adversely impacted by the WEP or GPO.

However, we are not FERS annuitants. We are entitled to CSRS annuities and both suffer the financial repercussions and inequities of the WEP. And one of us will experience the indignity of not receiving a Social Security survivor benefit to which he or she will otherwise be entitled as the result of GPO.

The WEP applies to both of us because we are both CSRS annuitants and would otherwise be eligible for full Social Security benefits. About 2 million other Americans are impacted by the WEP, which was enacted in 1983. The convoluted and unfair application of the WEP formula reduces our Social Security significantly, effectively penalizing us for our public service.

The GPO will eventually penalize one of us – that is the surviving spouse, on the death of the other. About one-quarter of a million Americans are impacted by this law enacted in 1977. GPO would effectively zero-out our otherwise entitled Social Security survivor benefit. The prospective entitled benefit would be reduced dollar-for-dollar by the amount earned through federal or postal employment.

Clearly, the combined impact of the WEP and GPO has a financially damaging effect on millions of Americans and on us personally. The impact hits

during the period of our lives when we can least afford it. Furthermore, Americans who earned their livelihoods serving in the public sector did not do it to enrich themselves. Nevertheless, we are particularly affected by the WEP and the GPO.

Federal and postal retirees who spend their retirement years on fixed incomes can ill-afford the consequences of reduced retirement income. Health costs continue to escalate and episodes of medical care increase in frequency; assistive appliances, and technology to make our senior years endurable and manageable at our homes are pricey; and the possibility of needing expensive long term-care is real. Therefore, reductions to Social Security benefits are extremely painful.

Ever since the GPO and WEP were enacted, NAPS has worked tirelessly to have Congress repeal its 40-year-old mistake. Over the past four decades, Congress has gone through the motions and promoted efforts to rectify the situation, but ultimately failed to advance corrective legislation. Regrettably, the collective efforts of numerous employee and retirement organizations representing millions of Americans who served the public in federal, state and municipal positions proved futile to persuade Congress to retract the GPO and WEP.

Time and time again, members of the House of Representatives and the Senate have introduced GPO and WEP repeal or reform bills. These measures attracted overwhelming bipartisan support; there were promises of meaningful consideration. However, at the end of each congressional session, the refrain has been: "Wait until next year."

Late last Congress, GPO-WEP repeal legislation earned a place on the House consensus, forcing the Ways and Means Committee to report the measure to the floor – albeit without a favorable recommendation. Maddeningly, the clock ran out on the bill when the 117th Congress adjourned.

It's time actions speak louder than words. This committee must favorably report H.R. 82 to the House floor; House Speaker Mike Johnson, who hails from this great state of Louisiana, must ensure a floor vote. NAPS urges the Ways and Means Committee to favorably report H.R. 82 and for the united Louisiana congressional delegation to urge Speaker Johnson to schedule the bill for a floor vote.

Thank you.

This unfair trick of Social Security has taken away money that I was expecting at retirement.

My name is Delores H. Paine and I have lived in Monroe/West Monroe, Ouachita Parish, Louisiana for over 50 years. I am affected by the Government Pension Offset Elimination Provision. I worked for the State of Louisiana for 38 years. While I have only worked in FICA for the last 8 years at a part time job, I was married to two husbands. Robert Scott Boyett for approximately 21 years and James Earnest Paine approximately 16 years. Both husbands are now deceased and were able to draw very little of their own social security benefits and I am unable to draw from either spouse. I lose at least \$1000 to \$1500 per month and approximately \$60,000 over the past 5 years. However, I do qualify for Medicare based on my husband's eligibility but I must pay \$449.00 per quarter out of my state retirement check for Medicare benefits when my State health care insurance would have cost less. I work a part time job and have had to refinance my house for 30 years rather than the 10 years I owed.

- The offsets affect people who have fully earned retirement or spousal benefits. Both the GPO and WEP cause a lower income. The offsets affect **people who have fully earned Social Security** retirement or spousal benefits.
- Both the GPO and the WEP **cause lower income people to lose a larger percentage** of their retirement income than they do for wealthier retirees.
- Currently, **nearly half a million retired women lose ALL** their earned spousal and survivor benefits.
- The cost to repeal both the GPO and the WEP is **less than 2%** of what Social Security pays out in benefits every year.
- The law requiring public employers to **inform new** employees that the offsets might affect their Social Security only became law in January 2005. Many people still do not understand the cuts to their benefits that are coming.
- **Cutting earned Social Security benefits discourages qualified people** from becoming the teachers and public servants we need. The offsets also rob communities of the higher income many seniors could contribute.

Both the offsets are bad law.

The formulas are indefensible.

It is time to repeal the WEP and the GPO!

Thank you for your assistance and time.

Sincerely
 Delores H. Paine
 103 Point Coupee Court
 West Monroe, La. 71291
 318-376-3643

28 November 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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. These provisions diminish the retirement benefits that public servants have earned through years of hard work. It is unjust that individuals who have paid into Social Security through non-government employment should face reductions in earned benefits simply because they also receive a pension from a public service position. No other group of working, tax-paying citizens are denied a benefit for which they've paid.

The WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood, but most of all unfair. The financial impact of the WEP and GPO is significant for those affected, and 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 what was required by law into both Social Security and their public service pensions, and they should not be penalized now with laws that deny them receiving the benefits they have earned.

Military retirees used to be penalized under the "double-dipping" rule. The laws were repealed by Congress out of an understanding of the real harm it did; and it is time to repeal the laws for civilian retirees who are being denied earned Social Security benefits.

I spent my entire career as a program analyst, budget analyst, resource management officer, and operations office with direct and hands-on experience managing government financial and manpower resources. As a result, I understand that the government can't pay for everything the citizenry wants, but this is a fairness issue, and not a matter of issuing an unearned benefit. Before voting in the Tax Cut and Jobs Act (that generated a budget deficit of \$7T-\$8T) Congress should have rectified the WEP and GPO laws that causes a loss of funds to everyday citizens who paid into Social Security in good faith over the forty quarters necessary to qualify for a payout. Individuals, like me, that are losing ~\$500 or more each month because we are the nearest target, and not because it was the right thing to do.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597 that would repeal the WEP and GPO would provide much-needed relief to over a significant number of 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 will have the financial security they deserve.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the many 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,
Deborah Robinson Cuffy
109 Sharps Lane
Williamsburg, VA 23185-5781
757.593.7060



**California Retired
Teachers Association**

WEP/GPO Stories from California Educators

My name is Laurie Lehmer and I am 68 years young. I will be retiring in June 2021 from the Torrance Unified School District where I have worked for the past 26 years as a teacher in Special Education with a population of students greatly impacted by their disabilities. Before teaching, I worked for 22 years contributing to Social Security.

Now that I am about to retire, it has been brought to my attention that I will lose about 1/2 or \$600 per month due to the WEP/GPO offsets. I will be GREATLY affected by this loss of money. The effect on my budget means that I may not have enough to pay for the added health care coverage I need at my age.

I feel that the WEP/GPO targets women since nearly half a million of us lose all our earned spousal and survivor benefits and those of us in a lower income bracket lose a larger percentage of our retire income than wealthier retirees.

I counted on this earned money for my retirement. Without it, I don't know what I will do.

I urge you to take action and repeal both offsets.

Yours truly,
Laurie Lehmer, Torrance, CA 90501

My name is Marc Medefind. I'm a retired grade school teacher having taught for 32 years in Merced, CA for the Merced City School District. I am currently a member of California Retired Teachers' Association in Merced.

I am negatively affected by the Government Pension Offset and the Windfall Elimination Provision (I don't see how anyone could be *positively* affected by these provisions.) Having worked in a non-Social Security covered full-time job for 84% of my working years, I currently receive a pittance compared to other comparable workers who were not faced with the GPO or WEP.

In addition, my wife was both a UC and community college professor for 12 years, but worked in a FICA-earning job for approximately 20 years. She will also receive much less per month than she should thanks to GPO/WEP.

The overriding effect of these onerous provisions is in the difficulty we have making ends meet. We have both dealt with tough health issues – I was diagnosed with Type 1 (insulin-dependent) diabetes when I was nine-years old and have high blood pressure. My wife is a breast cancer survivor and is currently dealing with osteoporosis. Because of our health care and mortgage issues, my wife has continued to work even though she turns 69 this year. We also down-sized this past year, moving out of a large ranch style home into a smaller house downtown in order to decrease our mortgage. So, our "retirement" is not quite as we originally envisioned. Our plans for typical retirement trips and purchases have been severely curtailed.

When I first learned I would not receive what my wife and I had both put into Social Security over the years, I was incensed. It felt as though money I had put into a savings account was suddenly and inexplicably taken away. And because there was no law in place telling me I would lose out on Social Security benefits because of my career choice, the problem was exacerbated. A law finally went into effect toward this end in 2005, but that was 20 years after I started teaching.

In addition, the offsets affect people who have fully earned Social Security retirement or spousal benefits and cause lower income people to lose a larger percentage of their retirement income than they do for wealthier retirees. Currently, nearly half a million retired

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org

I have worked two jobs all my life so as to be able to support myself in retirement. I paid Social Security taxes on the jobs I had outside of teaching. Why can't I collect my full social security when I paid into the SS fund? I am NOT getting a pension from those jobs. My teaching pension has NOTHING to do with all the jobs I endured during nights, weekends, summers, etc. Why am I being penalized because I also had a full-time teaching job which has an independent pension? It makes no sense! One job has nothing to do with all the other jobs I have had since I was 16 years old, working summers, instead of playing.

I was industrious, hard-working, and wanted to reap the benefits of my efforts during my retirement years, only to find out that because I was a TEACHER, serving the youth of our future, I would LOSE almost ALL of my social security benefits that I had earned in OTHER employment.

Not fair... Not fair... Not fair... Only 13 states out of 50 still have this WEP/GPO on the books. I implore you to remove this so that those who have paid into Social Security are allowed to collect what they have earned.

Donna Altes

My beloved husband was killed in an auto accident in 2007 while I was still employed at the school district. I worked 3 years after he died and received his full social security check, but when I retired and received my teacher pension, it was all taken away by the GPO offset. My employment salary was greater than my retirement pension. But because I retired and had a pension, I was no longer entitled to his social security because of the way the GPO act was written and legislative several years ago to penalize teachers, fire fighters, law enforcement officers. Both the WEP/GPO are both unfair social security acts that have some devastating effects on so many hard working citizens who give so much and deserve much more.

Sincerely, Lois Lynch

I would have been entitled to about a thousand dollars a month in social security benefits because of having been married to my high earning ex husband for over 25 years. But I am being punished because I chose to become a teacher.

Sandra Warf

I taught for 15 years in Oklahoma where I paid into Social Security. I moved to California and finished my teaching career there. Because I only had 21 years of teaching in California, I am collecting only 42% of my average salary for my last 5 years of teaching. When I made the move I did not realize that I would not be able to collect my full Social Security benefit. My retirement in Oklahoma was less than \$15,000 so I checked it out when I left Oklahoma. Even if I had not, it would not have helped me in retirement the way the Social Security benefit would have. I am a single woman and I am still paying on my mortgage for my home. I need the Social Security benefit I earned.

Sue

Six years ago my husband passed away after a 3 year battle with cancer. At that time, my son was only 15. In addition to all emotional turmoil we were going through, our household income was cut by about 60%. So I made an appointment with Social Security and did receive monthly checks to help support my son. But of course that ended when he became 18. I asked about being about to get money as a widow since my husband had worked for many years putting money into Social Security and died before he was old enough to collect. I was told I made too much money to receive widow's benefits & would get nothing. Even though my son was 18, he was entering college and so my expenses in paying for his education skyrocketed. We had saved some money but college these days college costs tens of thousands of dollars which is unaffordable on a teacher's salary. So I had to take money from my retirement savings to pay for my son's education. Now I am getting ready for retirement and know with the unfair law we have, I still will not be able to receive any Social Security from the money my husband paid. In addition to this because I worked in the private industry before I started teaching, I have paid into Social Security, too. But I have been told by my CALSTRS retirement counselor that I will only get a fraction of the amount I qualify for. This seems like a double whammy to me. I hope my story gives you a little glimpse into how wrong the current system is and why it needs to be changed. Thanks for your help in doing what you can to help people like me.

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org

Linda Cartwright

I will be 72 in April, 2013. For most of my working life, 50 years and still going, I have worked at jobs that had no dedicated retirement plan. I was a contracted consultant for the California State Department of Education, and a teacher and educational administrator at a Job Corp center (private company), serving at-risk youth, as well as other jobs as an educational contractor, in California and another state. For 25 years I taught high school in the Elk Grove Unified School District and am now receiving STRS. For the last 30 years I have maintained a private practice as a Licensed Marriage and Family Therapist in California, and I'm still working at my small business. I receive less than half of the Social Security I would receive if I had not worked in the public schools. Every year my Social Security check rises a little bit because I'm still contributing due to my business income. This year it went up about \$6 a month.

I have managed my money well and am not in poverty, but I would of course like to have the amount that my outside employment for those nearly 50 years would have entitled me to. That number was prominently featured on the paperwork preliminary to my application for SS, and it was discouraging to see the substantial reduction when my payment was determined. I hope that this large-scale injustice to working people and small-business owners like me can be remedied.

Jay Tinsman

My husband passed away and Social Security said I was entitled to 1435.00 but would not be receiving it because of the law that prohibits it because my State Teachers' retirement is more than what I was entitled to.

Helen Deatsch

I worked nearly 15 years and paid the maximum social security payments all outside of my public school teacher experience. Of course I paid into the STRS retirement program for the 22 years I worked as a teacher and administrator. When I retired my social security earned benefit was reduced by 50%. I do not understand why the federal government took away 7.5 years of my benefit, just because I was a public school teacher in the state of California. Something is truly discriminatory and I do not believe my government had a right to not grant me my full earned social security benefits.

Gary D. Clarke, 1780 Courante Way, Roseville, CA 95747-5050

My story is that my husband passed away February 2, 2013. We are both retired--he from private industry and me from teaching in public schools. We both receive Social Security--he full benefit and me \$425/month because of Government Pension Offset. My application for widow's benefits was approved stating, "however we cannot pay you because 2/3 the amount of your government pension is equal to or larger than your monthly Social Security benefit." "We must reduce Social Security benefits paid to widows if they also receive a Federal, State, or local government pension based on their own work. We reduce benefits by 2/3 the amount of the pension. If the 2/3 amount is equal to or more than the Social Security monthly benefit, then we do not pay benefits..." Because my husband's social security is now eliminated, my income is cut in half and will impact my ability to remain in my home, etc.

I earned 17 years of Social Security credit prior to becoming a "second-career" teacher in the Los Angeles Unified School District. I served LAUSD for 20 years before retiring in June of 2010. My Social Security Benefit was reduced by approximately \$350.00 due to the Windfall Elimination Provision. No need here to amplify the impact of this loss. The amount speaks for itself. The WEP/GPO is nothing more than thuggery perpetrated on a group considered, along with children, the infirm, and elderly, as weak and non-productive. The Congress simply doesn't want to deplete the Social Security fund by fully compensating employees who have earned every dime. Enough venting. I'll stop there.

Leigh Alan Brumberg

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org

I worked in the private sector several years before becoming a teacher. I paid into Social Security all those years. My husband worked in the private sector, paying into social security, all 40 quarters. As his wife, I, like my counterparts, should receive a spouse's payment, as well. When I retired I received payments from Social Security as explained by my SS worker. Then about one and a half years later I received notice that I had to pay it all back, with interest. We did, and it was a hardship. It seems like a dirty trick to give it to me, and then to demand it back, with interest. Social Security is not an entitlement. It is paid for. It is a retirement program, designed by Congress to avoid people being on the dole after they are unable to work further. We paid in. Congress found excuses not to make the promised payments. Congress removed the money. Now they have found ways to keep from having to pay back what they took. It would be nice if they, too, had to pay it back to the Social Security with interest. Then Social Security would not have such a bleak future.

Nancy E. Berry

My husband worked his whole life until he died at 56 and paid into ss every year--I didn't get any survivor benefits at all--why does a spouse who never worked get benefits and i am penalized because I taught for 33 years? My benefits from other jobs i held were also reduced--i receive \$79 a month from ss and should receive at least \$700 if my husband's contributions and mine were fully counted. My neighbor gets her social security and her pension from an airline--why are we penalized for teaching--We sure didn't make much money in that profession. Thanks for listening.

I put in my 40 quarters through various part time jobs, but I was told that I would not receive the amount that someone who was in a private pension plan would receive. Instead of receiving \$320, I am receiving \$5 per month.

Ron Dworitz

For years I worked other jobs while teaching and should be allowed to collect Social Security. I paid into Social Security for many years and am now being penalized for having teacher pension. Why is it that only teachers are penalized? Retired in 1998.

Paul Kanter, 1750 Harmil Way, San Jose, CA 95125

I worked in the private sector from 1966-1972 fulltime and then 2 months per year until present. I continue to pay into social security for my summer job and yet cannot collect it with my CALSTRS pension. If we can't collect, then offer us an option to not contribute. BUT the real story is that my divorce settlement awarded my ex husband 50% of my CALSTRS retirement benefits for the years that we were married (17) and although I am entitled to a portion of his social security benefits, I cannot collect them. WRONG!

Debbie Lindemann

My first husband, Dr. John Alexander Tolley, III, was a Navy doctor who dies in 1972. We'd been married 10 years and have 2 children. My second husband was a heavily decorated W.W.II veteran who was never healthy after the wounds and fevers, Dengue and Malaria, which he received in the Asian Area. We were married 25 years. He was sure I would receive his widow benefits after he died of lung cancer, a habit he picked up in the army. He left little else, and had paid into Social Security for over 45 years! I am a California teacher who receives a bit more than \$2,000 a month after 32 years of teaching. There are friends who are in more dire straits than I am. Please be fair with teachers and give us the benefits we deserve!

Mary Lou Rodearmel

California Retired Teachers Association

1750 Howe Ave., Ste. 630 • Sacramento, CA 95825 • 916-923-2200 • www.calrta.org

I am writing to urge you to do away with the Windfall Exemption Penalty and Government Pension Offset (WEP/GPO) penalties. They are unfair penalties that have adversely affected the lower end of government-pension recipients and prevent our equal access to Social Security benefits. As a retired teacher age 71, I am receiving only one third of the Social Security benefits that should be allotted to me for those years I contributed. More importantly, I would not be able to financially survive without my husband's full pension, should I be his surviving spouse. My benefits continue to be penalized even though I currently maintain payments into the social security fund.

My husband and I have spent many years working to earn a living and contributed to what we thought would help support us during the golden years of our lives. Our contributions began long before the 1983 amendment P.L.98-21, which was the beginning of the WEP/GPO penalties. My statement at retirement in 2003, showed contributions to Social Security from 1958 to 1967 then 1976 to 1988, when I began teaching. I have continued to pay into the fund each year since my retirement. My Social Security benefit was greatly reduced because of my CalSTRS retirement for which contributions began in 1989, the first year of my teaching career. The Social Security benefits at retirement in 2004 have been only enough to cover part B of my Medicare.

My husband contributed to Social Security from 1959 to 1994. As his spouse, my household earnings during that time were also affected by *his* contribution, yet in the end I stand to lose most of the benefits for a surviving spouse and would likely have to give up our home. This is only because I receive a meager CalSTRS retirement, due to a short professional career in teaching.

There are many surviving spouses who have never contributed to Social Security, yet are able to collect their husband's survivor benefits. Others who have worked are collecting their own pensions and social security. I implore you to please do away with the WEP/GPO penalty, so that those of us who worked our entire lives can have equal access to Social Security benefits and financially survive in our later years.

Joan Whitney McLain, 1017 West Railroad Ave., Cotati, California, 94931

Previous to making a career decision to become a teacher & invest more in my college education, I was employed in part & full time jobs for over 10 quarters. Now as a retired teacher, the WEP has raised its ugly head and gobbled up a minimum of 60% of my earned Social Security benefits. Unfair, is way too polite to describe Social Security's intolerable efforts to scrape the barrel and take money away from teacher's who have been legitimately employed, reported their incomes and paid into Social Security taxes because the system promised to reward them. What gives?

I would appreciate our government recognizing how the WEP is highly discriminatory and reversing this lopsided decision. It is beyond common sense to expect those who are responsible for the providing the most important ingredient of our children's future & the progress of our country, education, have been kicked under the rug. What has happened to our value of education and investment in our children? Please take an honest look at the WEP and show teacher's that their efforts to invest in their education have been well spent.

Thomas Campbell, 1260 Robbers Ravine Road, Colfax, CA 95713

As a teacher, I was advised not to contribute to Social Security as I was covered by my husband's contributions. When he died, after contributing all his working life, as his widow I was not eligible to collect, because I was a teacher. Apparently we poorly paid public servants don't deserve widow's benefits!

My husband, Dale Aycock, passed away Feb. 15, 2013, and immediately his social security payment was cut off. We had thought I could receive half of it, but no, they said I was not entitled to any of it because I am a retired teacher, receiving a pension. I am a retired teacher with a 20 year amount, namely \$2,212.34 per month. My husband was a retired Pastor (for over 50 years) with a very small pension of \$896.72 per month. His social security kept us going. Now I am cutting back on everything, but barely making it.

Patricia A. Aycock (age 81; I did not retire until I was 72.)
6604 Edgemont Dr., Bakersfield, CA 93309

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TerryLynn Whitfield, San Antonio Heights, CA

My name is Emelie. I began my career as a public school teacher in my mid-40's. I had paid into Social Security since I was 18 years old. For nine years I was self-employed, as a sole-proprietor of a small business. I paid 15% of my gross income to social security. When I started teaching in public school, I arrived with a wealth of experience. I had been a Montessori trained teacher for 14 years, a mother for 18 years, and I had several small businesses for 20 years. I brought to my public school teaching a wealth of teaching experience, life experience and an incredible education. It is hard to understand, after a life devoted to the health, education and well-being of families and children, that I will lose a significant portion of my social security and will never benefit from my husband's social security (married 42 years). I have spent my life working and contributing to my community. Now that I am in my seniors years (62 years old) I am being penalized. My mother worked for the county of San Mateo for 22 years. She has her pension, supplemental health care benefits and gets all of my father's social security. My stepmother also gets all my father's social security. I have been working for 44 years.

The WEP/GPO should be repealed. It is not fair for teachers to receive the money earned by their spouses who worked under the social security rules. When I became a widow in July of 1981, the \$400.00 I would have received meant a lot to me. I had two children in college at the time. I was teaching. When I retired in June, 1995 I realized the GPO had been made a law and I would be denied this money. I had been counting on it.

Cecile Kaplan, Sacramento, CA 95864

I worked at a research lab as a chemist for 18 years. (I had also taken some time out when my children were very small). At age 50 I decided that a change was in order and took a leave-of-absence from my job for one year, during which time I obtained a secondary credential to teach chemistry and physical sciences. I then (1992) obtained a position at a local high school, at a salary <60% of what I had been earning at the lab. (This was after foregoing earnings for 1 year + paying for the credential program.) None of this was a surprise; I made the change because I wanted to teach. (My husband said that if I was going to have a mid-life crisis at 50, it would be cheaper to buy a Porsche!) I thoroughly enjoyed teaching; it was the best decision I could have made.

I retired in 2002 at age 60. When I applied for Social Security at 66 I was informed that my monthly "award" would be docked by approximately \$340+ because of WEP (or was it GPO?) This was a surprise. Given the SS cost-of-living raises that I would have received, the difference would be larger by now. I would also have contributed considerably more to my 403b had I stayed at the lab, given my higher salary. Frankly, I have grave doubts that anything can be done to repeal either of these, given the attack on "entitlements" in general and the public perception that government employees have excessively generous pensions. But, if we really want STEM professions to consider changing careers to teaching with the objective of giving back, this isn't helping.

I continue to volunteer at the high school Tutorial Center one day a week.

Barbara Kingsley

I have over 20 years in SS and am penalized by the WEP.

Robert Saint, 23500 Cristo Rey Drive apt 416G, Cupertino, CA 95014

I have already been contacting every politician on the list. In fact, when I started writing teachers did not even get a percentage of their social security. I have been working since I was 14, often working two jobs under the social security umbrella. I also have 27 years teaching, 25 in California. I am touched by the WEP. Although I worked full time during a year of chemotherapy, I have credit for only 21 years of teaching due mostly to leaving early for medical appts during and since the chemo. My recent letters received support, but no action due to the current social security issues. I am extremely happy to hear the retired teachers are again attacking

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this inequity that is tantamount to picking my pocket.

Kate McG

 I don't know what caused it but I am unable to draw on my husband's SS since I draw a Teachers' retirement check. I understand that if my check was maybe \$400 I could draw on it but that is not the case. I also keep hearing that due to my age I should be able to draw on it but that is also not the case. I definitely think it is unfair that the WEP/GPO is very unfair to the ones that would benefit from the change. It seems that the officials in charge of such things make sure they are not affected by it and do not really seem to care about the others. Thank you for your work and trying to get some of the fairness back into the politics, though that is very difficult.

Macel P. Hamilton

 I am doubly effected by the two Social Security penalties (WEP and GPO). I retired as a teacher almost four years ago. I am unable to collect my deceased husband's Social Security benefits. He paid into Social Security for 50 years. Since I had worked for ten years paying into Social Security before becoming a teacher, I do not receive my full earned benefit because I chose to become a "public servant". I loved teaching, but I do not love being treated like a "servant". If I worked in the private sector I could collect multiple pensions as well as full Social Security benefits. Now is the time to correct this injustice!

Judy Whitmire

 I am being hit by both the wpo and the gpo. First my husband worked for the county of LA. He then worked (before and after) 28 years with jobs that had Social Security. So we are hit as a couple because of the offsets. When I hit 66 I won't get the spouse pension because I worked as a teacher for 20 years. I also won't get a widow's pension from S.S. because of my government pension and his getting less because of his government pension. So if my husband dies before I do, the amount I have to live on will be cut by 1/3 to 1/2 depending on my age at that time.

Debra

 Worked for years expecting Social Security payments when I retired. Now the Social Security Payments are reduced by my pension allowance. Also, not all states work this way I understand. California pensioners are discriminated against.

 I was shocked to find I would receive no surviving spouse Social Security payments after my husband died, because my teachers salary completely offset any payment to me. He died at age 59 in 1999, and I was still teaching. Many years before we had planned what to do if anything happened to either of us, so I made an appointment at the local Social Security office to see what money would be coming to me when I would turn 62. When I came to the appointment, the agent told me she had already put my husband's social security number into the computer, and told me the approximate amount of monthly payment I would be eligible for. Then she asked me what did I do for a living. When she entered my teaching salary in, the amount coming to me went down to zero!

So now 9 years later, as I am retired from teaching, I have never received a penny from the Social Security my husband put in. To add insult to injury I continue to pay Social Security self employment tax every year, but the formula reduces any possible payment down to zero. I feel doubly cheated. The WEP/GPO discrimination is grossly unfair and should be repealed.

Evelyn MacKinnon, 4639 Basque Drive, Santa Maria, CA 93455

 I worked in the high school Home Economics Department as a 3 hour community liaison for 12 years, receiving no benefits, while I raised my 5 children. My husband was employed for 38 years by a small company which evolved into one of the foremost ones, when he was disabled. At the same time the company moved its operations to Texas to take advantage of easier labor laws, and he was

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retired at 58 without health benefits. At that time I had earned my teaching credential in Home Economics with a supplemental in Spanish. I was hired for one year (temporary) as a Spanish teacher. When my credentialing arrived in April, it did not mention the supplement, so it was returned, and I taught a second year as a temporary. Then I completed 13 years and retired at age 66 with no health benefits. My husband receives his work pension and social security. I receive a small teaching pension but do not qualify for his social security according to the formula.

I taught in the California Public School system from 1964 to 1991. I taught 25+ years for 5 different school districts, 19 years for the last district. My beginning salary was \$4,000 a year and my ending salary was \$49,000. That is with 25 years experience, and a master's degree plus 45 units. I attended college classes during my summers and received a counseling degree. There were very few openings for counselors in my district in the late 80's (big cut back) so in 1991 I took a year leave of absence and began my own counseling practice. I was encouraged by the HR at my school district to acquire more Social Security units so that I would be eligible for Medicare.

My practice in counseling was successful so I resigned from teaching in 1992. I was unaware at that time that I would not qualify to receive my full social security benefits that I worked so hard for. I thought I would have two retirement plans. At present I am counseling part time to supplement my teachers pension and my very meager social security. I am 66 and will probably need to continue working part time until I am at least 72 because I am not allowed to receive the social security that is rightfully mine. (I am denied 60% of it)

I married in 1990 and both my husband and I were unaware that I would not receive a widows benefit if he passed away before I did. He has no company pension and his only retirement is social security. I would receive none of that because of the formula. Why are married teachers being singled out and punished. I can sign up to give my pension to my husband if I pass away before him, but I cannot receive help from him. Does this make sense? So, I must be able to support myself for the rest of my life on a teacher's retirement pension. I will not be allowed to receive my 100% of the social security that I have paid into since 1991 and for about 8 years of part time work before that. I still continue to pay into the social security system with my part time work even though I will only receive 40% of my benefits that I have earned.

When I see how social security is paid to those who do not work, or who have paid in very little and reaped many benefits, it makes me feel as if I am being punished for being a California teacher. My teacher pension right now is \$1,642 per month and that is not enough for me to live on. When I read that the average teacher retirement for teachers retiring in 2007 with 25 years was approximately 3,500 per month it made me feel sick and just cast aside. How happy I am for them, but how about the teachers that retired before the late 1990's?

Why are teachers of California being singled out and punished? Why do teachers give up their freedom to choose another job after teaching? Are we expected to all make it to 65 or 70 as teachers and nothing else? My husband and I now live in Arkansas. We move here after his retirement because of the lower cost of living. Why is it almost impossible for older teachers to retire in California, the state where they served? Not all of us were able to make it until the late 90's when the big teacher salary increases arrived with all the golden handshakes and very expensive retirement packages. None of this was made retroactive to the teachers who retired in the earlier years. Yet we are the ones who had the huge classes, no special conference days, and the small salaries.

California is one of the worst states for equality in pensions between old and new retiring teachers. They are also one of the few states that prevent teachers from receiving their full social security. My brother receives his full social security, a small army disability, two pensions from two different cities. He is so glad that he was not a California teacher.

Linda L. Shearer

Friends ask me why I am working 20 hours a week at the age of 76. Why, they ask, don't I retire again, travel and enjoy all the activities of many of my friends who retired from other vocations. The truth is, that even with my part-time job I cannot afford to travel with my friends, go with them to community fundraisers or give what I would like to my favorite charities. The money just isn't there to do those things.

In the late 1980's, I made the decision to retire in 1989. The final mortgage payment would have been made on our family home and the youngest of my four sons graduated from college. My husband and I believed that with our two pensions and Social Security we would be able to live comfortably, though not luxuriously. Foolishly, I realize now, we had not opted to have our pensions paid to our surviving spouse in the event of our death.

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My husband died unexpectedly in December of 1990. I found that, because of the pension I was receiving from STRS, I would be unable to receive widow's benefits from Social Security. In the next few years, I realized that I was "dipping into savings" too often to pay taxes or to have work done on my house or automobile. As a result, I was overjoyed when my church offered me a position as Director of Senior Adult Ministries. The pay is not great, but the rewards are many.

In the past few years, my 50 plus year old house, even though long since paid for, has been expensive to maintain. My weekly yard service and bi-weekly housekeeper are just the beginning. In the past few years it has been necessary to have both my water lines and sewer lines re-done. (I also paid heavily to remove the tree that had caused the damage.) I have had to replace my backyard fencing and recently had to replace my heating-air conditioner unit and have major repairs and parts replacements on the power panel for my house. Recently I had to have a major remodel done on my second bathroom as leakage had rotted the wooden flooring. Because of such expenses, I have had to take out a home equity loan on my house.

My fourteen-year-old car has also become expensive to maintain. I periodically have repair bills ranging from \$700 to \$1700. I have been assured that my car is basically sound and that these repairs are necessary because of age.

Last summer I reached the 40 quarters requirement to draw Social Security on my own account. I now receive the grand total of \$37 from Social Security! I *do* receive Medicare including Part B. And thanks to my husband's being retired from the U.S. Navy I receive excellent healthcare benefits, including prescriptions, but not dental or optometric services. If I had to pay for medical insurance that would really be a problem.

I hope and pray that our United States and California politicians will pass the legislation so desperately needed by California's retired teachers. We spent a large portion of our life *giving* and I feel that we are now entitled to *receive*.

Martha Bentley

Hello,

I am a teacher who has not retired yet, but in looking at my financial options I discovered that Social Security will not pay me benefits because of the Windfall Elimination Provision. I worked for more than 20 years and paid into SS prior to my teaching career. In addition, I cannot access my deceased husband's benefits because of this Provision. I believe this is extremely unfair when I am aware of other public retirees who receive 6 digit monthly checks and receive SS on top of it. I will support any effort to overturn this legislation.

Thanks for listening and caring,
Carol Hachmeister
499 Linden Avenue
Auburn, CA 95603

Worked for over 20 years in Critical Care Medicine then became a public school teacher. Now I receive only half of what I deposited in the Social Security system. Is this really fair?

Barbara Hightower

After working in the private sector as a Registered Nurse for many years in the field of Public Health, Pediatrics and teaching in a Nursing School I became certificated as a School nurse in Chula Vista, CA. My friends in the school system kept telling me that I would not receive my full SS after I retired but I thought they were wrong because I continued to get statements from SS telling me the amount I would receive. What a surprise and disappointment I received when I went to the SS office and found out I would only collect 1/3rd. of the amount due to me. I also thought I would then receive my husband's SS if he passed away and I was told I would only get \$100.00 more each month.

Fortunately for me, my husband retired from the military and he receives retirement pay.. He also became a teacher and worked more than 20 years and he now receives his Cal STRs. He paid into SS for more than 30 years so he gets his full Social Security

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entitlement. However, when he passes on all his benefits stop, and as I mentioned I will receive \$100.00 a month in addition to my now \$214.00.

The WEP is an unfair practice and should be eliminated and additionally all the funds that have been taken out should be reinstated.

Gail Von Sydow

To whom it may concern,

I have a gap in my retirement coverage.

I began my career as a teacher; in my opinion, it is a rewarding career. However, after I married, I was responsible for 7 children – 4-stepchildren and 3-of our own. The youngest two have learning disabilities – Dyslexia and Delayed Speech. To cover their needs, I did not resume my teaching career. Instead, I focused on their needs which included special classes, speech lessons, and private tutoring.

When the boys' ages permitted, I resumed teaching not in my own classroom, but as a substitute teacher. This lowered my salary, but let me be available to tutor my boys when they come home from school. Their school program required parental oversight of their assignments at home. It did not leave time for me to prepare lessons or to have my own class. When they were older, I was able to resume my teaching career.

However, there was a 10-year gap in my employment. During that time, I was covered by my husband's social security.

The WEP/GPO reduces my social security by two-thirds just because my career was Teaching. If I had a different career, I would receive 100% of the spousal death benefit. Instead, I lose \$1,000 / month.

I lost 10 years of service credit by staying home to provide care for my Learning Disabled boys, and I am penalized upon retirement by having selected Teaching as my career. This WEP/GPO penalty needs to be corrected.

Norine Kimmy



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Elissa McBride
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New York, NY

Mike Yestramski
Olympia, WA

November 17, 2023

The Honorable Drew Ferguson, Chairman
Ways and Means Subcommittee on Social Security
U. S. House of Representatives
Washington, D.C. 20515

Dear Chairman Ferguson:

On behalf of the 1.4 million members of the American Federation of State, County and Municipal Employees (AFSCME), I want to thank you for holding a hearing on November 20, 2023, on "How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers." I request that this letter be included in the hearing record.

AFSCME supports the Social Security Fairness Act (H.R. 82) because it fully repeals the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) cuts to Social Security benefits that deprive more than 2.7 million public employees of Social Security benefits they have earned.

The GPO-WEP provisions unfairly penalize approximately 25% of public workers and impacts even larger percentages of public school teachers and personnel, and still larger percentages of public safety workers. As of December 2022, more than 2 million Social Security beneficiaries were affected by the WEP and 734,601 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 deterred from filing for them because of their expectation that the GPO would cut 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 from these unfair laws.

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

American Federation of State, County and Municipal Employees, AFL-CIO

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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 2022, more than half a million Social Security beneficiaries saw GPO take away all of their spousal or widow(er)'s benefits. About 96% of all individuals hurt by GPO were women.

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 \$557.50 in 2023.

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.

We note that the WEP was enacted as part of the 1983 Social Security Refinancing Act (P.L. 98-21) that was designed to shore up the financing of the Social Security Trust Fund. It was the result of legislative ideas proposed at that time by a fiscal commission. WEP is a prime example of one of the reasons why AFSCME opposes fiscal commission proposals. They tend to focus exclusively on cutting Social Security, Medicare and Medicaid among other bedrock programs to reduce the deficit. Any commission examining federal fiscal health should examine the adequacy of current federal investments and entitlements, as well as needed revenues. We are concerned that a debt commission with fast-track approval would again make these key programs more vulnerable, as was the case with WEP.

There are ways to strengthen the solvency of programs like Medicare and Social Security, which give millions of Americans dignity and peace of mind. For example, AFSCME supports the Medicare and Social Security Fair Share Act (H.R. 4535), which would extend Social Security solvency indefinitely and extend Medicare solvency by roughly 20 years. This legislation would require people earning more than \$400,000 to pay more in taxes to preserve these bedrock programs that seniors rely on.

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 enact the Social Security Fairness Act (H.R. 82) and ensure that monthly benefits are paid in full for this and future generations.

Sincerely,

A handwritten signature in black ink, appearing to read "Edwin S. Jayne". The signature is written in a cursive style with a large initial "E".

Edwin S. Jayne
Director of Federal Government Affairs

ESJ:LB:ei

The American Postal Workers Union is in full support of H.R. 82, the Social Security Fairness Act. America's seniors have earned their benefits. The sad truth remains that despite their contributions, a law enacted in 1983 has placed an undue financial burden on many senior citizens.

The WEP and GPO penalize CSRS retirees, a number of which we represent, and their spouses that meet the requirements for Social Security benefits and have paid their fair share into the program through secondary employment. As such, we urge Congress to repeal these provisions and right this wrong.

We have heard from a number of our APWU retirees that the WEP and GPO have created a huge financial impact. With the rising costs of basic goods, this unjust burden is preventing our retirees from having the dignified retirement they have earned.

We strongly urge Congress to pass this critically needed legislation.

November 22, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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 \$557.50 monthly due to my CSRS time. That is a \$6,690 reduction in my earned Social Security Benefits! The WEP is a harsh punishment for dedicated Public Servants like myself, especially in an environment of high inflation.

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, 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 urge the House Ways and Means Committee to 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,

Alan Thompson

8 Laughing Gull Lane

Palm Coast, Florida 32137

973-747-7743

November 30, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

My name is Alice A. Flynn and I am a Federal retiree from the Department of Veterans Affairs (VA) and a member of the National Active and Retired Federal Employees Association (NARFE). I am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I retired from the VA after 38 years of Federal Service. At that time, I did not meet the age (65) nor the years of employment (I only had 11 quarters under Social Security instead of the required 40 quarters) to qualify for Social Security.

After being home for a year, I took a part time job and worked 2 days a week for 10 years, paying the full 6.2% of my income into the Federal Insurance Contribution Act (FICA). If I was not going to be entitled to the full Social Security Benefits, as every other working American, then shouldn't I not have had to pay the full amount into FICA?

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 was a Human Resources Specialist during my Federal career. One of our Civil Service employees was diagnosed with an ongoing brain tumor. (Every time the surgeons removed the tumor it grew back with a vengeance.) When he passed away, his wife and minor children were devastated. She was doubly devastated when she went to Social Security and learned that she was not eligible for benefits because of WEP and GPO. Do you know what it's like to have an employee's spouse sitting in your office crying and you're not able to help them? The death of her husband was almost a blessing because of all he & his family suffered. However, the loss of Social Security Benefits for her minor children was the straw that broke the camel's back! How many other family members of Federal Civil Service employees have suffered similar trauma? The injustice that Civil Service employees have sustained is almost unconscionable. Many federal workers have had to work in the private sector to subsidize their federal income. Did you think of that when WEP and GPO were written?

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 low-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, 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 urge the House Ways and Means Committee to take action in support of repealing WEP and GPO, and consider relief options to the countless public servants who are affected by them.

I retired from the VA in January of 2007. At that time, there was talk of repealing the WEP and GPO. It is now 16 years of talking and no repeal. Please don't talk any more. Take the action needed to stop discriminating against your Civil Service Federal workforce.

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,

Alice A. Flynn
35 Woodrow Court
Troy, New York 12180
518-495-6659

29 Kaytonne Avenue
Waterbury, Connecticut 06710
November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree, having served our country as a federal civil servant in the Social Security Administration (SSA) and the Federal Deposit Insurance Corporation (FDIC) for over 44 years. Currently, I am a member in good standing of the National Active and Retired Federal Employees Association (NARFE), whose outstanding advocacy work is well-known to you.

I am writing to express *my strong support* for the *repeal* of the Windfall Elimination Provision (**WEP**) and the Government Pension Offset (**GPO**).

The WEP and GPO unfairly penalize public servants who 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.

The financial impact of the WEP and GPO is significant because these provisions make it difficult to plan for a secure retirement and ultimately to retire from public service comfortably. They 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, H.R. 82/ S. 597, which would repeal the WEP and GPO, would provide much-needed relief to over two million public servants. 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.

Accordingly, I urge the esteemed House Committee on Ways and Means to support the repeal of the WEP and GPO.

753

I appreciate your attention to this critical issue and look forward to a more fair and equitable retirement system.

Thanking you in advance for your kind consideration,

Allen M. Friedland

Contact information:

Address: 29 Kaytonne Avenue

Waterbury, CT 06710

Phone: 914-420-5362

Email: amfriedland@verizon.net

1 December 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and
members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Allen Braswell
5309 Magnolia Lane
Evans, GA 30809
706-863-0754
adbraswell73@gmail.com

755

November 29, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Sirs:

Federal and state employees have been unfairly targeted by WEP and GPO for 38 years! In my case, my social security was earned as a military member of the U. S. Naval Reserve while I was also working full-time for the federal government. After Medicare premiums, I receive \$58 per month (which continues to be reduced further each year as Medicare premiums increase).

I paid into Social Security for many years, and still do since my retirement from Government service. Because of the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, I'm now penalized from receiving full benefits of merely \$380 per month.

I like so many others are just asking for what we "rightly deserve" and worked hard for. I paid into the Social Security system and now it's time to pay me my full earned benefits.

PLEASE VOTE TO SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law. Please do not put this off as the last congressional session did. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

CAROL AMANO
359 E. Roselake Dr.
Middleton, ID 83644
LTAmano@outlook.com
208-867-1829

11/29/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

Please consider carefully. The current inflation rate has adversely affected myself, and others. I have been Retired for 16 years, and as a result of this law, I have lost a considerable amount of money. This could make a difference in my future quality of life.

Thank you for your consideration.

Sincerely,

Andrew Starcevich
17602 E. Kenyon Dr
Aurora, Co 80013
303-941-6785

757

[Name]
[Address]
[Telephone #]

11/20/2023

House Committee on Ways and Means

Subcommittee on Social Security

1102 Longworth House Office Building

Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 a Registered Nurse who worked at the Buffalo VAMC for 35 years. I was the Charge Nurse on an acute care unit with 41 patients, mostly chronic lung diseases and 10 of those patients were on ventilators for long periods of times, several of them for years. This was a very busy and heavy unit and I spent almost my entire career at the VAMC on that unit. I loved my job and the veterans and their families.

I left there after 35 years to care for my sister with Stage 4 breast cancer. I was her primary care giver for almost 2 years. She was not a survivor. I took a short break after her death and then was offered an amazing position in the private sector.

It is unjust that I, along with thousands of others, have contributed for years to Social Security and face reductions in earned benefits simply because I receive a pension from my public service as an RN caring for veterans at a VAMC.

The Social Security Fairness Act of 2023 H.R. 82/S. 597 which would repeal the WEP and GPO would ensure that our hard-earned retirement benefits are not unfairly reduced. I urge you to take action in support of REPEALING the WEP and GPO.

759

Thank you for your consideration,

Respectfully,

Ann Converso, RN

2568 Marshfield Road

Lawtons, NY 14091

716/867-9552

November 23, 2023

House Committee on Ways and Means

Subcommittee on Social Security

1102 Longworth House Office Building

Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 worked part time in high school and college, full time since 1978. After working full time for 44 years, I retired at the end of 2022 with 32 years of government service. I earned both my social security and federal pension!!! I lost 30 % of my federal pension.

761

I urge the House Ways and Means Committee to 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,

Anna Doremus

6 Hanover Court

Wrightstown NJ 08562

Phone 732 616 3745

November 25, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Anthony J Roberto
58 Mill Road
Westborough, MA 01581
PH: (508)-981-5121

November 21, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

It is totally unfair that other state and city agencies can collect their city and state pension as well as their full social security without a reduction. If I have accumulated enough quarters through private industry I should be able to collect my full social security and not a portion of it. It is unfair and a true hardship on many of us retirees who have been devoted to their government careers to be penalized in such a way.

Sincerely,

Anthony Pisani
3689 Howard Lane
Wantagh, NY 11793
Phone: 516-731-2806

Nov 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

This is especially important this time around since I am personally losing 93 dollars a month due to Medicare increases and only getting a modest 3.2 percent increase from Social Security.

Thank you for your consideration.

Sincerely,

Anthony M Schmit

3815 Eversholt St

Clermont, FL 34711

847-204-9551

22 Nov 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

As for my personal situation, I initially retired in 2007 with 31 years of federal service. At that point I already had 20+ quarters of employment towards social security. Several did not meet the substantial earnings requirement at the time, but would still add credits under the current system. I have also worked close to 14 of the 16 years since federal retirement. According to the Social Security Administration formulas, my non-penalized Social Security monthly benefit should be around \$1400.00 per month or higher. Due to the current penalties monthly my benefit only comes to \$639.00 per month. While I do understand the concept of the reduction and its intent, I feel it is too extreme and is actually punitive.

Thank you for your consideration.

Sincerely,
Antonio Ruiz
73 S Summit Rd. Lot 501
Greenville PA 16125
724-991-8146

November 26, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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.

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I urge the House Ways and Means Committee to 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,

Barbara E. Shupe

5336 49th Avenue South

Fargo, ND 58104

701-425-5285

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I watched your November 20, 2023, field hearing with great interest. I applaud your efforts and appreciated the comments of the members and witnesses. I think you got a good feel of the issues with the issue.

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 earned benefits simply because they also receive a pension from a public service position.

In my own case, I was a CSRS employee who converted to FERS in 1998. The transfer training at that time emphasized that Social Security was a leg of the FERS retirement system; WEP was not mentioned. I have in excess of 20 years federal service under FERS which included Social Security taxes. I also have several years of Social Security credits from other employment, but much of that is significant.

I see that WEP is a double penalty to many of us, like me. One needs 35 years for full benefits consideration. Total contribution is divided by 35 in the calculation. If you have fewer than 35 years, your benefit is reduced by this calculation alone.

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, 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 urge the House Ways and Means Committee to take action in support of completely 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,

Donald G Bathurst

11644 Captain Rhett Lane
Fairfax Station, VA 22039

571-235-1330

November 26, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth
House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee, I request that you repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

1. I am retired under the Civil Service Retirement Systems (CSRS) after 34 years of government serving as a Dual Status Military Technician with the United States Air Force Reserve. This position requires Civil Service employees to also be a member of the Air Force Reserve in good standing. In preparing for my retirement and pension at age 67, I applied for SS benefits. I have enough quarters to receive SS, as I worked enough years in the private sector, contributing to SS, however, because of WEP, I cannot receive any more per month thru SS then \$288.00 after Medicare takes their portion.
2. I paid Social Security Benefits throughout my tenure with the USAFR, however WEP ruled against my retirement. It is not right or fair that my Social Security benefits, based on my prior and subsequent private employment are significantly reduced each month.

To make it even more unfair because I choose to live in the state of Louisiana, the Eighth Circuit Court has ruled that if you live in the following states as a dual status technician, WEP does not apply per: "Effective December 27, 2012, POMS RS 00605.380 instructs SSA employees and agents not to apply the WEP only when: (1) "the beneficiary receives a CSRS pension based wholly on services as a dual status civilian technician in the following states, AR, IA, MN, MO, NE, ND, or SD.

How is this even fair if you performed the same job as other dual status technicians, but living in one of the other 43 states? Dual Status Technicians living in those seven states receive their full Social Security benefits paid in!

Please repeal the burdensome WEP and GPO placed on public servants. I have served this government proudly and tirelessly.

Respectfully, Beauford Lawson

December 3, 2023

To: Ways and Means Chairman Jason Smith (R-MI) and Social Security Subcommittee Vice Chairman Mike Carey (R-OH)

In regard to:

The Ways and Means Field Hearing was held in Baton Rouge for two reasons. First, a large portion of Louisiana's public workforce is not covered by Social Security and therefore impacted by WEP and GPO. Second, the lead sponsor of H.R.82 is **Congressman Garret Graves (R-LA)**, whose district includes Baton Rouge. With more than 300 House cosponsors, H.R.82 proposes to fully repeal both the WEP and GPO. At the hearing, Graves called a Congressional action to fix the 1983 federal law "long overdue."

In 1986, I was hired by the Commonwealth of Massachusetts to teach at a State Community Colleges. At that time, my salary was \$21,000. By 2000, my salary was \$35,000 and was benefited by a "gender equity adjustment" that increased my salary to \$53,000.

From 1976 to 1986, I worked in both the public and the private sector as a secretary contributing to Social Security. Though I worked for the City of Boston for nearly one year in 1977, which precedes WEP and GPO, it does not appear I will be grandfathered in to receiving my full Social Security, though this short time does contribute to my retirement pension. It is all very confusing. From 1986 to 2000, my salary was so low, that I worked multiple jobs that also contributed to Social Security and continued to do so on and off until my retirement in 2015. Now in 2023, I have taken on a new part time job supplementing my pension and contributing to Social Security.

Each an every time I went to meetings regarding Social Security, I was told there was no information as to how WEP and GPO would impact my Social Security income in the future. Only recently, approximately five years after I retired, I was reading through WEP and GPO information online and through the "Retired State County and Municipal Employees Association of Massachusetts" discovered my Social Security would be reduced by up to 75%.

I am single, I do not have the benefit of another's income nor a spouse's support. My Massachusetts pension is approximately \$36,000 with periodic cost of living increases on the first \$12,000 only. My understanding was that if I wait until age 66 and 10 months my Social Security would be \$846. I now realize that with WEP and GPO this is incorrect. I have tried to use the recent online Social Security calculator "Please use the Windfall Elimination Provision (WEP) version of the Online Calculator to estimate your benefits." [Benefits Planner: Retirement | Online benefits Calculator | SSA](#) The results are as follows: at age 67, prior to a WEP calculation my Social Security benefit would be \$801, after WEP \$356.

Please see a "screen shot" of the result of my Social Security Benefit from the Social Security Website, there is no formula within the calculation for WEP and GPO, though there is a "disclaimer," a 75% reduction is not expected. The "disclaimer" reference specifically states, "we cannot provide your actual benefit amount until you apply for benefits." This will impact not only my financial future but my simple life style will have to become simpler, my living space smaller or will have to live in one room in a "shared space," access to food, etc., in the last stage of my life. This is a daunting thought and causes great anxiety and stress for my future security.

In closing, please note that teachers in public service, have historically been not only underpaid during our careers, we are being penalized by a severe reduction in our Social Security. We continue to struggle financially and hope beyond hope the Ways and Means Committee, Social Security Sub-Committee and Congress will consider to make the decision of reconsidering the 1983 law that seriously impacts our Country's public servants who serve selflessly for the love and calling to give, to serve, to protect. Thank you for your attention and consideration.

Sincerely,

Charlotte N Belezos
185 Lake Street
Brighton, MA 02135
617-254-7797

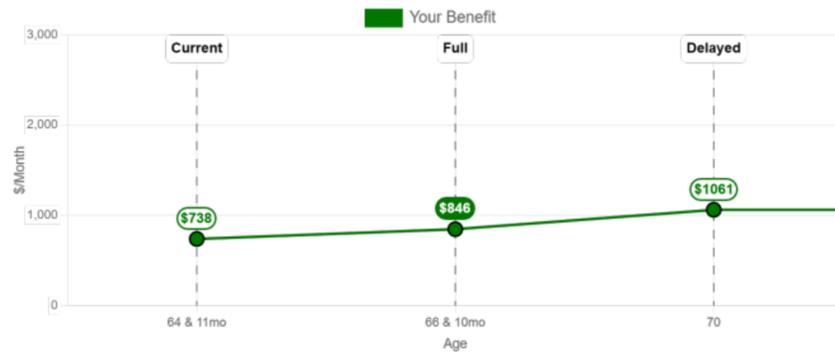
Attachment: "my Social Security Prepared for Charlotte N Belezos on 12/03/2023"



Prepared for Charlotte N. Belezos on 12/03/2023.

The Retirement Calculator gives estimates based on your actual Social Security earnings record. Please keep in mind that these are just estimates.

Benefit Estimates Graph



Benefit Estimates Table

| Retirement Age | Date | Benefit | Amount |
|--------------------------------|---------------|--|-----------------|
| Age 64 and 11 months (Current) | December 2023 | Current Retirement Age | \$738 / month |
| Age 66 and 10 months (Full) | November 2025 | Full Retirement Age (Full Benefit) | \$846 / month |
| Age 70 (Delayed) | January 2029 | Delayed Retirement Age (Maximum Benefit) | \$1,061 / month |

Disclaimer:

We estimated your benefit amounts using your average earnings over your working lifetime. Your estimated benefits are based on current law, and could be affected if the law changes in the future. We cannot provide your actual benefit amount until you apply for benefits.

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November 27, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith and Ranking Member Neal,
Chairman Ferguson and Ranking Member Larson,
Committee Members and Subcommittee Members

I retired from federal civil service in October 2010 with 32 years of service and am a member of the National Active and Retired Federal Employees Association (NARFE). I'm sending you this letter to ask for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Prior to working for the federal government, I worked in private sector jobs in high school, in college, and after my 2010 retirement. Because the WEP and GPO unfairly penalize public servants like me, who retired with exemplary service, my Social Security retirement benefits are reduced. It is very disappointing and unfair that the current system literally *takes* about half of my benefits resulting from my private sector Social Security earnings – all because I chose a career as a federal civil servant.

I understand that Social Security was not intended to fully replace a person's working income. As a retiree, I also understand from a very personal level the benefit of having a few more dollars to supplement my federal pension. As you know, retirees only get a small cost of living allowance (COLA) each year. After the annual increase of Medicare costs and normal living expenses (inflation), retirees are lucky if the COLA causes them to break even. For most folks, particularly low income people, there's just not enough money to see a gain.

The possibilities of the Social Security Fairness Act of 2023, H.R. 82/ S. 597 are causing so many federal civil servants (about 2 million) to be hopeful. On behalf of myself and the retirees who do not have the ability to write you (see note below), please support the repeal of the WEP and GPO. Your doing so will help so many people in such big ways.

Thank you for considering my request to treat federal civil servants as fairly as their private sector counterparts. Let me know if you need other information.

Sincerely,

/s/ Bernice Banks

Bernice Banks
P.O. Box 263 (11 Pineywood Drive)
Hawkinsville, GA 31036
478-783-1979

Note: I live in a rural Georgia area where internet service is low, non-existence, or too costly for some.

To: WEP/GPO Committee

From: Beth J Goins, M,Ed+ 30 (retired)

Date: December 1, 2023

My husband died on July 12, 2010. I retired in 2015. Currently, I am working part-time in a public library setting. I retired with 35 years in the public school system. How nice it would be to receive my deceased husband's Social Security and not have to work. I am 73.

Below is his work-life.

| | |
|---------------------------------------|-------------------|
| US Air Force | 1960-1971 |
| Burroughs/Unisys Computer Corporation | 1972-1990 |
| Photography Business-self employed | 1991-2010 (death) |

There are so many widows in my position. Please repeal the Windfall Elimination Provision/Government Pension Offset program.

Thank you,

Beth J Goins
1006 N. Polk St.
Rayne, LA 70578
337.581.0057

I am a 75-year-old retired educator who has worked since I was 16. As the child of a coal miner who died from work related illnesses, I worked every odd job I could find to pay for my education (BA, MA, Rank I) to become a high school teacher of English for 27 years. I was told in 1993 that I would be paid @\$400 in SS benefits from my jobs before I became a teacher and @\$800 from my ex-husband after being married almost 30 years. Imagine my surprise when I retired and found out that my legislators had decided to pass a law that took away the money that I had paid to the government with the understanding that I would receive the benefits from when I was eligible. Since I have retired, I am the proud recipient of \$62 per month (sarcasm inferred). I announce this very publicly whenever retirement is mentioned around me.

I received an excellent education from excellent teachers who taught me that if I worked hard and followed the rules, I would gain the compensation I deserved. I have never asked for anything in my life that I haven't worked for and deserved. However, I have worked my 40 quarters plus 27 years in a public school system! Pay me and my underpaid, overworked colleagues who have had to supplement their income from teaching, being firemen, policemen, and others with second jobs! Revoke WEP/GPO! DO THE RIGHT THING FOR PEOPLE WHO HAVE DONE THE RIGHT THINGS FOR THIS COUNTRY!

Brenda Cole Osborne
220 Windermere Drive
Middlesboro, KY 40965
606-242-9771

December 1, 2023

The Honorable Jason Smith
Chair
Ways and Means Committee
United States House of Representatives
Washington, D.C. 20515

RE: November 20, 2023 Social Security Subcommittee Hearing: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

Dear Chairman Smith,

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 reduced 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. Just let me have the benefits I have earned without a reduction.

Brent Hommer
10195 G24 highway
Indianola, Iowa
50125

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson, and members of the committee and subcommittee,

I am a Federal Civil Service 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). I have been subject to the WEP since I retired about fifteen years ago.

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 receive a pension from a public service position, which they also contributed to. In my case, I have contributed to Social Security for approximately 30 years. I continue to pay into Social Security even today.

I had planned to make a career in the military when I was in my youth. I actively applied for a position at each Service Academies and attended Maine Maritime Academy. I went to work for General Electric, and when the Vietnam War broke out, I tried to take a commission in the Air Force but was unexpectedly rejected due to an unknown heart problem. My patriotism demanded that I serve my country, and I worked for the Defense Department. I had a career following the military overseas and around the U.S. I had an exciting career, sometimes in dangerous jobs but always in challenging positions. I was happy to serve! I happily worked in Civil Service even though I was offered jobs that paid numerous times more than I earned working for the Government. When I retired, I was disappointed that it seemed the Government did not value my service as much as I had hoped when they applied WEP to my Social Security Benefits, which I paid for and planned to supplement my retirement benefits. Why should I be subjected to this penalty differently than an individual who may have retired from a private company? For example, General Electric retirees are not subjected to WEP or GPO. WEP and GPO have created a hardship for those who have served our country and communities, only

made worse by the high inflation we endure and low annual increases that do not keep pace with inflation.

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 contributed to 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 those laws are complex and often misunderstood. The misunderstanding created by the lack of clarity of WEP and GPO further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning and the difficulties of low retirement income. For example, I have received several conflicting opinions from the local Social Security Office on whether I should be exempt, partially exempt from WEP, or fully penalized by WEP. I am being fully penalized by WEP at this time. Paying the penalty invoked by WEP feels like a punishment for serving my country! Does retiring from the Civil Service make us second-class citizens?

The Social Security Fairness Act of 2023, H.R. 82/ S. 597, which would repeal the WEP and GPO, would provide 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 earned and deserve.

I urge the House Ways and Means Committee to support repealing the WEP and GPO and consider relief options for the countless public servants affected by WEP and GPO. I appreciate your attention to this critical issue and look forward to a fair and equitable retirement system.

Again, I urge you to undo the injustice of the WEP and GPO by repealing those unfair burdens placed upon public service retirees who have spent their lives serving their states and country. Thank you for your attention and consideration regarding this matter.

Sincerely,



Bruce Laviolette
1902 Cayenne Ct
New Bern, NC 28562
Telephone: 252-670-4396
Email: blaviolette@suddenlink.net

Monday, November 20, 2023

Dear Congressman Graves and members of U.S. House panel,

My name is Cathy Luquette. I have been a teaching in Louisiana since 1980. First, I taught at LSU as a graduate student instructor while I worked on my Master's degree in French. I had never intended to make teaching my career. But after the first semester, I knew it was what I was meant to do. I went on to teach literally all levels of French, pre-school, elementary and high school French courses, in both private and public schools. I taught 2 years at my alma mater Lutchter High School and then I moved on to teach at St. Charles Catholic High School for 18 years.—where I paid into social security. I especially enjoyed helping Louisiana students reconnect with their French heritage and strengthen bonds with their parents and grandparents.

Teaching at a small private high school was difficult financially but it was the right thing for my family, and it was worth the sacrifice. My husband was a laborer in an aluminum plant along the River Road. I was actually the sole breadwinner for two years during an extended labor strike. None of this was easy. We were never affluent, but we raised 3 children who are successful and loving people and now have families of their own.

In 2003, I had the good fortune to be hired again at LSU as an instructor. The salaries for instructors at LSU are certainly not close to what full professors earn. In fact, I had to take a pay cut from the Catholic high school salary, which was already close to poverty level! But I loved teaching at the higher ed level, and I made it work by teaching most summers and taking any classes that were available.

I am now 64 years old, and I intend to retire in 2024. I have just completed 20 years at LSU, and, due to my late start, I will earn a very minimal retirement check from the Teacher's Retirement System of Louisiana. I expected to supplement that check with my social security check. I now find out that the majority of that check will be eliminated due to the WEP.

This penalty is devastating and cruelly unfair. I have served Louisiana and my country by teaching literally thousands of students across a 43-year career, despite the critically low salary level. Now, to add insult to injury, I am to be denied my hard-earned contributions that I have made to social security throughout my life. I feel this is absolutely criminal, and I beg the panel to do whatever it takes to rectify this atrocity. I am an intelligent person, and I could have chosen a more lucrative career. I deliberately chose to serve. Why must I be punished when my career is over, and I so badly need the money that have earned?

Sincerely,

Cathy Roussel Luquette
40078 Champion Tif Drive
Gonzales, LA 70737

November 22, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith,

Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee, 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 federal and other employment should face reductions in 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, 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 urge the House Ways and Means Committee to 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,

Cecelia Niemi
36 Reeping Way
Ocean View, DE 19970
(703) 795-6588

Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Comments:

The Windfall Act is financially killing hard working Americans. It is the employee & employers' money that pays into Social Security and this act it totally unfair to penalize a person for their years of hard work. I worked paying into social security for many years, but under 20. I took several years off to be a stay a home mom while my two children were under the age of 5. At 40 I was hired at an agency that pays into CalPERS only. I'm really afraid that I won't have enough money to live on after retirement especially with the money the current Windfall Act will be deducting from my already small amount of Social Security.

Thank you,

Christine Foulk

Greetings Congress,

This letter comes to inform you of the devastating impact of the Windfall Elimination Provision/Government Pension Offset (WEP/GPO). This act was very debilitating to myself and family. I am a proud retired Louisiana Public Elementary School Teacher with 33 1/2 years of service to the students and families of our state. Teaching was my chosen profession as I knew of the multiplicity of rewards that a life of service to humanity and society by teaching young children educational skills as well as life skills would render. I taught from Pre-Kindergarten to Fifth Grade during my tenure in New Orleans and Baton Rouge. My professional teaching tenure spanned from 1979-2012 in Louisiana. I started college at 17 in 1974 at the University of New Orleans. I had scholarships and work study on campus and attended day school with normal campus activity and 18 hours. At age 19, I was offered a full time job at an organization from 1977-1979. I worked from 8:30am-4:30pm as a receptionist. I went to the University of New Orleans at night from 5:30-9:00pm to complete my B.A in Elementary Education with a certification in Early Childhood Education. This was how I was able to secure 12 quarters of Social Security for myself. I graduated from University of New Orleans on August 2, 1979 and had my own classroom teaching 5th Grade in New Orleans Public Schools on August 28, 1979 because I passed the National Teachers Exam in May 1979 prior to graduation. I was a certified teacher. I was young, educated, brilliant, and ready to share my knowledge with the school children, families and the community and that I did. I returned to the University of New Orleans after receiving my 3 year teaching tenure to continue my educational endeavor to pursue my Master of Educational Administration at night after teaching all day. I received my degree on August 2, 1983. In the meantime, I also married the love of my life in March of 1983 and purchased a home which we moved into on our wedding night! Wow, what a whirlwind and rollercoaster ride for 1983. We were able to work together without putting any burdens on our

parents. I was able to go to college debt free. We were able to pay for a catered wedding for 300 guests and buy a home without any parental assistance. My husband was a very ambitious hard worker who had two jobs that paid into the Social Security system. We saved a lot and lived within our means. In 1984 we were blessed with the birth of our beautiful daughter and in 1987 we welcomed a bouncing baby boy. Both babies were born in June, therefore, I never took a maternity leave because they were born in the summer. I returned to work in August each time never missing a beat. I constantly attended workshops and continuous educational trainings to keep current in my professional educational trends.

In July of 1994, our lives were turned upside down. My husband was murdered. I was now a widow with 2 young children ages 7 and 10. I was only 37 years old. I had a mortgage, car note, house expenses, educational expenses and everything that had never heard of in taking care of in the household because all of this was tossed in my face and my life was forever changed, just like that in one second! I kept working, now as a single mother trying to maintain and offer my children all the opportunities that my husband and I planned for their future. It was so hard. I kept working and caring for my family. I returned to work in August of 1994 with a monthly visit to the courts for 9 months to get justice for my husband's murder which came to pass in May of 1995. I continue to work and help with my children and aging parents, and extended family when I could, never taking a leave from work. As my career continued, I was offered so many advancement opportunities in New Orleans Public Schools. I mentored teachers and student teachers, spoke at conferences and principalship opportunities. After careful consideration, my leadership skills have served me best in the classroom and my home life was my first priority, but I served a lot in the capacity of acting principal, department chair and ranking teacher.

The years continued and in August of 2005, Hurricane Katrina hit New Orleans. It was another defining moment in my life, family, career and a major setback. I was a widow. I lost my home of 23 years, my job, (THE NEW ORLEANS PUBLIC SCHOOL SYSTEM WAS DISSOLVED AND ALL TEACHERS WERE FIRED!), My parents lost their home along with 5 of my siblings, all homeowners. It was very depressing and devastating. At age 49 my life had reached an all-time low. For the first time in my adult life, I had to look at my life. 1. I was a widow with a college aged daughter and a high school aged son. 2. We were homeless and without a city to return to. 3. I was jobless for the first time! 4. I had 2 parents to take care of the ages of 86 and 91 with chronic illnesses! 5. We were living in hotels from August through October from Houston to Atlanta. Thankfully we were able to get two apartments that could accommodate my family and the other for my parents who needed senior assistance. Thankfully, my parents had their own income as my father was a veteran and retired federal employee with over 34 years of service. I traveled outside of Louisiana to secure the appropriate healthcare and housing for my parents and my family as my own state of Louisiana couldn't do so in the aftermath of this devastation. 6. I had to take a serious look at this new phase of my life of whether to RETIRE OR NOT! Again, it was a frightening and devastating time, very dark.

At age 50, I had to return to Louisiana, buy another house, widowed, 2 children, 2 parents to care for and still no job. In August of 2006, I was employed by the East Baton Rouge Public Schools in Prekindergarten. I had more help from siblings here. The ongoing care of my parents, relocation and the intense demands of a new job in a new city took its toll on my health. In 2007, I lost my father and in 2008 I lost my mother. They had been married for 67 years and were role models and mentors to everyone. They had been such strong, loving anchors in our family. I continued to work on my career during this life altering epic

chain of events. My social life was limited because of all of these trying events.

In July of 2012 I lost my speech and sight due to a health scare. At that time, I was medically advised by my physician to retire. Thankfully, my sight and speech returned. However, I was 56 years old with 33 1/2 years of service in Louisiana.

In 2016, I had more devastation, I lost my home and car in the 2016 flash flooding that occurred in Baton Rouge, LA. This was another setback for me again, a widow, retired teacher and this time, an empty nester. I had to rebuild my home, buy another car, refurnish my home and other possessions all alone on a teacher's pension. This was so awful. I had to get deep in debt. This was another dark time. More situations have occurred!

At age 62, I started to visit the Social Security Administration, I was deeply shocked to be informed about the WEP/GPO rule. This money was worked for by my late husband on two jobs. He was only 39 years young at his very untimely death. My 2 children only reaped the benefits of their father's social security until they were 18. College expenses for each child were paid by me. I have never received a penny from his social security earnings even though I have never had time to remarry or date since 1994, almost 30 years. I feel hurt and devastated because I was punished for being a public servant in the most important profession on the Earth. Teachers train and educate EVERYONE including Congress and every person in every profession must have a TEACHER, EDUCATOR! My principal used to say if anyone asked what you do, tell them you are a BRAIN SURGEON! In actuality, you help, alter, retrain and perform surgery with education to alter and improve the lives in our communities! We should be paid as surgeons also.

I feel very hurt and disappointed by the WEP/GPO rule as I feel again violated, robbed and bamboozled from monies that were earned by a

hard- working family man that has been withheld from his family. In present day, I am still an educator. Just not on campus. Additionally, I learned from TRSL, if I return to work in school, my pension would be frozen if I earn more than $\frac{1}{4}$ of pension. Another punishment for EDUCATORS! Gratefully, my two children are married with families and doing exceptionally well. I could use that money to help myself to recover from the many atrocities that have been visited upon my life and maybe share some of my husband's hard earned monies with our grandchildren which he never lived to see because he left in the very tender years of our own children's lives and development. This would allow in the least a monetary legacy which he worked so hard to provide.

As an Educator, it was a necessity to be frugal to make dollars stretch, but as a retired educator, the WEP/GPO has just been another slap in my face. Other friends who worked in other high paying industries have received their husbands' and their own full social security. At Social Security, they told me flat out, your pension is too high, duplication of benefits. I was speechless. Along with the ranks of my fellow educators I request your attention and vote to overturn this heinous act of injustice against Educators, police, and firemen who are the fabric and support of society.

PLEASE OVERTURN THIS WEP/GPO legislation to help the people who have served everyone to get the monies they or their spouses have earned to add to their family's income. These citizens have given their all and their contributions have outlived many of their physical existence. Personally, I only gained 12 quarters in my college years working in private industry. At my age now, it would be an asset to my family and I to receive this benefit. You will be doing the right thing to turn this around. This has been haunting, destroying and torturing families for 40 years. This is unthinkable and disrespectful to these hard

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working public servants. PLEASE HELP WITH YOUR VOTE AND SUPPORT.

THANK YOU IN ADVANCE! I respectfully request your cooperation and help in securing this life changing help for our families!

Your Public Servant Educator and Voting Citizen

Many thanks!

04 DECEMBER 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal DoD 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 Federal 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.

My wife and I both retired DoD Federal employees have supported the war fighter For 63 years collectively. Our jobs were rewarding but realize we both could have worked at our private sector counterparts for triple our federal government salaries. Now that choice is costing us the impact of the WEP and GPO on our retirement. Living in New York, a high-cost area, can be very difficult with high taxes, Medicare premiums, high medical insurance premiums, and the list goes on.

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 those retirees affected by the WEP/GPO have paid into BOTH Social Security and their public service pensions, and should not be penalized for receiving the benefits they have earned. We are NOT looking for a handout or any "Public Assistance". We are requesting what we have earned and paid into, nothing more.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood, especially by the Social Security Administration. 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, 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.

We urge the House Ways and Means Committee to 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.

Sincerely,

Kevin & Deborah Cooney
4029 Ralph Street South
Seaford, NY 11783
516-783-6589

790

November 30, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

Subject: Support for pending legislation to eliminate WEP and GPO Offset

Dear Subcommittee Members:

Federal and state employees have been and continue to be unfairly targeted by WEP and GPO for decades.

I worked for the Federal Government for 27 years under CSRS and did not pay into Social Security. After retirement, I worked for the State of Delaware for 18+ years and paid into Social Security just like every other employee. Because I chose to continue to work and contribute to my country and the State of Delaware as every other worker did and paying the same percentage, I do not feel I should be penalized for choosing to follow a path that continued to help my country! I worked on many Federal and State funded health grants/projects during those 18 years and helped a lot of people to improve their health and well being. My major concern is that I **"PAID" the same amount for Social Security as every other American worker** so why should I and others be caught in this unfair legislation.

I paid into Social Security for many years, and the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, has penalized me from receiving my full benefits.

PLEASE VOTE TO SUPPORT H.R.82.

Please do not put this off as the last congressional session did. Consider my request. WEP and GPO unfairly penalized people who receive Social Security benefits.

Thank you for your consideration.

Dolores Masiero
903 Serene Way
Toms River, NJ 08755
ddmasiero@comcast.net

Dear Members of Congress,

I write today to be included in the record supporting the immediate passage and implementation of H.R. 82. I will be personally and greatly impacted by the Windfall Elimination Provision (WEP) at the time that I claim my social security benefits if this unfair and highly problematic WEP is not removed by H.R. 82.

I graduated high school in **May of 1982 the daughter of a widowed single mother** with the promise of Social Security payments to continue through my college education. Unfortunately, the benefits I expected had been taken by Congress the prior year without my knowledge or understanding. My mother never finished High School and likely did not understand any notice she may have received at the time. I entered college **expecting support as a surviving child** and dropped out a year later unable to afford rent let alone tuition and other expenses. It took me eight long years and substantial debt to finally receive my bachelor's degree from the University of Texas at Austin in 1990.

In 2002, I took a position at a university in Illinois at the age of 38 having already worked for many years paying into social security. Because of my time in school and graduate school, many of those years were at low wages or for partial years and do not count toward the number of years required to escape the WEP reduction of my benefits. When I took my position in Illinois I did so partly to gain access to a pension. Having read for years of the need for a three legged stool, this seemed a good option for me, a person who had grown up in poverty and was working hard to gain a middle class standard of living.

I was aware that the state of Illinois would not withhold social security from my pay and was aware that because of this I would not receive credit for the years I worked in Illinois. I was aware that the pay I received would not be used in calculation of my benefits. **I was not aware that by taking a public pension eligible job in Illinois I would be penalized with a reduction in my already earned and paid for social security benefits.**

Had I actually received a windfall and sat out the fourteen years worked in Illinois I would get my full benefit and would not be penalized. Had I won the lottery and were now sitting on millions of dollars, I would not be penalized. Had I inherited money, I would not be penalized. It is only because I took a public service job as a professor in a public university that I will now be penalized. The WEP literally allows the withholding of benefits that I earned through my employment. This is unfair and inherently biased against those of us most in need of or full benefits.

My state pension is not generous. I only worked 14 years in that job and do not receive a full pension. The reduction of over \$500 per month that the WEP will penalize me will absolutely mean that I will have to choose between healthcare and housing. I have worked since I was fifteen years old. I was the first in my family to attend college. I earned, at great personal expense and years of student loan payments, a doctorate. I was a tenured university professor. I planned carefully to obtain the three legged stool. And, now, the WEP will pull one of my legs from under me. Please fix this unfair provision by eliminating it as soon as possible. We, your fellow public servants are depending on you to help us assure dignified retirements.

Sincerely,

Loretta Capeheart, Ph.D.

6833 N. Kedzie Ave. Chicago, IL 60645

November 30, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,



Carl J. Gustafson
8 Hillside Drive
Hadley, MA. 01035
Tel: 413-549-9256

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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.

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I urge the House Ways and Means Committee to 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,

Carla Clark
7938 Kyle Court
Citrus Heights, CA 95610

916/239-5807

795

Carolyn Gilmore
109 Norh Apple South Drive
Carriere, Mississippi 39426

November 21, 2023

Re: H.R. 82 – Social Security Fairness Act

To Whom It My Concern:

I am one of the many who have contributed to the Social Security System as well the State Pension Plan.

I retired from St. Tammany Fire District # 1 with over 28 years of service. Before the fire department, I worked and paid into the Social Security System for more than 15 years, meeting the quarters required to receive Social Security benefits.

When I retired in 2017, after meeting with Social Security, I found out that employees who have worked as Public Servants to the State were not entitled to full Social Security benefits and also receive their state pension.

I am not sure how my benefits were calculated, but I would receive a smaller portion, which in my case, was just enough to pay for my Medicare insurance and provide me with a small monthly check of \$85.00. This is what I receive for contributing to the system for 15 years.

Four decades is enough. It is time to quit punishing all of the hardworking public servants and give them the benefits they have earned.

Sincerely,

Carolyn Gilmore

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC, 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 will make this short and to the point. I worked for the US Dept of Labor for 30 years and retired in 2001. Since then, I have worked for a non-profit helping lower income families receive support for food and housing need. I have worked in the private sector now for 13 years paying a significant amount into social security. My private sector job pays more than my federal retirement but when I leave that job at age 75, I will not receive any retirement benefits. So my social security, which is now cut because of the WEP/GPO, will become very important to me as I age with no further income, other than my reduced government pension (I retired at age 50) and my Social Security into which I have paid significant monthly payments for the last 13 years. This is grossly unfair.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO and consider relief options to the countless public servants live me who are affected by them. I appreciate your attention to this critical issue.

Sincerely,
Janis E Carreiro
3 Sparrow Dr
Nantucket Ma. 02554
508-228-5269

December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

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 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, 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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

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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,

Cathryn E. Pischel
4621 South 54th Street
Lincoln, NE 68516
402-489-3544

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Cathy J. Caldwell
P. O. Box 81
Valley Grove, WV 26060
(304) 547-0349

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

November 22, 2023

Honorable members:

I urge you to support and pass the Social Security Fairness Act of 2023, H.R. 82/ S. 597. I am a 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 earned benefits simply because they also receive a pension from a public service position. The private employers who paid Social Security taxes for these employees are also unfairly punished.

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.

Social Security The 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 urge the House Ways and Means Committee to 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,

David J. Cavanaugh
83 Miller Street
Middleborough, MA 02346

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TO: The House Committee on Ways and Means Subcommittee on Social Security
SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat
Government Workers

As a retired federal employee, I am asking the Committee to repeal the WEP/GPO Act. I retired under the Civil Service Retirement System and did not contribute to Social Security while employed by the federal government. However, I did earn enough quarters of private sector Social Security contributions before and after that period that qualifies me for a monthly benefit and that benefit is substantially reduced due to WEP. As you know, the reason is that WEP does not allow full benefits to be received from both CSRS and Social Security, even though I had separate income (Federal employment income and Private Sector income) earned for a retirement benefit from each source. As a result, the Social Security benefit was substantially reduced. Regarding this situation this has disincentivized others from seeking employment during their retirement years.

It just doesn't seem right that government retirees should have their earned Social Security benefits significantly reduced simply because they also qualified for retirement benefits under the Civil Service Retirement System (CSRS).

I know this Committee has come to recognize the unfairness of this law and please consider my request for the Committee to repeal the WEP/GPO Act.

Respectfully,
Charles A. Stinnett 714 746 8107

Nov 21, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Charles L. McCormick
2603 Center Rd
Novato, CA 94947

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

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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,

Charles Terrano,
29231 Mayesville Way
Millsboro, DE 19966
(302)66-0351

Nov 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 both in the private sector and for DOD. I have paid in to Social Security for about 15 years, but due to the WEP my Social Security is less than half what I would have gotten otherwise. This unfair reduction hurts me and my family by reducing my retirement income that I earned. Those 15 years also do not apply to my time with DOD so I get pretty much nothing for the time I worked and paid into 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 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, 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 urge the House Ways and Means Committee to 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.

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Thank you for your consideration.

Sincerely,

Charles Malone

51 Fawn Lane

Newport, PA. 17074

Cell: 717-805-3247

November 27, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

I'm writing to ask your support to REPEAL the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I'm a retired National Park Engineer and Safety Manager with collateral wildland fire responsibilities. With a masters in Industrial Administration, I joined the National Park Service fairly young as a Facility Manager.

My Social Security Income included 17 qualifying quarters, only some of which meet the standard for "substantial earnings". I am also eligible for spousal Social Security benefits, so I am subject to BOTH WEP and GPO. The two reduce my potential Social Security benefits to zero – not even enough to cover my Medicare premiums!

Since both my wife and I contributed to Social Security, I see no justification to deny me – and civil servants like me – earned benefits simply because we 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. Having paid into both Social Security and our public service pensions, we should not be penalized for benefits we 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 our careers to serving our communities and country. It would ensure that our hard-earned retirement benefits are not unfairly reduced and that we can retire with the financial security and dignity we deserve. The provisions of WEP and GPO are complex, making it difficult to understand exactly how these reductions will affect us in retirement. Once I was retired after a full career of 40 years, it was too late for me to reenter the workforce or find other ways to make up for the loss of that expected income.

I urge the House Ways and Means Committee to 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 more fair and equitable retirement system for all.

Thank you for your consideration.

Sincerely,

Charles Newton
149 Balkamore Hill Road
Stanley, VA 22851
540-244-7642

November 20, 2023
3301 Bohnet Blvd N
Fargo, ND 58102

The House Committee on Ways and Means Subcommittee on Social security.

Re: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

I am a retired federal employee, working thirty-three years as a registered nurse for the Veterans Administration. Prior to and after my federal service, I worked in the private sector. I worked as a registered nurse in a hospital and for a public health agency prior to employment with the Veterans Administration.

I was always honored and privileged to care for veterans. I retired in 1999, as a CSRS retiree. After my federal service I worked as a Medical Review Examiner for a Medicare contract. I have more than enough quarters to qualify for my full social security benefit.

However, because of the WEP and the GPO, I receive a minor percentage of the social security I earned. I am not asking for anything more than what I have earned. I consider it a duty as a citizen to be productive. Why I as a federal retiree am penalized for being productive is a question nobody seems to have an answer to.

It is a good thing, a very good thing for congress to repeal this outdated law discriminating against federal CSRS retirees who have also worked the quarters for social security. We are being penalized for working.

My husband was a state employee. Many of his co-workers retired, receive their state pension plus their full social security (if they have earned the quarters). It seems to be only the federal CSRS retirees that are being penalized.

I am seventy-one years old, have worked since I was in the eighth grade and am simply asking for what I have earned. No more, no less. Thank you for serious consideration to repeal this archaic law.

Sincerely,

A handwritten signature in cursive script that reads "Charlotte Feldman". The signature is written in black ink and is positioned above the printed name.

Charlotte Feldman

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November 30, 2023

United States House Committee on Ways and Means
Honorable Jason Smith, Chairman
Honorable Drew Ferguson, Social Security Subcommittee Chairman

RE: Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Chairman Smith and Chairman Ferguson,

My name is Charlotte Maxwell. I live at 6440 Pohlman Road, St. Francisville, LA, West Feliciana Parish and can be contacted at (225) 721-0080. I was unable to make it to the Social Security Subcommittee field hearing at St. George Fire Department in Baton Rouge, LA on November 20th. However, I did listen to it online. It was very informative, and I wanted to provide a written statement for consideration by the Committee and for inclusion in the public record of the hearing.

I went to work in 1983 for a private small business. In 1989 I went to work for the West Feliciana Parish School Board driving a school bus. I worked 2 jobs for 20 years. In 2010, I left my job at the private small business after 27 years. I kept driving the school bus until I retired in 2016 with 26 years of service.

I had no idea about the windfall elimination provision. I heard about it after about 20 years of service in the Public School System.

I was a stay-at-home mother until 3 of my 4 daughters were in school. When it was time for them to start college, we paid all their tuition. None of them had student loans when they finished. Then they all got married and we paid for 4 weddings. This is the reason I went to work.

When I retired in 2016 from driving the school bus, I sent to the Social Security Office and found out I would only draw 50% of the benefit due to me. I asked the lady why I didn't get all my money, she told me I would be double dipping. I told her I wouldn't be double dipping, that I paid the money into the system. Of course, I was upset. I had paid Social Security for 27 years to get a total of \$300 a month. It was a slap in the face.

My husband worked his entire life as a welder for a private company. If something were to happen to my husband, I would draw nothing from him. So, I can relate to the 4 people that spoke at the field hearing on November 20th. Fortunately, my husband is still living. There would have been no way I could have supported my children and myself.

In closing, I hope you can help the American People by eliminating the windfall provision so we can get our money back. I hope to hear from you soon.

Sincerely,
Charlotte Maxwell

December 2, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a recent federal retiree, May, 2023, 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 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 myself and other retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees, such as myself, 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 over lengthy periods of time, and we should not be penalized for receiving the benefits we all have earned. This creates a hardship for myself and my fellow federal retirees.

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 difficult and elaborate process of retirement planning.

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.

811

I urge the House Ways and Means Committee to 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,

Cheryl Berman

713 Soothing Meadows Drive NE

Rio Rancho, New Mexico 87144

Cell (402)708-3270

November 20, 2023

Clark E. Myatt
8570 Foxtail Loop
Pensacola, FL. 32526

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Clark E. Myatt

[Address]

[Telephone #]

November 28, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the Committee and Subcommittee,

I'm writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I am a Federal retiree with 38 years of service with the U.S. Department of Agriculture, and a widow. I'm also a member of the National Active and Retired Federal Employees Association (NARFE). My deceased husband of thirty-nine plus years, Douglas C. Woolfolk, III, was also a Federal (civilian) employee with the U.S. Marine Corps (USMC) in Quantico, Virginia at the time of his passing in 2006.

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.

Before my deceased husband, Douglas, began his Federal career with USMC in the early 1980's, he honorably served in the U.S. Army and the District of Columbia National Guard, including the April 1968 riots in Washington, D.C. Doug is buried at The National Cemetery in Quantico, VA. Prior and subsequent to his military service, he earned his 40 quarters of Social Security working in the private sector. The majority of Doug's private sector employment was with Royal Litton Industries (the old Royal Typewriter Company).

The impact of the WEP and GPO has created significant financial hardship for me as a widow and my family over the past 17 years and counting. Additionally, it dishonors my deceased husband who honorably served his country in the United States Military and earned his Social Security pension. These unfair laws make 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 (and their loved ones are entitled to receive).

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.

My deceased husband was a hard-working family man of faith who deeply loved me, our children and grandchildren. He was so looking forward to retiring in a few years, receiving his Social Security and Federal pensions, building a retirement home, doing some traveling, and enjoying time with our six grandchildren and family.

Needless to say, our dream retirement home and plans to assist our six grandchildren with college funds came to a screeching halt. My family and I were already in shock from losing our beloved husband, Father and Grandfather. Our deep loss was further compounded when we learned that the WEP and the GPO provisions would deny our rightful claim to Doug's Social Security pension simply because I worked!

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 (including my deceased husband) who have dedicated their careers to serving our communities and country. It would ensure that their hard-earned retirement benefits are not unfairly reduced (*or denied to their beneficiaries*) and that they can retire with the financial security and dignity they deserve.

I urge the House Ways and Means Committee to take the necessary action in support of repealing the WEP and GPO provisions. Further, it is my hope that the Committee will not only consider but recommend and support relief options for me and 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,

Claudia T. Woolfolk

Claudia T. Woolfolk

**16461 Sparkling Brook Loop, Dumfries, VA 22025
(703) 670-8464**

TO: The House Committee on Ways and Means Subcommittee on Social Security
FROM: Margaret Hale, Retired Federal Government Employee
SUBJECT: How the Windfall Elimination Provision and Government Offset is Unfair to Government Workers

As a retired Public Servant, I would like to request that the Committee repeal the WEP/GPO Act. I served as a federal employee for 15 years and retired in 2115 under the CSRS system. That means I did not pay into Social Security during my time in Federal service. BUT I did contribute 7 ½ % to my federal pension. However, I have worked for 22 years in a non-federal position allowing me to accumulate enough credits to be eligible for Social Security. I earned that income and paid into Social Security entirely independent of my government service, therefore, it seems unfair that I should be penalized under the WEP/GPO Act. I don't understand why my prior government employment should reduce my Social Security. I am only asking that I receive what is due to me once I started paying into Social Security. To be clear, no one is asking that their government service be considered when calculating Social Security income, just don't reduce what we rightfully are due when we leave government service. My federal pension is \$700 per month and my social security should have been \$1200 per month. But it is reduced by my federal pension by \$700 !!! This leaves me only \$403 per month after paying for medicare. Living on \$1100 per month is not possible. It does not even cover my rent. So at 71 I am still working even though my health is failing and it is difficult many days to work 8 – 10 hours. That extra \$700 would really help me support myself with a roommate to share costs. So maybe some day I can retire.

My employer and myself have paid over \$40,000 into social security over 22 years. Why am I penalized because I worked for the federal government? NY State pensions, city pensions, county pensions – none of these employees have their social security reduced because they are receiving another pension. Any other pension fund would be charged with fraud if they reduced benefits to one group of people. I have been working for a total of 37 years and can't retire with \$1100 per month to live on. Earning only \$29,000 per year does not make for a big pension but to have it cut by the federal government is so unfair. No one can believe it when I tell them why I receive so little after 37 years of work.

I am hopeful you will recognize the unfairness of this law and ask that the Committee repeal the WEP/GPO Act.

Thank You,

Margaret Hale 19 Morgan Way Latham, NY 12110

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,
Margherita M. Barker
240 S. County Trail
North Kingstown, RI 02852
401-295-2186

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Douglas J Zande

Douglas J Zande
2965 Walmsley Circle Drive
Lake Orion, MI 48360-1647
248-391-2746

November 23, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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.

822

I urge the House Ways and Means Committee to 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,

MaDonna McWilliams
1472 Lowery Road, Morganton, GA 30560
706-455-6967

20 Nov 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

As a widower, I've also been impacted by the loss of Social Security survivor benefits, which my late spouse contricuted all her life. She would be disappointed and annoyed to earn that her contributions have done nothing to assist me now that I'm retired.

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, 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 urge the House Ways and Means Committee to 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.

824

Sincerely,
Andrew White
9106 NE 79th Ter
Kansas City MO 64158-7648
816-781-9198

November 23, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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.

826

I urge the House Ways and Means Committee to 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,

Michael L. Pope

4 Torrey Pines CT

Newnan, GA. 30265

(678) 416-5938

November 23, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 for the Federal government for 24 years, often on call 24 hours a day. Like my equally dedicated colleagues, I earned my federal pension. I have also worked for 29 years outside of the Civil Service in jobs where I paid Social Security taxes. That includes 10 years before joining the federal government and for 19 years since I retired.

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 earned benefits simply because they also receive a pension from a public service position.

I'm lucky – I'm able to keep working but for many retirees, especially low income retirees, these provisions make it difficult for them to make ends meet and have a secure retirement.

We want dedicated, competent, committed people to join public service. We sacrifice income while working for government agencies. We have paid into both Social Security and our public service pensions – we should not be penalized for receiving the benefits we have earned.

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

I urge the House Ways and Means Committee to take action to repeal the WEP and GPO, and consider relief options to the countless public servants who are affected by them.

Thank you for your consideration.

Sincerely yours,

Martha Katz

417 Clairemont Avenue #122, Decatur, GA 30030

404-373-9101

November 19, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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) and Government Pension Offset (GPO). I also support Ranking Member Neal's bill that reforms the formula for the WEP provision that uses the "proportional" formula for future Social Security annuitants that have both covered and uncovered income. The present windfall formula is regressive by disproportionately reducing lower-income retirees' annuity by only reducing the 1st tier of the social security annuity formula. The present WEP formula turns the progressive SSA objective into a regressive burden for lower income SSA annuitants who are affected by WEP.

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.

I urge the House Ways and Means Committee to take action in support of repealing or reforming 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,

Robert E. Tuleya

550 Nansemond Crescent

Portsmouth, VA 23707

757-376-1167

The Windfall Elimination Provision isn't helping me.
12/01/2023

The WEP has impacted my life decisions and the way I live today. I have worked all my life and contributed to Social Security for more than 20 years. Later on, I found my passion working as a support staffer in public education. When the pandemic began, my husband was considered to be a high health risk. Doctors told him he needed to leave his school district support staff job. We knew we could not afford to stay in our house using only my income. We calculated early retirement including both Social Security and our pensions. Because of WEP, we lose about \$500 per month from our Social Security income. Based on this, we were forced to move far away from friends and family in order to find an affordable housing situation. It caused me to leave my job and take early retirement. Today we struggle to manage our monthly expenses. We avoid going out. We save our money in order to be able to heat our house. We use coupons whenever possible to buy groceries. Please eliminate WEP; it causes suffering for lower income people.

Taylor Lathrop

November 15, 2023

To Whom It May Concern:

Senators Sherrod Brown (D-OH) and Susan Collins (R-ME) again have authored the Senate companion bill to H.R. 82. S. 597 was introduced on March 1st and has 24 original cosponsors. S. 597 - The Social Security Fairness Act would repeal both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), ensuring public sector workers and their families receive their full Social Security benefits. The American people have entrusted Congress to champion fairness and equality of opportunity. However, the WEP and GPO clearly undermine this trust, disproportionately affecting public service workers and retired educators nationwide. The WEP and GPO cut or eliminate Social Security benefits that retirees have earned. These penalties also discourage second-career teachers and thereby worsen the teacher shortage. It is crucial to dispel the unfounded notion that repealing these provisions would harm the Social Security Trust fund. Instead, it's time to take action and repeal these penalties, upholding the principles of fairness and justice that Congress is entrusted to defend. I implore you to address these inequities and to ensure deserving Americans can access their full Social Security benefits.

Sincerely,
Jill Gover, Ph.D.
Retired educator

Comments Regarding the Congressional Hearing on the Impact of WEP & GOP

I would like to begin by thanking Congressman Garret Graves and the U.S. House Ways and Means Subcommittee on Social Security, including Chairman Smith and Vice Chairman Carey, for holding the recent hearing on "Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers" in Baton Rouge, Louisiana. I was unable to attend the meeting, but viewed the hearing later that evening.

I will give you a brief description of my employment history. Following college, I worked in the private sector for approximately 9 years. I then decided to go back to college to earn an advanced degree. I was fortunate enough to be hired by Louisiana State University (LSU) as a researcher. During my employment with LSU, I contributed to a 403B retirement plan. I worked full time as an environmental scientist (federal contract) and attended classes during the day and at night. I received multiple degrees while at LSU, culminating with a Ph.D. in Environmental Engineering. Because the university did not pay well and paid through grant money, I started a part-time environmental consulting company to supplement my university salary. I worked as a part-time consultant and contributed to social security the entire time I was employed with LSU. After 28 years of public service, I was recruited by the State of Louisiana to be Assistant Director for the Office of Public Health (2018). My wife has worked as a pediatric nurse or pediatric nurse practitioner over the last 30 years of her career.

In all my years while working in the private and government sector, no hiring or human resource personnel made me aware of the WEP and/or the GPO rules. I only learned about the rules when my mother (state pension) passed in 2013 and I was dealing with my father's retirement plans. As you can see from my employment history, my retirement plan will include state pension and social security (SS) benefits. After thoroughly reviewing the current WEP and GPO rules, I see that my SS benefits will be greatly reduced for myself and spousal benefits earned through my wife. I am 58 years of age and plan to retire in seven more years. I am alarmed that the federal government can withhold benefits that my wife and I have paid into all these years. My state pension is not free. I paid 8% of my salary into my state pension plan, just as I have paid a set percentage into my 403B retirement while at LSU. Since my wife and I are unable to receive the full benefits, will the Social Security Program reimburse us for the money we paid into the SS fund? I have worked two jobs and attended school to make a better life for my family and pay my children's education, only to find out that the federal government will punish my spouse and me for being a public servant! If I had known this unjust set of governmental rules existed when I joined the workforce, I would have had second thoughts on becoming a public servant. Unfortunately, with

the current social security system's benefit model, the best-case retirement scenario for my future is for me to pass away before my wife. In this current work environment, how can any government entity believe they can successfully recruit quality and long-term public employees with these type of unfair social security and retirement rules in existence?

Thank you for reading my comments and giving me this opportunity to convey my thoughts on the current Social Security WEP and GPO rules. I know this is the first step to identify the problem and advocate changes that are beneficial to both the Social Security System and public service retirees. I seek the total repeal of both the WEP and GPO by strongly supporting the House of Representative Social Security Fairness bill HR 82 in the 118th Congress (2023-24). Please feel free to contact me if you have any questions or comments.

Martin Scott Miles

Email: miles.rse7@gmail.com

Dear Congress Members,

I am writing this letter concerning changes that you are looking into making on the WEP. As I am a person who started Teaching later in life, I will never reach my full pension in the State of Kentucky. However, I spent twenty plus years working in private industry jobs or teaching in states that contributed to Social Security. I do not want to make this political, but many people think that both pension and social security benefits are handouts given freely to people, however, both Social Security and Pensions are programs that are funded by payroll deductions that basically force people to prepare for a time when they can no longer work. I am asking that you allow people who like me have contributed to both systems to participate in both systems with no penalty. I do not think it is fair that I have paid into a system for twenty years and basically will not be able to benefit from it unless I take a deduction in a pension that I fairly earned and contributed into. I am not looking for a handout but just a fair share of what I have contributed.

Sincerely,

Mark Brooks

Congressional Hearings Submission

Employees do not pay into Social Security through their work with California schools. However, many have other jobs before, during, or after their employment in education in which they do pay into the federal program.

Public workers deserve to have this issue resolved so that current and future retirees are no longer impacted negatively by these unfair provisions.

The time to perpetuate bad public policy at the expense of those who cannot afford to lose their hard-earned Social Security benefits must come to an end. Congress, working with stakeholder groups, must make resolving this issue a priority! Now is the time for a bipartisan solution to make a difference for all public workers hurt by the WEP and GPO.

S. 597 - The Social Security Fairness Act would repeal both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), ensuring public sector workers and their families receive their full Social Security benefits.

I am writing to ask for full Congressional support of the bi-partisan bill to repeal the WEP and GPO penalties that financially harm millions of retirees across the nation.

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.

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 move this issue to the forefront.

Thank you for addressing this concern. As a retired teacher, I previously worked more than 40 quarters in the private sector paying fully into the Social Security system. I feel I am now being deprived of money I put in with the expectation of receiving my full benefits upon retirement.

Sincerely,
Linda Burke
California Retired Educator

835

Kathy Noto

*36460 Caraway Road
Denham Springs, La 70706
(225) 802-4552*

November 19, 2023

WEP HEARINGS
Monday, November 20, 2023
2:00 p.m. CST
BATON ROUGE, LA

Please add my story to the Permanent Congressional Record on how I am affected by the Windfall Elimination Provision.

To Whom it May Concern:

I began working for the State of Louisiana in the early 80's. I retired from the State in 2018. I'm only 60 as of now. During my years of employment, I was a single mother, and I struggled hard to make ends meet for my son and I. I took many part-time side jobs in the private sector to supplement my state income. I had two breaks in service during my time in State Government when I left to work in the private sector, but twice I went back to work for the state where I was fortunate enough to retire under LASERS with twenty-eight years. The entire time I was job hopping and breaking with the state, returning to the state, not one time do I recall ever being told of this "Windfall Elimination THEFT Provision" that would ultimately steal the social security I was paying in if I decided to retire from that state. If I had been made aware of this, I most likely would have did my best to not break from civil service at all. But, like a lot of things, it's like the big elephant in the room that nobody wants to talk about.

Although I retired from state government under LASERS at age 58, (I'm 61 now), I also managed to work my 40 quarters through the years to also draw social security once I'm of retirement age. But due to this WEP provision, we all know how this will affect my Social Security income. For the record; I have health issues, I'm tired, I hurt, I have bad knees and a bad back and feet, and am facing a knee replacement soon, but regardless of these ailments, as a retiree, I am still FORCED to have to get up three days a week to go to work at a part-time job because of the mess our economy is in now, my LASERS retirement will never be enough to keep up with my monthly cost of living expenses, and on top of that I am care-taker for my disabled brother who is in worse shape than I am, but unless this WEP theft provision is repealed, I will have to work until my death, and to add insult to injury, because I work for the private sector right now, I'm still FORCED to pay into the Social Security program, and on top of that my employer is forced to pay their share of my Social Security that will be penalized once I begin to draw it at age 65. This is wrong on so many levels, I have a hard time believing this is even legal and its definitely immoral because it's nothing more than THEFT!

I pray that Congress will repeal this unfair, unjust practice of stealing our HARD EARNED MONEY!

Sincerely,

Kathy Noto

Statement for the Congressional hearing being held on November 20, 2023, regarding how Social Security's WEP and GPO affect my benefits.

I retired in February of 2002 with 23 years of state service; 8 years in a special needs' residence and school, Hogan Regional Center, at the time under DMH and 15 years at the Suffolk County Courthouse under the Judiciary, Massachusetts Trial Court, Court Facilities Dept. I worked in Administration full-time while fulfilling my obligations of a single parent with two children. I also worked part-time for more than several years to supplement my income.

I retired at the time that there was an Early Retirement Incentive program, therefore the Commonwealth realized a savings, from me leaving, by opening employment opportunities for new hires that would have a higher percentage of retirement deductions deposited in the Massachusetts State Retirement Board accounts. Due to the early retirement resulting in less years of service and age, my retirement income calculated to 47% of my 3 highest salaries averaged. I felt it necessary to keep working at age 55, therefore my social security deductions resumed to add to my already existing account from working in the private sector.

My pension is my main income supplemented with a very small social security income. With the economy resulting in higher cost for everything, I believe I'd be considered at the bottom of middle class and dropping to lower class at a high rate of speed. Although my children have grown and are on their own, I remain the single breadwinner for myself who has changed lifestyles twice since retirement to keep up with the rising cost of living.

If the WEP and GPO were ended and we, who are currently negatively affected by current formulars, would see not only a much-needed increase in our Social Security income, but also the opportunity to receive an increase if eligible to apply for an ex-spouse's social security as per the rules. In my case I believe I am eligible for that benefit as I am vested with 10 plus years of marriage.

Even with this meager increase if Congress would approve the changes to WEP and GPO, it would still be so beneficial to those who are in need to sustain life as we get older by the day. You must realize the number of years that we were not able to receive our full Social Security benefit because of these laws and because of these laws we lost what we worked hard for, so my plea to you, respectfully, is to look closely at those who are deserving this change and approve them.

With my thanks, please make this happen.

Patricia J. Swindell
Resident of Delaware, formerly residing in Florida from home state of Massachusetts

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the Committee and subcommittee:

I am a federal retiree (U.S.D.A. Forest Service) 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) 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 earned benefits simply because they also receive a pension from a public service position. At no point in my 38-year federal career was it stated that my federal retirement would in any way affect access to Social Security for the years I had worked in the private sector contributing to Social Security. I have in my file the original federal retirement brochure given to me when I began my career with the Superior National Forest on March 26, 1978. You can imagine the surprise when I retired and found out through our financial planner that I could not access my Social Security contributions without penalty to my federal pension.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet now that we have reached 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. I did not contribute a large sum toward Social Security in the years before I became a federal employee, nor am I asking for much from Social Security. 1960-70 wages were not large when I worked for various private businesses and for city and county governments. I had no complaints about contributing toward Social Security as my parents had done for their years of work. I saw the Social Security deduction as a normal privilege of working in the U.S. and contributing toward those who had worked and retired before me. As I learned in scouting, I believed contributing toward societal needs and programs to be a duty of my citizenship.

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 earned retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve. Over the years since my 2016 retirement, I have sent letters to my Congressional representatives in Wyoming, Senator John Barrasso, then Senator Lynn Cheney, and

Representative Cynthia Lummis asking for their support of the various House and Senate bills to repeal WEP and GPO. Of all the years, only Senator Barrasso responded to my letters. He stated that he would "keep my concerns in mind as the legislation progressed." This year again, I sent letters to Senators Barrasso and Lummis and Representative Hageman. Again, only Senator Barrasso responded, restating that he would keep my thoughts in mind, and that he had other solutions (S.597 Committee on Finance) that could be considered. Never has anyone said that they would work to pass legislation. Each year I hope that legislation correcting this problem will be passed, and that Congress will move to other issues and cease spending valuable time repeating the same conversation year after year after year. I trust that this Committee of the 118th Congress will create a solution, get it passed, and that Congress will get on with the other important work of our nation.

My earned Social Security is not expected to be large. However, in a state where costs are rising rapidly, even at crazy rates, the extra few dollars would help toward food costs or pay toward property taxes or buy that extra gallon of gas. Since we have retired, we spend the majority of our time volunteering for multiple social causes in our community. All the time and energy expenses are paid out-of-pocket. My small Social Security payment would help to supplement those out-of-pocket costs.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO and consider relief options for the 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. I trust that the House and Ways Committee will find the answer and do the right thing to allow federal employees who had worked in the non-government business sector and who contributed toward social security, to gain access Social Security without penalty.

Thank you for your consideration, I look forward to the actions of this Committee and this 118th Congress to get WEP and GPO legislation in good order and passed in this Congressional session.

Sincerely,

/s/Michael K. Schrotz

MICHAEL K. SCHROTZ

P.O. Box 7919, Jackson, WY 83002 (mailing address)
4385 Fallen Leaf Lane, Jackson, WY 83001 (physical address)
307.734.8226 (H)

November 19, 2023

Rep Garret Graves

Re: H.R. 82

Dear Congressman Graves:

I want to thank you very much for all the hard work you do for the people of your district. In reference to the Social Security $\frac{2}{3}$ rule rule: I was caught in this situation. I worked in the private industry and also spent 35 years working for St. Mary Parish Government, paying into the Louisiana Employees Retirement Plan. When I retired from St Mary Parish Government in 2018, I started to draw from my parochial retirement plan. Sometime in this I received a letter from social Security advising me that if I wanted to, I could also sign up for my Social Security benefits. Since I worked most of my life (I am now 76) I paid into both Social Security and my government pension, I thought I could receive both.

This is when I was advised of the 2/3rd's Rule. I was apparently making 2/3rd.'s more in pension than what I was approved for in Social Security. Social Security referred to this as an "Off-Set". This rule is very misleading when a person starts their career. Because of inflation and high utility bills, I find myself having to take a cashier's job, making a little over minimum wage just to make ends meet.

Please set this wrong, right and do away with the 2/3rd's off-set law.

Thank you

Marian Montero
608 Jake Street
Patterson, LA 70392
985-255-6448
marianmontero@bellsouth.net

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 served in the U.S. Marines for four (4) years paying Social Security and retired from the U.S. Customs Service as Trade Operations Specialist after thirty-three (33) years enforcing Trade Compliance issues.

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.

WEP and GPO were instituted retroactively instead for future employees going forward and it is impossible to change my past life.

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, 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 urge the House Ways and Means Committee to 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,

Conrad Szablewski
164 Kendal Drive
Kennett Square, PA 19348
610-388-0758

December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 me and my fellow public servants. We have all dedicated our careers to serving our communities and country. After retiring in 2009 from DoD, I have worked more than 11 years working as a FEMA reservist to support national disaster response efforts. I have earned my social security benefits and after application of the offset there will be little left for me and my family.

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 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, 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 urge the House Ways and Means Committee to 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,

Constance Lacy

10400 William Penn Lane, Charlotte, NC 28277 Phone: (704) 941-8074

November 21, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

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) provisions.

Many other retired public employees in State governments who have pensions are **NOT** similarly penalized.

The WEP and GPO unfairly penalize Federal public servants who have dedicated their careers -mine was in the Department of Defense, DISA, to serving our military and country. These provisions diminish the retirement benefits that we 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.

The financial impact of the WEP and GPO is significant for those of us affected, making it difficult for me and fellow retirees to make ends meet. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize that these and all retirees 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 those public servants. It would ensure that their hard-earned retirement benefits are not unfairly reduced.

I urge the House Ways and Means Committee to 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,
Constance Wagner
803 Plymouth Road, Hershey , PA 17033
717 533-5691

Windfall Elimination Provision / Government Pension Offset. (HR 82)

To Whom It May Concern:
November 24, 2023

HR82 needs to eliminate WEP/GPO since this creates discriminatory practices toward Government Employees by profiling them and then punishing them.

My experience started in August of 2023. My wife had paid into Social Security about 60 years and I had paid to Social Security for about 30 years myself.

Most information about Survivors Benefits advised me to apply as soon as possible after her death. My wife's Social Security check was \$1249.00; mine was \$ 605.00.

I applied and was informed via letter dated September 24,2023 stating my application for Widower's Benefits was approved . The entitlement date for said benefits was August 2023. Social Security's letter stated that my widower benefit would be \$644.80 and would be in addition to my benefit of \$769.90 based on my earnings record. The letter also stated they would send separate checks each month under each Social Security claim number.

No check was received in September, October or November of 2023. I called the Social Security Office each time after the dates the checks were supposed to be received and we're not. They advised to wait until the following month.

I was finally informed by phone in November that I was not entitled to Survivors Benefits based upon this discriminatory practice towards Government Retirees.

I am 84 years old and hoped to get some Survivors Benefits to help with Daily expenses as well as Medical expenses that I may incur.

Sincerely,
Gerald Kieth McLain
1-580-744-1820
211 N. 8th Ave
Fairview,Oklahoma 73737



Testimony
Before the United States House of Representatives
Committee on Ways and Means
Subcommittee on Social Security
November 20, 2023

**Social Security’s Disservice to Public Servants:
How the Windfall Elimination Provision and
Government Pension Offset Mistreat
Government Workers**

**Statement of
Craig Carter
National President
Federal Managers Association**

1641 Prince Street ■ Alexandria VA 22314-2818 ■ Tel: (703) 683-8700
■ E-mail: info@fedmanagers.org ■ Web: www.fedmanagers.org



Chairman Ferguson, Ranking Member Larson, and Members of the House Ways and Means Subcommittee on Social Security:

My name is Craig Carter and I am submitting this testimony today on behalf of the Federal Managers Association (FMA), representing the interests of more than 200,000 managers, supervisors, and executives in the federal government. Thank you for this opportunity to present our views on the Government Pension Offset (GPO), the Windfall Elimination Provision (WEP), and the Social Security Fairness Act (H.R. 82), which would repeal both of these injurious, discriminatory provisions. As federal managers, we are committed to carrying out the mission of our agencies in the most efficient and cost-effective manner while providing necessary services to millions of Americans. Regrettably, the GPO and WEP have brought unnecessary harm to millions of retired feds for decades and FMA supports the full repeal that H.R. 82 delivers.

I am the National President of the Federal Managers Association. In my professional life, I work at Norfolk Naval Shipyard (NNSY), in Portsmouth Virginia, as an Assistant Project Superintendent in the Nuclear Special Attention Section working on Naval Warships. Please note that my testimony represents the views of FMA and I do not speak on behalf of the Department of the Navy.

Established in 1913, the Federal Managers Association is the largest and oldest association of managers and supervisors in the federal government. FMA was originally organized to represent the interests of civil service managers and supervisors in the Department of Defense (DOD) and has since branched out to include more than 40 different federal departments and agencies. We are a nonprofit, professional, membership-based organization dedicated to advocating excellence in public service. Our purpose is to ensure an efficient and effective federal government, so this hearing, examining ways to empower managers and discussing ideas for managers to better perform their jobs, is welcome and timely. As front-line managers, we appreciate the opportunity to present this testimony.

GOVERNMENT PENSION OFFSET (GPO)

The Social Security Government Pension Offset law prevents government retirees who receive a government pension, but did not pay into Social Security, from collecting both a government annuity based on their own work, and Social Security benefits based on their spouse's work record. This is unfair to many spouses, especially widows, who often lose the Social Security protection their spouse provided for them. Under current law, a Social Security widow's benefit is reduced by \$2 for every \$3 earned if the widow is eligible for a pension based on a public sector job that was not covered by Social Security. According to the Congressional Research Service¹, as of December 2022, more than 730,000 Social Security beneficiaries had their benefits reduced by the GPO, with 52 percent spouses and 48 percent widow(er)s. No offset affects spouses receiving pensions from private sector employers.

WINDFALL ELIMINATION PROVISION (WEP)

The Windfall Elimination Provision is another inequity that disadvantages many federal retirees receiving Social Security benefits and a federal pension which did not require payment into Social

¹ <https://crsreports.congress.gov/product/pdf/IF/IF10203>



Security. It reduces the Social Security benefits federal retirees receive based on the number of years they served in a federal position that did not require their payment of Social Security taxes. According to the Congressional Research Service², as of December 2022, the WEP impacts approximately two million people, roughly 3 percent of all Social Security beneficiaries.

SOCIAL SECURITY FAIRNESS ACT (H.R. 82)

Introduced on January 9, 2023, the Social Security Fairness Act (H.R. 82) eliminates both the government pension offset and the windfall elimination provision. Sponsored by Representatives Garret Graves (R-LA) and Abigail Spanberger (D-VA), H.R. 82 has extraordinary bipartisan support with 300 cosponsors, nearly 70 percent of the entire chamber, at the time of this hearing. It is worth noting the make-up of that support is 201 Democrats and 99 Republicans, proving clear support from both sides of the aisle. The Senate companion bill, S. 597, offered by Senators Sherrod Brown (D-OH) and Susan Collins (R-ME) enjoys similar strong bipartisan support with 49 cosponsors.

As stated up front, FMA steadfastly opposes both the GPO and WEP and urges a full repeal of both current laws. FMA therefore strongly endorsed H.R. 82 upon its introduction and urges its passage into law. This reform is overdue as demonstrated by the overwhelming support by so many in Congress. We applaud Chairman Ferguson for holding this hearing on the legislation and we call for a markup by the full Ways and Means Committee as a next step.

Thank you for the opportunity to share FMA's views with the Subcommittee. We are eager to answer any questions you may have.

² <https://crsreports.congress.gov/product/pdf/IF/IF10203>

November 30, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Sirs:

Federal and state employees have been unfairly targeted by WEP and GPO for 38 years! In my case, my social security was earned for the years I worked and contributed to Social Security starting in 1970. I started my federal employment in 1973 and retired in 2003. Following my Federal retirement, I continued working to add to my required Social Security quarters to qualify for Social Security benefits. After Medicare premiums have been deducted from my Social Security benefit, I received \$76 per month (which continues to be reduced further each year as Medicare premiums increase) only last year because of the high cost of living, my Social Security was increased to \$96 per month which I still consider be a penalty for my government service.

I paid into Social Security for many years, and the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, has penalized me from receiving my full benefits.

I like so many others are just asking for what we “rightly deserve” and worked hard for. I paid into the Social Security system and now it’s time to pay me my full earned benefits.

PLEASE VOTE TO SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law. Please do not put this off as the last congressional session did. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

Cynthia Hardy

Cynthia S. Lambert_WEP-GPO hearing.

The WEP and GPO have affected me in ways that are unimaginable, untenable and will eventually cause me to become homeless if not repealed. These two laws should never ever have been enacted in the first place. No one who is not a federal civilian employee will ever know or understand how little income one receives, how much even less it is upon retirement and how it is never, has never been equal to private sector or any other job pay.

Federal civilian employees, non-management, bear the brunt of all the day to day tasks that make this country run, and all the agencies run. And especially hit hard are those that are in the administrative/secretarial positions. Where many of them to this day are still well below a gross annual income of \$50,000.

I personally retired as a GS5-Step 10 secretary to a group in IRS. The maximum gross, that is before all the deductions every 2 weeks, was only a bit over \$44,000 in my local, Arizona. The deductions are far more than anyone really realizes, if one is taking all deductions: Federal tax, state tax, health insurance, dental insurance, life insurance, FICA, TSP contribution (if can afford it), SSA, Medicare, Pension, all which equaled about \$500 every two weeks. So, a gross 2-week paycheck could easily be under \$1000, that making it \$2000 a month. And when retiring with less than 40 years in service, personally 28 years, one only receives 25% of that retirement they paid into. And back when the WEP and GPO were instituted, it was because someone decided "double dipping" was a big deal. Maybe back then when gas was 25 cents a gallon, one could get huge amounts of groceries for \$100. A week, enough to feed 10 for a week or more.

I retired at age 60 due to medical issues and the stress of the job. I couldn't take advantage of the TSP program, due to many reasons, and also had to lose \$13,000 of TSP savings due to an error in OPM and IRS personnel status in my records. I also changed from FERS to CSRS, as I originally started with the federal govt. in 1977, retiring in 2016. CSRS has better benefits, which have become essential in the past 3 years. I now receive a net income, less taxes and the WEP, and Medicare premiums, from OPM/retiree pension and survivor/spouse SSA of only \$2316.51 per month. That is pretty much the norm for many many retirees from federal service. After expenses that continue to increase, I live on between \$326 and \$426 a month for everything – food/gas/car repair/dental/prescriptions, etc. I don't have cable tv, I don't have a \$100 a month phone, I don't buy new clothes. I am a open heart surgery survivor at age 67.

I could actually eat better food and maybe expand my travel to more than just to the mailbox if I received back all that money that I should have received, at the OPM's error in telling me I wouldn't be subject to the WEP/GPO offset prior to getting a house that is beyond my meager means to maintain, a 30-year-old manufactured house!!!

Please repeal these two terrible offsets. I would love to be reimbursed, and so would everyone else subject to these offsets.

Thank you.

Cynthia S. Lambert. 2305 W. Ruthrauff Rd, Unit H-13, Tucson, AZ 85705, phone 520-241-8550.

[Nov. 20, 2023.](#)

[Date]

House Committee on Ways and Means
 Subcommittee on Social Security
 1102 Longworth House Office Building
 Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree and member of the National Active and Retired Federal Employees Association (NARFE) writing to express my total support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). If you please, here is my story and the tremendous negative impact that the GPO has upon my ability to support myself, as I SHOULD be able to, in retirement.

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. **Here's my story** to show how:

I just retired after over 50 years of working, at age 70. I had worked for the FBI and Centers for Disease Control back in the 70s, for 8 years, where I was covered by the "CSRS" retirement system. However, I left Federal Service in 1980 to do other things, go back to college for one thing so I could gain a higher paying position to support myself other than as a 'clerk'.

Fast-forward to 2013 (33 years later! – ie, a "30+ year "Break in Service"), wherein I returned to Federal Civil Service working for the Department of Defense (DoD, Air Force) as a Biologist based on my hard-earned Bachelors, and additionally, a Master's Degree (awarded 2007). I subsequently worked 10 more years for the DoD, hoping to get my years of 'Civil Service' up as high as possible – retiring then with **17.5 total years of service**. (I had put myself back through school twice during prior decades, and while working full time at commercial / private and other local gov't jobs during the 30 years, for which there was NO pension or retirement plan).

Lo and behold, upon retiring, I was incredibly upset to find out that, due to my '30 yr break', I was going to be PENALIZED for that 8 years' service back in the 1970s, with interest for all the time gone by, to the tune, that, **\$880.00/MONTH** is taken, **"right off the top" of my 17.5-year CSRS pension, -- due to the WEP/GPO!!!** [The WEP doesn't affect me, because I had 30+ yrs Social Security service, -- but, HUGELY UNFAIRLY, the GPO does!!] So I only get about \$1600/mo (after taxes, health ins.) for my hard-earned CSRS 17.5 year pension... when, it SHOULD be, approximately \$2600/mo prior to tax/health deductions. It makes it VERY HARD to live, as I am single and live alone. It also means I can **NOT** pay for both my federal health plan AND, Medicare Part B – leaving me in the lurch for 20% of any health costs.

That \$880/month would make a TREMENDOUS difference in my ability to support myself -- for example, be able to replace my now almost 10-yr old vehicle. And help w/food/living / repair expenses. As it is, I can not afford needed repairs to the infrastructure house I purchased 4 years ago. I WORKED SO HARD all my life, holding down two jobs at the same time many years, even staying out here working 50 years in order that 'hopefully' I would be able to support myself ... its SO unfair. Please, PLEASE do the right thing and repeal these antiquated offsets – there basically is no reason not to, the segment of the population that this applies to is very small comparatively but it would make SUCH a difference in our lives, and treat us fairly. The only other retirement income I have at all, is social security.

To summarize, the financial impact of the WEP and GPO is HUGE 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. I was never informed that this would happen, when I re-entered Federal public service after my decades-break.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO would provide **desperately-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 the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the 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 so much for your consideration, repeal of these offsets is so desperately needed.

Sincerely,

Cynthia Marie Brown
13322 Langtry St., San Antonio, TX 78248
210 363 4105
cynmoon@yahoo.com

November 26, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 know you must be hearing from many constituents regarding the lack of fairness of the WEP and GPO. I would like to add my particular reasons. I worked for and retired from the Postal Service. During that time I worked numerous 2nd jobs to help support my family. I paid into the Civil Service Retirement System and my full share of Social Security tax with no reduction. I retired from the Postal Service and continue to work part-time to help support my family. I continue to pay full social security for my wages earned. I also work as an independent contractor so that I pay the full tax twice, once as the employee and the other as the employer. When I begin collecting social security, I will be unfairly penalize with a reduced social security even though I have paid in, in full.

Though I am writing of my personal experience, there are numerous others with similar experiences. 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. We should not be penalized for receiving the benefits we 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, 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 urge the House Ways and Means Committee to 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,

Dana Poley
14 Wenonah Rd
Buzzards Bay, MA 02532
(774)313-0299

Social Security Disservice to Public Servants

Dec. 2, 2023

Daniel M. Capaldi

6055 W Grandview Rd

Glendale, Az 85306

623-755-5675

I am a medically retired Police Officer from the Phoenix Police Dept. I retired in Feb 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 three 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 Oct 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 \$1800.00 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 win fall 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 processes and if I could show over 40 years of payments that would eliminate the win fall 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 two 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 per 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 Dept 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

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

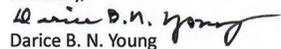
Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, 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 urge the House Ways and Means Committee to 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,


Darice B. N. Young
46-1006 Emepela Way, Apt. R
Kaneohe, HI 96744 (808) 235-5783

December 4, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 and I 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.

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, 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 urge the House Ways and Means Committee to 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,

David Dutton
326 Windrush Blvd Apt 6A
Indian Rocks Beach, FL 33785
240-5655965

11/20/23

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

After retiring from federal service, I started my own business, employing others and making a difference in America. I paid not only the employee portion of FICA but the employer portion as well. Because of the offset, I will more than likely never recoup the amount of taxes I have paid into the Social Security system. It simply is not fair that I am treated differently than other small business owners. Small businesses is what made this country strong, yet the WEP and GPO actually discourages folks to be entrepreneurs.

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.

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, 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 urge the House Ways and Means Committee to 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

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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,

David G. Hatfield

218 Seasons Drive

Wexford, PA 15090

412-736-4214

11/20/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

David Morrow

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10036 Folsom Dr
Las Vegas, NV 89134
443-243-2271

November 21, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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.

In my case, I lose my personal Social Security benefits because of my federal retiree annuity, but in addition my wife loses the benefit of spousal benefits normally payable as part of her benefits because of my federal retiree annuity. This has cost us several thousand dollars in our retirement simply because I chose a career of public service to my country. As a retired federal employee and disabled veteran, I ask that you act to

pass the legislation that will remedy this inequity between those who have served their country and our peers that have not.

I urge the House Ways and Means Committee to 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,

David H. Moulton
33 Grand Circle, Unit 403
Sparta, NC 28675
(336) 262-6300

November 23, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a retired Equal Opportunity Manager of the Department of Veterans Affairs. I retired under the Civil Service Retirement System (CSRS) on December 1, 2018 after 40 years of government service with DoD, OPM, and the VA.

I ask you how is it right and fair that the job where I worked multiple jobs from 1966 to 1979 years and paid into social security be discounted because I entered the Federal workforce. After working the 14 years, I entered the Federal government workforce in 1979 under the CSRS retirement system. Five years later, circa 1985, Congress legislated the Windfall Elimination Program without considering situations such as mine. The WEP nearly reduced my planned social security benefits by 50%. I was planning on the full benefits plus my retirement benefits long before the WEP was legislated. During my tenure as a federal employee, I continued to earn some wages subject to social security. Following my retirement, I worked as a government contractor for a couple years to try to boost up my social security benefits.

It is particularly painful since I was supporting the country as part of the Department of Defense civilian workforce which required considerable sacrifices upon me and my family.

Please repeal this punishment placed on public servants.

David E Williams
6013 Selvyn Rd
Bethesda, Maryland 20817
Davidwilliams20@verizon.net

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George DeQuattro
27 Hansen St
Tappan, NY 10983-1716
gedequattro@yahoo.com

November 26, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson
and members of the committee and subcommittee,

I am a retired U. S. Postal Inspector. I retired under the Civil Service Retirement System (CSRS)
and the Federal Employee Retirement System (FERS) on May 31, 2007 after 36 years of
government service with the United States Postal Service.

I ask you how is it right and fair that the jobs where I have worked outside of government service
during my work career for 12 years and paid into social security prior to and after working for
the federal government be reduced by more than \$400. After working for 2 years, I entered the
Federal government workforce in 1971 which was about 12 years before the Windfall
Elimination Program was planned and implemented and thereby negating my work history. My
retirement plans relied on receiving the full social security income in conjunction with my CSRS
retirement income. During my tenure as a federal employee, I continued to earn some wages
subject to social security.

It is particularly painful since I was supporting the country as a Federal Law Enforcement
Officer which required considerable sacrifices upon me and my family.

Please repeal this punishment placed on public servants.



George DeQuattro
27 Hansen St
Tappan, NY 10983-1716
gedequattro@yahoo.com

November 29, 2023

Dear Chairman Jason Smith and Chairman Drew Ferguson,

In an effort to clarify the challenges I am facing due to the Windfall Elimination Provision and Government Pension Offset I am outlining the situation below.

Early in my life, I worked a number of jobs paying into Social Security which is evidenced by the Social Security Gov website. During this time, I qualified for Social Security at my retirement, (working the required 20 periods etc.) Using that work and funds paid into Social Security I should have received \$900 a month. (According to the website)

For a period of time, I focused on raising our children. As our children grew up, I became a teacher focusing on teaching English as a Second Language to many English Learners in California.

After 10 years of dedication to students, I applied for Social Security and was informed my payment would be \$350 per month, reduced due to WEP and GPO. I was shocked and confused as my benefit was earned while being employed outside of the Teaching profession.

The reduction of funds has impacted my ability to carry proper supplemental medical programs in addition to Medicare. Under this

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provision should my husband pass away I am unable to collect any of his benefit and as a result I would have significant challenges paying our mortgage.

While this is impactful to my retirement, it is very frustrating to know that Teachers who are the backbone of the future of children, are impacted in such a nonsensical way.

I urge you to consider repealing WEP/GPO. I along with many hardworking individuals are unfairly impacted by the aforementioned Federal Provisions.

Regards
Patricia O'Neill
2600 Falcon Lane
Richland, WA 99352
(925) 639-0329

Dear Chairmen,

I am submitting my teaching history as an example of how the WEP and GPO laws have impacted my family and myself.

After graduating with a M.S. from Northeastern in 1992, I began working as a clinician in a local hospital. As part of my duties, I instructed patients about their disease and how to manage it. I was told by my supervisor that I was a very thorough teacher. I liked my job, but that comment stuck with me.

Over the next 10 years I married and had a child. When my son reached school age, I recalled what my supervisor had told me about my natural ability to take complicated concepts and make them uncomplicated for my patients. And so, I decided to take the MTEs for science, math and geography. I easily passed all subjects and then had to make a decision about my future.

I wanted my son to attend kindergarten in Lowell at a private school, the Franco American. It had a great reputation; it was small and right down the street. I registered my son for kindergarten, then I applied to the school for a 5th grade position. I was hired and scared to death! Ten-year-old students were nothing like my patients. Could I relate? Turns out, I could. I absolutely loved that job and stayed for three more years, honing my skills in classroom management and pedagogy all the while paying into Social Security. Eventually the economics of working in a private school became obvious when my husband started a new position as a school administrator in the Lowell Public Schools. He encouraged me to apply for a Lowell Public School position. I did apply and the Assistant Principal from that school came to Franco to observe me. I was hired the next day for a 4th grade position. My salary doubled as the district recognized my teaching experience and started me on a Step 4 of their salary schedule. It was also required that all new LPS teachers attend Lowell Teacher Academy. I completed all courses in twelve months moving me over a column to "a masters + 30".

I eventually moved to a middle school where I taught 7th and 8th grade science. Again, I loved my job. I am a born teacher! Both my parents were teachers in Massachusetts and they too loved their jobs.

I made it through the pandemic teaching remotely and came back to teach two more years finally retiring in October of 2022 at age 66.

The reality of the WEP and GPO laws hit home when I could not count the four years I taught at the Franco American School in my MTRS application under "years of service"; even though Lowell had recognized that I was a teacher during my position at the Franco. Because the MTRS would not recognize those four years, my total years of service went from 21 years to 17. Amounting to 2.5% of my earnings snatched away from my monthly income. What? **And then to find out that though I paid into Social Security for those four years, I would not get back the full amount I was owed. In addition, I worked from age 15 to 45 in the private sector. I**

only started teaching at age forty-five. To my mind the only way to describe this was -theft, twice over. That's what it felt like. I was outraged. I investigated the reason for the reduction in Social Security benefits and learned that Massachusetts retirees are accused of receiving a "windfall" by being paid by both Social Security and the Massachusetts Retirement System. Anyone with any common sense can see that these laws are unduly punishing very people who are educating the future leaders of our society.

I am not double-dipping. I worked. I paid into a system that was put in place to ensure that I would not be destitute in my retirement. The state of Massachusetts is doing its best to prevent me and thousands like me from receiving what every other American who has faithfully paid into Social Security will receive upon their retirement.

I might add that my years working as a scientist in field before I came to teaching, gave me a deep understanding of my subject making me one of the most respected science teachers in the Lowell Public Schools. Teachers who major in education are not as well versed shall we say, in the subject they are teaching, though the hours they spend on pedagogy is stunning. And if policy makers of the Massachusetts educational system don't think that matters, they should take notice of countries and their policies on education that consistently outperform Massachusetts and the US as a whole in science and math.

Everyone has a story and this is mine.

Regards,

Dawn Theberge

Dear Committee Members,

I am writing to bring attention to an issue that affects retired public employees like myself. As a retired deputy sheriff, I have dedicated over 18 years of service to my local community. Before I served as a deputy sheriff, I diligently contributed to Social Security retirement for more than 10 years expecting to receive my full benefits upon retirement.

However, due to the Windfall Elimination Provision (WEP), my Social Security benefits will be significantly reduced. The WEP impacts individuals who receive pensions from jobs where they did not pay Social Security taxes. While I understand the intent behind the provision, it has resulted in an unfair reduction in benefits for public servants who have faithfully served their communities and have already done more than 10 years contribution to social security retirement before public service job.

I kindly request that the committee consider the following points:

1. **Equitable Treatment:** Public employees who serve their local communities should not be penalized for their dedication. The WEP disproportionately affects those who have contributed to both Social Security (contributing before public service job) and their pension plans.
2. **Review and Reform:** I urge the committee to review the WEP and explore ways to provide fair treatment to retired public servants. Removing or modifying this provision would ensure that retirees receive the benefits they rightfully deserve.
3. **Support for All Public Employees:** My request extends beyond my personal situation. I advocate for all public employees who find themselves in a similar position. Let us work together to create a system that recognizes their commitment and sacrifices.

In conclusion, I implore the committee to take action and address the Windfall Elimination Provision. By doing so, you will not only assist me but also countless other retirees who have faithfully served their communities.

Thank you for your attention to this matter. I look forward to a fair resolution that honors the contributions of public servants.

Sincerely,

Jing Wu

11/29/2023

Dear Committee on WEP Reform.

I have been working and paying into Social Security since I was 13 years old on my first after school job.

Through several other jobs and serving my Country in the United States Marine Corps I continued to pay into the Social Security system. At the age of 23 I enlisted in the Massachusetts State Police, a career I enjoyed, worked hard at and was successful in helping many people solve their problems, heal their heartaches and provide safety and security along the way. Those 25 years spent serving the public were not paid into Social Security and I contributed to my state retirement through payroll deductions.

After an Honorable Discharge from the Massachusetts State Police I continued my working career and continued to pay into the Social Security system.

It is patently Unfair that I and many others who have contributed at least as many years into Social Security as we did not, be penalized for serving our fellow citizens. I did not know about the full effects of the WEP until I reached retirement age. To say this was insulting and shocking is an understatement. Please consider the dedication and sacrifices of your public servants and correct this injustice. Many thanks for your hard work and dedication on my behalf.

Respectfully submitted,

Robert W. Hart
Massachusetts.

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11/19/23

Dear Congressman Graves,

Thank you for efforts concerning HR82. This would seem to be an easy fix. All of us that paid the full amount into social security (14%) and earned over 40 quarters to qualify for Social Security have had our benefit reduced to 40% for no real reason. We followed the law, paid our fair share and are penalized because we happen to get a public pension.

We are hard working folks and don't deserve to be treated as second class citizens because we dedicated part of our career to the public sector.

Let's hope Congress acts and we are allowed simply to collect what is rightfully ours.

Warmest Regards,

Jeff Nutting

2 Magnolia Drive

Franklin, MA 02038

Dear Congressman Smith,

My name is Anne McLeod-Anderson and I am a retired public school teacher. I am writing today to tell my story of how WEP/GPO affects me personally.

A few days after my graduation from high school, my father walked into our house and said to me, "I got you a part-time job for the summer as a file clerk." I was a little surprised because I arranged my summer around my friends and volunteering to help my dance teacher with her summer classes. I informed him of my plans and his response to me was, "That's fine. You can still work and keep your plans but you must start paying into Social Security." So, Dad won and I worked as a file clerk that summer.

The next summer, my father didn't have to get me a summer job. I returned home and got a job on my own working at the courthouse.

I continued to work part-time jobs throughout my college years. Upon graduating from college with an art degree, I hoped to work for an art gallery or for an advertising agency. Unfortunately, I didn't get the opportunity to work for either. I worked in either clerical jobs or retail jobs. These were not the highest paying positions but I was working. My college jobs and post college jobs all paid into Social Security.

I decided after working in various jobs, I needed to decide on a better career path. I was either going to go to law school or become a teacher. I decided on teaching and returned to college to receive an add-on art education certification. I had on campus jobs while working on my certification.

Once I got my add-on certification, I got a job teaching art in a local high school for a year because the classroom teacher was on a medical sabbatical.

The following year, I returned to the same school as a special education teacher. This placement required me to return to college once more to receive my special education certification which I received in 1995. I spent 27 years in the special education setting teaching students with mild/moderate learning disabilities and students with autism.

I knew going in that teachers did not make a big salary no matter how many degrees or certifications one has and sometimes working part-time was required to make ends meet. I worked summer jobs and part-time during the school year at times and was paying into Social Security with these jobs.

I didn't know about the Windfall Elimination Provision/Government Offset Provision until about ten years into teaching. I was never told about these provisions when I was hired. I learned about WEP/GPO from other teachers I worked with and how it affects state employees. As a matter of fact, no one really knows about it. When I would tell members of my family and others who worked in the private sector, they were shocked. They felt it was unfair not to pay someone their full benefits upon retirement.

I retired from teaching in 2018 at age 62. I worked as a "temp" for a local employment agency just to fill my time and make extra money. These "temp" jobs paid into Social Security, too.

At age 65, I applied for Social Security and Medicare knowing I would not be getting my full benefits because of WEP/GPO even though I had my 40 quarters. Currently, my benefits would be \$582.90. It's not a big amount but I worked for it. The different WEP variables drop it to

\$231.90 and when my Medicare premium plan of \$164.90 is deducted I get \$67.00 every month.

On June 28 of this year, I got married for the first time. I am now 67. My husband is 74 and this is his first marriage, also. It took him 15 years to ask me to marry him and I said "yes" to his proposal.

I brought him with me to the local Social Security office after our wedding to change my last name to his on my card and it was here that he learned I would not be able to receive his surviving spousal benefits should he predecease me. He was stunned to learn this. He gets \$1900 a month from his benefits.

I have two questions:

- 1) Why am I not allowed to receive my full Social Security benefits when I have been working since the age of 18?
- 2) Why am I not allowed to receive my husband's survivors benefits should he predecease me and other spouses are allowed to?

It is my hope that by hearing my story that these unfair provisions will be repealed. I do not feel that I am "double-dipping". I did not know that I would choose to go into education in my 30's. I worked very hard during my lifetime and feel that I should be able to receive my full benefits just like everyone else in this country. My husband would like to make sure that the benefits he worked for and is receiving now would continue to be able to take care of me financially should he predecease me.

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Please take care of your senior citizens who were teachers, firemen and law enforcement by repealing the WEP/GPO or the golden years will not be so golden for many of us.

Thank you,

Anne McLeod-Anderson

222 London St. #103

Metairie, Louisiana 70005

504-458-6775

Dear House Committee on Social Security,

I would like to bring to your attention a serious inequity issue that is created through the broken interplay of federal and state retirement systems.

My wife Barbara has been working hard all her life as an educator in Colorado. She teaches English as a second language to international students. This type of work creates diversity in Colorado's higher education system, brings important revenue stream to local Universities including the University of Colorado system, and may well be one of the most important contributions to fostering cultural exchange between young people from all over the world and young Americans, which results in understanding and acceptance of different world cultures and religions and ultimately increases our chances of achieving world peace.

Barbara has worked for 25 years in this profession, roughly splitting her time between the University of Denver (a private university) and the University of Colorado Boulder (public). Just like teaching in the K-12 school system or lecturing at a University, I do not have to tell you that this is a massively underpaid profession. Her salary started in the 30k range in 2000 and is now in the mid 50k range (as Assistant Director!).

DU provided her with the opportunity to pay into a 401k and matched her contributions up to 5%. While working at DU she also paid Social Security Taxes.

CU Boulder forced her to join PERA because she had worked for 3 months at an elementary school in Grand Junction in the mid 90s. As a result, for the second part of her career, she paid into PERA (with a match from CU) and received no other retirement matching funding. She also did not pay Social Security Taxes as a result of the PERA membership.

Being split between the federal and state retirement systems alone creates a huge problem when she reaches retirement age. Because she will have fewer years of service in PERA, the payout will be relatively small (around 40%-50% of her two highest salaries if she keeps working at CU until full retirement age). This would be around 20-25k/year which already is close to the poverty level.

Because she only has just enough credits to qualify for SS, the payout would also be very low, but anything would obviously help. However, thanks to the "Windfall Elimination Provision" (WEP) her SS payments will be cut to almost nothing! She has some modest savings in her 401k but this does not even add up to \$800/mo if annuitized.

No one can survive in Colorado on this kind of retirement. Even on our combined income we will struggle to make ends meet once we are both retired.

Here is our current personal situation:

Since Barbara is married to me, she qualifies for Social Security spousal benefit from my end. This would be around \$1500/mo if I die, **if it wasn't for the WEP**. Because of WEP, spousal benefits are cut by 2/3 of the PERA benefits she will receive, which means that she currently

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pays full dues into PERA, but will only receive 33 cents on each dollar, because of the resulting cuts to SS.

This situation is very likely not unique. Any teacher or educator who in mid-career switches between state and private schools, or moves to CO from another state, will be in the exact same situation.

This is an insult to educators who work their whole lives - seriously underpaid - educating our children, young adults, and university students, providing the groundwork to make them succeed in life.

Please work towards fixing this serious issue. The interplay between PERA and other retirement systems is already a problem, but the WEP makes this for many Coloradans an issue of not being able to enjoy a well-deserved retirement.

Thank you
Frank Flocke
Boulder, CO

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Dear Ways and Mean Committee – RE: H.R. 82.

I am writing as a concerned citizen. I worked for STRS (State Teachers Retirement) for 3 years and elsewhere for the rest of my life. I currently receive 500\$ per month from STRS. For the rest of my working career I have paid into social security for over 25 years! I have been informed that my social security will be a tiny fraction of what it shows on my statements, perhaps a few hundred dollars, rather than closer to \$2000. This is very disconcerting. It seems that it would be more appropriate to take the amount a person is getting from STRS and subtract it from their final SS payment. I hope you will consider the impact this has for people who only worked in STRS for a very short period of time.

Thank you for your consideration. This is an important decision that will impact the rest of my life. Many thanks.

Rebecca Lytle
28 Main Dock
Sausalito, CA 94965

November 25, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson
and members of the committee and subcommittee, I request that you repeal the Windfall
Elimination Provision (WEP) and Government Pension Offset (GPO).

1. I am retired under the Worcester County Regional Retirement Systems after 29 years of government serving as the Director of Assessing with the town of Charlton, in Worcester County Mass. In preparing for my retirement and pension at age 65, I applied for SS benefits, and I was advised, I was also advised by SS Admin representative to apply for my husband's widow benefit. My husband passed away in 2007. I started receiving the SS widow survivors benefit together with my "offset SS" WEP in Sept. 2020. I have enough quarters to receive SS, as I worked enough years in the private sector, contributing to SS, however, because of WEP, I cannot receive any more per month thru SS. SS granted me the award letter for the widow benefit, I was truthful and forthcoming with all my pension information on my SS application when I applied in June 2020 and supplied all requested documents regarding my pension.
2. With my retirement pension and SS widow benefit, I proceeded to sell my home of 30 years and bought a dream condo in Scituate MA, I made this financial decision based on my retirement income (including the widow benefit). As of Feb. 2022, SS stopped the Widow (Survivors benefit) of \$2239.60 per month, they also stopped the rest of my SS benefit and now are demanding an overpayment of \$31,000 be paid back. I have filed an appeal and sent numerous letters. I have demanded to see the calculations of my benefits and still NO RESPONSE. I now must pay for Medicare out of pocket, I'm a retired widow and my income has been reduced by \$2239.60 per month. I have made financial decisions based on the award from SS during the past 3 years, SS stopped all benefits stating it's due to WEP and GPO in Feb. 2022. I have written to my Senator and States Rep's office with no assistance available.

It is not right or fair that my Social Security benefits, based on my prior and subsequent private employment and the death of my husband and his SS survivor benefits to me are significantly reduced each month and/or cut to zero. Further financial harm occurs from annual increases in Medicare that exceed the increases in Social Security, - I'm 69, and even now my monthly net Social Security benefits are only a little more than \$250.

Please repeal the burdensome WEP and GPO placed on public servants. I have served this government proudly and tirelessly.

Respectfully, Deborah A Ceccarini

11/24/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

I don't understand the reduction as it is directly related to the time and money actually paid into Social Security. Therefore, the **full amount that is calculated** for the time and money paid into the system should go to the individual who put in the time. Mine is not a huge amount, but it would certainly benefit my income to have the full amount.

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Thank you for your consideration.

Sincerely,

Debra Watson

1185 Blueberry Rd Salisbury, NC 28147

704 975-2904

December 4, 2023

My name is Patricia Simmons. I am a retired teacher, and a widow who was receiving my husband's Social Security. I am writing to let you know how the WEP/GPO have negatively affected me. I received notice in December of 2018, from the California Teachers' Retirement System, that I was required to take a distribution of funds from my retirement account no later than April 1st of 2019. In December 2019, after I had been receiving retirement checks, I got a letter from Social Security telling me that I had been overpaid and needed to repay the amount. I was expected to repay more than \$4000.00 in 30 days! After that I received intermittent letters requesting repayment for funds I had been given. In the meantime, I would repay the money and submit paperwork requesting reconsideration or a waiver. None of which were approved. A number of times I have had to delve into my savings to repay.

When I was asked to repay more than \$13,000.00 I, instead, disputed the amount. Since that time I have received no communications from Social Security and no checks. I am continually taking money from my savings account for things like homeowner's insurance and property taxes. Needless to say, this is stressful.

I would like a part time job, but I'm very limited in what I can do because I have progressive Multiple Sclerosis. One of the last times I worked in an educational setting, pre pandemic, I contracted pneumonia.

I implore you to support H.R. 82.

Patricia Simmons

1909 Filbert Street, Oakland, CA

(510) 763-2578

December 4, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

George N Chamberlain, Sr.

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1137 Kaye Ct
Burlington, New Jersey 08016
(609)505-4210 (Cell #)

December 4, 2023

Ways and Means Committee,

Teaching was a second career for me starting at 45 years old. I spent 20 years teaching in a Title I school in a small rural community. My work life began at 13 when I cleaned houses and babysat moving on to retail work, bookkeeping and eventually into banking. I quit college in my 20's to raise my children continuing to work part time. When I completed my teaching degree in my 40's and entered the teaching profession I did not know that my teachers pension at retirement would rob me of my social security benefits. I may not have chosen teaching if I had known this was the case. It felt like a slap in the face when I retired in 2020 and found that the \$850 benefit from my social security would now be \$350 because I received a teacher's pension. Much of this \$350 is used to pay my medicare payment. To add insult to injury I also do not receive a survivor benefit if my spouse dies. This will cut my income in half. How did that become a policy? There aren't words that can express the unfairness of the Windfall Elimination Provision and the Government Pension Offset which are a disservice to public servants like myself. I have friends who have had to leave the state to live in a less expensive state because their spouse has died. I have heard it said that receiving a government pension in addition to social security is "double dipping". I have earned these benefits and they were put into two different systems. How can that be duplication? They are two separate containers of funds that will now be withdrawn from. Only 15 of the 50 states have this unfair policy. Please do what you can to reverse this unfair policy.

Sincerely,
Christine Flagler
Retired Teacher
2967 Robindale Dr
Placerville, CA 95667

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

I am a federal retiree that worked for almost 40 years for the U. S. Government and a 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).

My husband worked while he was in high school, after high school, in the Army during the Viet Nam era, and 5 years after the Army until starting with the U. S. Forest Service with a 4-year Bachelor of Science Degree.

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.

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, 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 urge the House Ways and Means Committee to 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,

Denise Atkinson
18518 59th Ave SE
Snohomish WA 98296 (425) 478-1279

November 29, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 completed 33 years of Federal service for the U.S. Army Corps of Engineers in July 2008 under the Civil Service Retirement System (CSRS). Following my retirement, I also served for an additional 16 months as a rehired annuitant at the request of my agency. Subsequently, I elected to spend another 13 years working in the private sector in my chosen profession (engineering). Combined with 4 years of work in the private sector during my college years prior to my Federal service, I spent a total of 17 years working in the private sector and paying into the Social Security system. Although aware that the existing WEP and GPO provisions would ultimately reduce my Social Security benefit, I never believed that those provisions were, in fact, fair to Federal retirees who were affected by them.

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.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to 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, 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

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retirement benefits are not unfairly reduced and that they can retire with the financial security and dignity they deserve.

I urge the House Ways and Means Committee to 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,

Dennis W. Barnett

4462 Academy Street
Acworth, GA 30101
Telephone - (678) 920-8590

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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. It is unjust that many 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.

As for myself personally, I do have a decent CSA retirement. I am affected by WEP in the amount of \$400 per month, and I think those dollars could/should be spent helping our economy either through savings, charity, or regular spending.

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 disproportionately affecting 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, 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 dignity they deserve.

I urge the House Ways and Means Committee to 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,

Dennis Gardner
201 Main St Apt 203
Atchison KS 66002
913-426-7121

Dennis King
633 Barcelona Dr.
Sonoma, CA 95476

November 28th, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a retired San Francisco Firefighter 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 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 for themselves and their families. (As a recently remarried man whose wife will not receive any of my pension when I die, my Social Security becomes more important.) These provisions disproportionately affect lower-income retirees and their spouses 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 and/or their spouses 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 and their families can retire with the financial security and dignity they deserve.

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I urge the House Ways and Means Committee to 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,

Dennis King

Dennis King
633 Barcelona Dr.
Sonoma, CA 95476

Mobile - 707 337 8164

November 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

When I started my federal career, the WEP didn't exist. As far as I'm concerned it is an unconstitutional retroactive law. At any rate, it is un-American to change the rules affecting retirement plans after employment begins.

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.

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, 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 urge the House Ways and Means Committee to 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,

Dennis W. Taylor
3308 NW 52nd Ter
Gainesville, FL 32606
352-339-3144

Diane Gautreau
14284 Whispering Oaks Drive
Gonzales, LA 70737
gautreaud@yahoo.com

November 26, 2023

Chairman Jason Smith
US House Committee on Ways and Means

Dear Sir,

I thank you for your interest in passing H.R. 82, the Social Security Fairness Act of 2023. I am writing to you to tell you about my experiences with the Government Pension Offset.

I would ask you to reflect on your life at age 18. Where were you and what were you doing? My husband volunteered for the draft in 1968 when he was 18 years old. In 1968 the US was involved in a war in Vietnam. 1968 was the year of the Tet Offensive in which an increased number of Americans were killed or wounded.

My husband was sent to Ft. Polk for basic training and was sent to Vietnam during the TET Offensive as his first assignment. He fought in Vietnam for one year. At that time a soldier could only be required to fight one year—unless he volunteered for another tour. My husband volunteered to fight another year. He was wounded during his second year in Vietnam. After he was released from the hospital, he was transferred to Germany where he finished his obligation.

When he returned to Louisiana, he worked construction jobs. He eventually joined the Plumbers and Pipefitters Union and worked through them for the rest of his life. He died when he was 47 years old.

My husband was never a public servant, but he served his country well both as a soldier and as a construction worker who played a part in building refineries and chemical plants that are still in use today. He paid Social Security taxes on every penny he earned,

I worked as a teacher and a school administrator most of my life. I retired at 64 and applied for Social Security Widows' Benefits and Medicare before my 65th birthday. I qualified for Medicare through my husband's Social Security, but my Widows' Benefits were reduced to \$0 because of the Government Pension Offset. I never knew about the GPO until I applied for Social Security.

I sincerely ask you to pass H.R. 82 so that I and others that are affected by GPO can receive the benefits that our spouses paid for..

Hello,

I am writing to SUPPORT the passage of HR 82. I am a teacher who worked 16 years paying into SS before I was forced not to by the Calstrs program in California. I also paid into SS every summer for the past 40 years as most summer jobs are not in the field of education. I will only have a \$1000 a month pension from Calstrs when I retire next year at 62. SS administration says that because I am only due to get \$992 in benefits from my SS I will get NOTHING – their formula is a dollar for dollar deduction from my Calstrs to SS payments.

As you can well realize, I will not be able to retire on \$1000 a month. I might be able to retire on \$1992.00 a month and I should rightfully get back some what I put in to both of my safety nets.

Thank you,

Marie DeBello
909-499-7799
California Teacher

896

To whom it may concern,

I have worked different jobs paying into social security since I was in college studying to be a school teacher. I spent 9 years teaching parochial schools and 25 years teaching in public schools. All the 34 years of teaching school, I was an aerobic/pilates instructor paying into social security.

Now that I'm retired, I still instruct fitness classes and personal train older clients, and I still pay social security.

I have started to get my social security payments. However, the Louisiana government keeps a large amount of my social security money.

I don't agree that the money I have paid into the Social Security Program should be taken away from me. There are others like me that also don't get their full amount for the Social Security program. How can this be fair. We have worked for this money.

Thank you,
Kim LeBlanc
424 Tiger Ave.
Covington, La. 70433
Kleblanc6@bellsouth.net

Please right this wrong! Support FULL repeal of the Windfall Elimination Provision (WEP) in the 118th Congress. This will bring financial relief to millions of Americans who deserve ALL of their earned Social Security benefits. I worked hard all my life. I worked in cancer research right out of college and taught in the private sector. Then I answered President Reagan's call to get into public education. I was never told by my employer or Social Security about WEP. My annual Social Security statements always said I would receive the full amount I deserved for contributing 20 years at my salary. I was counting on my full SS benefits when I retired. One huge reason is that I do NOT have a full public pension! I only get 40%! I switched in the middle of my career, so I only worked 25 years in the public sector which is a 40% pension! I could not physically or emotionally teach another ten years, six classes a day, of lab courses like Genetics and Biology in my seventies to groups of 30 plus teenagers.

Social Security should NOT be calculated differently for public servants like teachers, firefighters, first responders & police officers! This is wrong! And we have critical shortages of all these careers in this country right now. How can we attract people from the private sector to leave a private job and go into public education or become a firefighter when they have to sign the Social Security form 1945 which tells them that if they take this job most of their Social Security benefits that they paid for will be taken from them?

WEP and high inflation make things very difficult for people on fixed incomes.

Thank you so much for your attention to this very important situation. Please support H.R. 82 in the 118th Congress.

Kathy Smith

Member of National WEP & GPO Repeal Task Force

Communications Committee

660 Milford Hills Drive

Milford, Ohio 45150

513-505-6357

No fax number available

898

I became a teacher after working in the Business world and staying home with children until they reached school age. My husband and I worked as a team for our family and put both son and daughter through college without loans. I was retired for 4 years being penalized by the WEP when my husband of 47 years died suddenly at the age of 71. I am now being penalized by the GPO. Living with the grief of losing him and now losing most of his SS survivor benefit is so disheartening. He worked so hard for his family and earned that SS ... and now because I was a teacher in MA I am penalized.

Thank you for this Hearing and letting our stories be told.

Lorraine Hooker
28507 9th Drive
Easton, MD 21601
774-571-2050

Sent from my iPhone

Dear House Congressional Members:

Please consider voting for the repeal or at the least, modification, of the WEP/GPO law that unfairly penalizes public employees who receive defined pension benefits. These employees, myself included, have worked a lifetime for salaries that are usually far lower than those in the private sector. This is such an unfair practice for those of us who have had Social Security funds taken out of our employment checks at the same rate as everyone else. We are being treated as second-class citizens for choosing to work in public-service jobs.

Rebecca Carl
311 5th Street
Kentwood, LA. 70444
504-460-6176
Louisiana Retired Teachers' Association

December 02, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Dolores J Nelson
16226 Hilltop Dr
Linden, MI 48451
810-735-4680

November 30, 2023

To Whom It May Concern:

My name is Thomas Butler. My wife, Donna, was born and raised in Louisiana. We currently live in Ventress, Louisiana. I am writing to you on behalf of the Louisiana Retired Teachers Association.

My wife worked in the private sector for 33 years. Social Security was taken out of her salary for those years. She changed careers and became a certified teacher where she worked for the public school system for 12 years. She plans on retiring in January 2023.

Why should she be penalized because she has a retirement program? She and her employers paid social security just the same as others that are not penalized. Other companies have retirement plans. The retirees from those companies are not penalized because of their retirement plans.

If you have any questions, please feel free to call me at (225) 240-3521.

Sincerely,

Thomas E. Butler

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

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Currently approximately \$550 is being withheld from my check. I have computed that since I retired, \$100,000+ has been withheld. I am 83 ½ years old. I will be 84 on May 8-2024. If you repealed WEP and GPO immediately, I couldn't reclaim what I have lost in my entire lifetime unless I live a very long time. Not to be argumentative but it seems to me that whenever Congress needs money for something, they always find a way to get it. Also, the people who are controlling the purse strings on this matter are the ones who don't have and won't have money issues when they retire. I have sent letters and letters on this matter. Please just pass this legislation and let the folks who really need it be able to live more comfortably for the rest of their lives.

Thank you for your consideration.

Sincerely,

Dottie Keslinger
9423 Ashlyn Circle
Owings Mills, MD 21117
410-902-6353 home

27 November 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson,
Ranking Member Larson and members of the Committee and
Subcommittee.

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 we, as public servants, have earned
through years of hard work and dedication.

I worked in government service for 33 years and retired as a Civil Service
Annuitant in 1996. After that, I worked 14 years in the private sector to
acquire enough credits to be entitled to Social Security and Medicare
benefits.

I believe I received my first Social Security check around 2002. After the
deduction for Medicare the net amount was \$129.00. This amount has
remained constant for 21 years, despite the annual COLAS and the
significant COLA boost this year. I anticipate the same amount with the
3.2% boost in 2024.

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.

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 we have paid into both Social

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Security and their public service pensions and should not be penalized for receiving the benefits we 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 (like me) who have dedicated their careers to serving our communities and Country. It would ensure that our hard-earned retirement benefits are not unfairly reduced and we can retire with the financial security and dignity we deserve.

I urge the House Ways and Means Committee to 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,

ELSIE W. CUNNINGHAM
307 Yoakum Parkway
Unit 509
Alexandria, VA 22304

703.370.4062

906

Earline Hava
114 Davis Drive
Luling, LA 70070
earlinehava@gmail.com

November 29, 2023

waysandmeans.house.gov

RE: Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

To Whom It May Concern,

I am negatively affected by the Windfall Elimination Provision and Government Pension Offset. My retirement pay has been lowered by this rule since my retirement in 1999.

I was a public servant for the St. Charles Parish Hospital in Louisiana for 25+ years.

While working there, I received spousal Social Security benefits. Once I retired, the amount I received was reduced.

Also when I retired, I was sent a letter from Social Security stating that I would only be getting one-third of my benefit due to being a public servant!

I live on \$1,521 per month. This is a hardship.

Please take action so I get what I'm entitled to.

Thanks for listening,
Earline Hava

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree with 36 years of service 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 retired in 2002 and filed for Social Security benefits in 2006 at age 62. My Social Security benefits were reduced each month ever since by approximately \$150.00 due to the WEP. That amounts to loss of full benefits since then in the amount of 17 years x 12 months or 204 months at \$150.00 per month loss of benefits or \$30,600.00. That is just not fair and a loss I will not be able to recover.

The WEP and GPO unfairly penalize public servants such as myself, 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, such as myself, 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.

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, 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 urge the House Ways and Means Committee to 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,
Edward A. Erlandson
376 Cascade ST
Lander, Wyoming
307 349-4926

EDWARD T. CILIBERTI
91-1209 Kama'aha Avenue, #1303
Kapolei, HI 96707
November 20, 2023

Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

From 1964 to 1975 I served an active duty as an Infantry officer with the United States Army. My time included a total of four years in-country during the Vietnam War. From 1976 to 1994 I worked as a public affairs officer with the U.S. Bureau of Land Management in Nevada and Oregon. I retired with over 28 years of service to the United States.

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.

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.

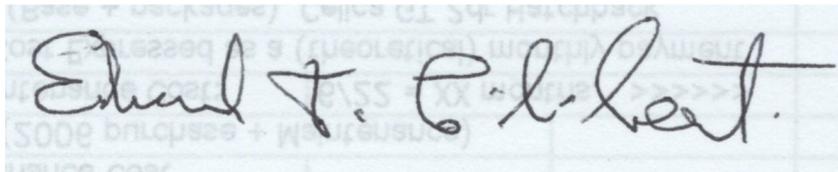
The Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving

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 urge the House Ways and Means Committee to 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,

A handwritten signature in black ink on a light blue background. The signature reads "Edward J. Colburn." The name is written in a cursive style with a prominent initial "E" and a long horizontal stroke at the end of the name.

910

EDWARD T. CILIBERTI
91-1209 Kama'aha Avenue, #1303 Kapolei, HI
96707
November 20, 2023

Subcommittee on Social Security
1102 Longworth House Office
Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

From 1964 to 1975 I served an active duty as an Infantry officer with the United States Army. My time included a total of four years in-country during the Vietnam War. From 1976 to 1994 I worked as a public affairs officer with the U.S. Bureau of Land Management in Nevada and Oregon. I retired with over 28 years of service to the United States.

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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.

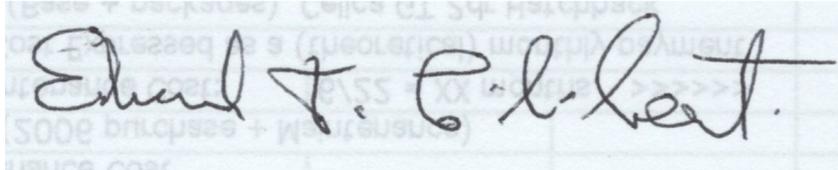
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The Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. It would ensure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

I urge the House Ways and Means Committee to 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,

A handwritten signature in black ink on a light blue background. The signature reads "Edward J. Colburn." The handwriting is cursive and fluid, with a prominent initial "E" and a long, sweeping underline.

11/29/2023

House Committee on Ways and Means

Subcommittee on Social Security

1102 Longworth House Office Building

Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I have been employed for the State of Maine for 18 years but have also worked in the private sector for 20 plus years. My goal is to retire in 3.5 years, but due to the Windfall Elimination act it cuts my Social Security in 1/2. I'm also, a widow which adds an additional stress upon my retirement. I 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. 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.

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.

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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 urge the House Ways and Means Committee to 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,

Elaine Reilly

123 Woodard Road
Augusta, Maine
207-441-7278

Elaine A. Spikes
3023 Gehlar Road NW, Apt. 1024
Salem, OR 97304
515-494-0198

November 21, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House Office
Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of
the committee and subcommittee,

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).

*I started working for the federal government in January, 1983. I was 33 years old. At the time, I was not
thinking about retirement. I was thinking that I had a secure job so I could raise and support my two children. I
didn't know anything about WEP and GPO. I didn't know that when I did retire that I would not be collecting
Social Security based on my previous non-government jobs and my ex-husband's Social Security. I may have
been told about this when I was hired but, like I previously stated, all I was thinking about was supporting my
two children.*

*Since I retired in November, 2009, I have struggled just supporting myself because the cost-of-living is very
high. I worked part-time jobs until 2016. I still could not collect on what I paid into Social Security with those
part-time jobs, and my ex-husband's Social Security.*

I hope you consider how WEP and GPO has affected so many that work and have worked for our government.

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.

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
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are already navigating the complexities of retirement planning.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO would
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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.

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I urge the House Ways and Means Committee to 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,

Elaine A. Spikes

November 20, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 in the Veterans Healthcare System for 36 years. It was a privilege to serve our veterans. I worked with many dedicated healthcare staff, including Nursing Assistants, Dietetics Workers, Building Management Staff, and Clerical Personnel. These salaries of these positions were in the GS 2-6 range which was not sufficient to support a family, nor was the retirement contribution from such a salary sufficient for a decent & secure retirement. The majority of personnel worked two or more jobs to support themselves and their families. They generally paid Social Security taxes on such employment but the Social Security contributions from those jobs were not sufficient either for a decent and secure retirement.

Thus, VA retirees were doubly penalized – receiving reduced benefits from both the CSRS or FERS system and the Social Security system, continuing to force them to struggle to support themselves.

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.

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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

916

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,

Elizabeth M. Lynch

75 Beacon Hill Drive

Dobbs Ferry NY, 10522

914-693-4657

917

November 18, 2023

Dear Sir:

I am a retired teacher who is unable to receive Social Security through my late husband's history of paying premiums since he was sixteen years old. I have more than forty quarters of paid Social Security and presently receive a \$62.00 check per month.

I taught school in Massachusetts and am unable to survive on my annual income from my Teacher's Pension.

Please vote to repeal the WEP/GPO, HR 82 and S 597. This affects public school educators and other public servants. I have three college degrees and spent many years teaching students and enjoying every moment. As an Art teacher and then a Special Needs teacher I made a big difference in their lives and continue to be in touch with them. By teaching my students to read I have kept hundreds of people out of jail, and are leading positive and independent lives.

I feel that others should have that for themselves. We earned and deserve it!

Sincerely,

Ellen Macklin

Duane BigEagle
3640 Spring Hill Road
Petaluma, CA 94952

Hello,

I have been a part time college teacher since 1989. When I retired a few years ago, I was shocked to learn that I couldn't collect all my Social Security because I had a college pension due to the Windfall Elimination Provision of the tax code.

At present I get \$675 from my pension and \$95 from Social Security. Needless to say this is not enough to live in California and I've had to go back to teaching to make ends meet. At 77 years old this is not the most comfortable retirement I was hoping for – please end the Windfall Elimination Provision and allow me a little dignity in my old age. Thank you.

Sincerely, Duane BigEagle

5175 W Ajo Hwy #B012
Tucson, AZ 85735-0723
December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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)

When I worked under Social Security, I was making \$1.25 an hour cleaning motel rooms and after high school I worked for various insurance agencies. Back in the early 60's, the wages were not what they are today. Then when I became a federal employee in 1965 and through until my retirement in late 1996, I was a civil service employee and did not pay into social security but paid into our retirement fund. After I retired, I worked in a law office so that I would have enough quarters to get social security and pay for my Medicare Part B premium. Well, after only a year or two, I did not have enough social security to pay for the Part B premium and since then, Social Security takes out a portion of my Part B premium and they leave me with \$26 a month. Every COLA we get, just pays a larger portion of the Part B premium. Some of our health insurance plans will either pay or reimburse monies for the Part B premium but I cannot get that since all my premium is not being paid.

While I was still working, the old Civil Service Retirement program was ended and now the new retirement plan, FERS, employees pay into social security. But, teachers, fire fighters, and law enforcement people still do not pay into social security and they are also being penalized. We are all public servants and I ask that you treat us fairly.

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.

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, 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.

920

I urge the House Ways and Means Committee to 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,

Etta Bryant
5175 W Ajo Hwy #B012
Tucson, AZ 85735-9723
520-578-0848

November 29, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

Clearly, the WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country by diminishing 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.

Indeed, my wife and I were surprised and frustrated when we retired and saw the financial impact of the WEP and GPO on our planned retirement; and obviously that financial impact is continuous. Moreover, 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, 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 urge the House Ways and Means Committee to take 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,

Everett Cook

922

7891 Classics Ct. #101
Estero, FL 33928
856-906-1711

November 20,2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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). Based on the Social Security taxes that I have paid over the years working in the private sector, I am losing several thousand dollars a year due to WEP-GPO. During the years that I have been retired, that is a lot of money. I have paid into both retirement systems, but I am only able to draw fully from one.

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.

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, 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 urge the House Ways and Means Committee to 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,

Fenton W. Nash, Jr.
128 Greer Lane
Albany, GA 31707
229-436-7277

Dear Chairman Smith and Social Security Subcommittee Chairman Ferguson,

Thank you for holding the Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers, and accepting public comment about this important issue. I strongly urge you to repeal these two laws which unfairly impact dedicated public and private sector workers.

I am a dedicated professional, with a career spanning over 41 years in both the private and public sectors. I began my career in a school system in NY and after several years, moved to Massachusetts to work in a health care setting. I worked full-time, in that setting for 22 years. Over the course of my 41 year, full-time employment, I continuously contributed to Social Security, however, I have only been given credit per the Windfall Elimination Provision Table, for 23 "qualifying years".

When I returned to work in a school system in Massachusetts I took a significant pay cut. In order to make up for the loss in salary as a teacher, I continued to work after my teaching day ended, in local nursing homes. I worked 12 hour days, often 4-5 days each week, and I worked throughout the summers, for 17 years. For all of the 17 years that I worked caring for the elderly in nursing homes in addition to my teaching position, my weekly paycheck deducted contributions to Social Security. Although some years I missed the cut-off for a "creditable year" by a few hundred dollars, according to the Windfall Elimination Provision Table, my entire year of Social Security contributions were not recognized. I paid into the Social Security system but earned no credit for contributions for those calendar years.

Although I have continuously worked, full-time, and contributed to Social Security, my Social Security benefit is reduced by \$400/month, because I worked in a school system and was eligible for a pension. At almost 68 years of age, I continue to work full-time in a school system, as my pension is not enough to allow me to retire. If I were to take my husband's Social Security benefit, that benefit would also be reduced.

The Windfall Elimination Provision and Government Pension Offset penalizes dedicated teachers and public servants who contribute to Social Security but are not recognized for this contribution. If I were simply a spouse who put in the required number of quarters to qualify for social security, I would be able to take my whole benefit or my spouse's benefit, without a deduction penalty. I have many friends who worked many fewer years than I, but who qualify for their spouses significantly larger benefit.

Our country is currently experiencing a national teacher shortage as many young people cannot afford to work in a school setting, especially with the prospect of reduced benefits after working two jobs just to get by.

As someone who has worked hard and dedicated my life to helping young students and the elderly, I ask you do all in your power to repeal the Windfall Elimination Provision and Government Pension Offset.

Thank you for your consideration.

Sincerely,
Christine Johnson-Liscio
15 Fox Hill Road
Nahant, MA. 01908
November 24, 2023

Dember 27, 2023
 Subject: H.R.82 Field Hearing
 From: Mary Jo DeSio
 2525 Laurel Avenue
 Morro Bay, Ca 93442
 805=748=7820tor

COMMENTS:

I am a retired California teacher and administrator. I worked in public school education for 34 years. Before I entered the field of public education, I had worked in many part-time jobs throughout high school and college.

I also worked in private industry in two states as a secretary. During my time as an educator, and after my retirement, I taught university classes at night and on weekends in a private university and worked as a tour guide part-time, all in an effort to guarantee that I had achieved the necessary quarters to obtain my Social Security benefits. When I retired from education, I was unaware that I lived in one of the states that was penalized under the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Frankly, I had never heard of either one of them.

I never ever dreamed that I would end up in this morass of a nightmare. My husband and I put ourselves through college and university without taking student loans. We worked long and hard and loved our careers making a difference in the lives of the children and families we served. We followed the rules and expected to get the fruits of our labor. Unfortunately for us and for many other former government workers, the U.S. Government did not live up to their end of the bargain. We paid them and they took it and never gave us back what we had worked for, namely, our earned Social Security benefits. I am now 82 years of age, widowed and wondering if I will outlive my teachers' pension, my one source of income.

But that is not the end of my story. There is more and it is absolutely WRONG and UNFAIR. Twice in 5 years the Social Security Administration has made errors in computation and/or billing me for the penalties. I am going to quote from a letter I received from them in 2021 which is the most recent error. "Since your monthly benefit amount is less than your Medicare premium, we will withhold your monthly benefits to pay part of your medical insurance premium. The difference between the premiums you owe for December 2020 through November 2021 and your monthly benefit amount for January 2021 through December 2021 is \$1,180.80. After adjusting your benefits, you owe \$2,202.90 in Medicare premiums. In addition, our records show you have not been billed for several months of past Medicare coverage. This error has now been corrected. You owe \$1,117.20 for unpaid past premiums. The total equals \$4,500.90." I was also admonished that I had 60 days in which to pay that amount or I would lose my Medicare benefits. Can you imagine how devastating that information was to me? That was a huge financial "hit" at this point in my life. I do not have any new income and I live on a fixed pension. That was the second error made by the Social Security Administration within 5 years. I am being unjustly penalized again and again. I believe it is discrimination against a distinctly defined population (older former government workers).

The WEP can reduce the earned Social Security benefits by up to 50%. The GPO can reduce the spousal benefit and survivor benefit up to 100%. These unjust penalties affect educators who also worked in Social Security covered employment, either (1) full-time before becoming a teacher or after being a teacher or (2) teaching in the evenings, weekends or during the summer. The WEP penalizes people who needed or wanted to supplement their family income. The WEP also penalizes people who made mid-

career changes and brought needed mathematics, science, engineering or technical skills into the classroom. My husband and I fell into both those categories.

The GPO affects educators who were married to a person who earned Social Security benefits. The Social Security earner paid a portion of their payroll tax Social Security premium to provide a spousal and survivor benefit. In effect, the Social Security earner is buying an insurance policy to help support the survivor. The GPO takes the survivor benefit premium, and when it is time to pay the survivor benefit, cuts that benefit and, in many cases, cuts the benefit to 0%. This penalty harms the survivor and reduces or eliminates the survivor's ability to have a dignified retirement. Again, my husband and I fell into that penalty as well.

Finally, there is the third penalty of IRMAA which is a Social Security penalty attached to Medicare Part D. I am also penalized under that third condition which is rarely mentioned anywhere but I just received an annual letter from the Social Security Administration today notifying me of the additional charges I will have to pay in 2024 for Part D prescription coverage. Does it ever end????

It is time for lawmakers to finally step up to the plate and do the right thing. You must pass the H.R.82 Social Security Fairness bill. Do the math (your teachers taught you how) and calculate the costs per worker (deceased and alive) times 46 years and you will see the terrible scope of the problem. The U.S. Government has denied too many hard-working people the benefits they earned by taking them away in a very large grand theft. You can make it right!!

Mary Jo DeSio
CA Retired Teacher

Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

November 19, 2023

To Whom It May Concern:

I have been a public school teacher for 30 years. My husband has been an hourly worker for his whole career. We have always had a tough time making ends meet. As a teacher, I can opt to have a portion of my STRS reduced so that he can continue to get my retirement money if I die before him, but there is no option for Social Security. He will be earning about \$2,000 a month from Social Security. This is money that we will rely on during retirement, but if he dies before me, I will lose that money. That is \$24,000 a year that is gone if he dies. There are no widow death benefits because of the Windfall Act. Did you know that?

He paid into Social Security.

He is owed that money.

I am his wife.

It is not fair that I don't get death benefits because I was a teacher.

This is dis-incentivizing people to not be teachers.

Please fix this problem.

It is very hard to find quality people who want to teach. This is just one more reason why someone would steer away from this profession.

Thanks you for your time.

Sincerely,

Michele Kmak

8643 Alpine Ave.

La Mesa, CA 91941

619 922-2689

Fourth Grade Teacher

La Mesa-Spring Valley School District

Field Hearing on Social Security's Disservice to Public Servants, H.R. 82

Frances Szlapka
511 Shoal Circle
Redwood City, CA 94065
650-592-6618

I have paid into Social Security from 1972 to 1987 while living and working in New York starting at the age of 16 to including 10 years working as a teacher in Port Chester, New York. According to my Social Security statement I should be receiving \$1233 monthly. This is money I earned by contributing into Social Security each pay check while working in New York. Please repeal the Windfall Elimination Provision as this affects the benefits, I should be receiving during my retirement years. Benefits that I paid for and earned while working in New York.

Thank you for your time.

November 26, 2023

RE: Penalties and harm created by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

Dear Legislators,

An unfair practice exists that affects teachers and other public servants. It is *Social Security's Windfall Elimination Provision and Government Pension Offset*. As a teacher, I was shocked when I retired and found out that the social security I had earned while working in the public sector was being reduced because I had gone into the teaching profession.

People in our economy often change jobs or professions, and their social security benefits follow them. No so for teachers. You may work for a company in the public sector for several years before deciding that you want to be a teacher, and you are penalized for that decision with a reduction of your earned social security benefits rather than acknowledged for the valuable experience you will now bring into the classroom.

Students have lost out on effective teaching because of the accommodations that had to be made during the pandemic, and teachers have been leaving the profession. Everything possible needs to be done to encourage talented people to become teachers. Good public education is the bedrock of democracy, and good teachers are the bedrock of public education.

Public education needs to be supported at this time when teachers are in demand. People need to be encouraged to go into the teaching profession. If they know they will lose part of their social security benefits if they change jobs and become teachers, they are not encouraged to fill the teacher vacancies that exist. Education benefits when teachers have real life experience they can bring into the classroom, and employees benefit when they have a variety of reasonable options of employment.

Teachers deserve to be respected and supported in order to provide an excellent education for our students. I ask you to support H.R. 82, the

Social Security Fairness Act of 2023, which would repeal the penalties and harm created by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Respectfully,
Jane Uyematsu
Retired California Teacher
333 Twin Lanes
Soquel, CA 95073
931-425-1588

Chairman Jason Smith
United States House Committee
On Ways & Means

December 2, 2023

Dear Chairman Smith,

I am writing this letter to express my support for H.R. 82, the bill that would repeal two harmful Social Security penalties. I have been an educator in the public school systems for many years. I am hoping to retire after the next school year when I will be 66 years old.

Because I was a stay at home mom for my 3 children, and also held non-teaching jobs throughout the course of my life, my actual pension will not provide me with much income once I retire.

Since I have worked outside of education and have paid into Social Security, I believe the penalties that result in not being able to receive my full-earned benefits are extremely unfair. I am hopeful that this can be changed.

Thank you for your consideration in this important matter.

Ruth Tice
202 Avenida Majorca Unit G
Laguna Woods, CA 92637
847-909-7667

Field Hearing on Social Security's Disservice to Public Servants, H.R. 82

My name is Christie Tsuji. My address is 670 Choctaw Drive, San Jose, California 95123.
My phone number is 408-226-0674/

I was a high school teacher for 35 years and taught in a low-economic school.
During the summers, I worked at various county fairs in the area to become qualified for Social Security.

My wife worked part-time and she also qualified for Social Security.

At retirement, my wife receives a check each month for social security and does not have to pay for Medicare benefits. I receive no payments for social security. but have to pay Social Security to keep my Medicare benefits.

It seems a bit unfair.

Thank you.

Christie Tsuji

November 15, 2023

To Whom It May Concern:

I am a retired speech language pathologist and am writing to you about Social Security's unfair Windfall Elimination Provision (WEP). I worked for 25 years under Social Security only to learn upon retiring that my benefit would be significantly reduced because I had a teacher's pension for 18 years. Any benefit from the work I performed when I was covered under Social Security is now reduced significantly because I worked in public education. Why does this feel like a punishment? Yet one more ding on public education.

Please fix this. Even if it doesn't help those of us now struggling with meager pensions in an inflationary world, it may help the generations coming up and facing uncertain futures.

Sincerely,
Maureen Green
81 Northwood Commons Pl
Chico, CA 95973

934

TO: The House Committee on Ways and Means Subcommittee on Social Security
FROM: Brian M. Finn (Retired IRS Agent)
SUBJECT: How the Windfall Elimination Provision and Government Offset Mistreat
Government Workers

As a retired Public Servant, I would like to request that the Committee repeal the WEP/GPO Act. I served as a Federal worker (IRS agent) for 37 years and paid into my pension plan for each and every year of service. My pension plan was not given to me by the local, State, or Federal Government, I earned it and paid for it.

Prior to my Public Servant employment, I worked 15+ years in the private sector, paying into Social Security and all other taxed Government programs. Under the WEP/GPO Act, the value of those years in the private sector are greatly diminished or ignored.

Under the current WEP/GPO Act, my Social Security payment has been reduced by \$511 each and every month. Now I only receive just over \$830 for my Social Security benefits. Then, after my Medicare payments are taken out of that \$830 I'll be left with less than \$670 per month. This is a disgraceful way for the Federal Government to treat its retired employees who have committed a third of their lifetime to that same Government.

So, with all due respect, I ask that The Committee REPEAL the WEP/GPO Act.

Thank You: Brian M. Finn

17 Timber Road

Horsham PA, 19044

215-830-0276

For consideration by the Ways and Means Committee regarding hearing on GPO/WEP penalties

Submitted by

Maureen Looker

101 Glen Dr

Worthington, OH

614-787-7461

My comments are simple and direct. I am 73 years old and have been working one kind of job or another since I was 16 years old. I did work for the Worthington School District for 27 years of my 57 working years. I am still working because when I retired from the school system with the STRS retirement plan I was penalized and all my 57 years of working and paying into Social Security were affected. My point in sending this is that it is robbery to use my 30 non- STRS years into consideration. I should be getting what I earned, and am still earning, all those years that I was not in the school system. Those were legitimate years of Social Security and should be set apart from these restrictions.

Thank you for your consideration,

Mauree A. Looker

12/05/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a county employee 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 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, 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 urge the House Ways and Means Committee to 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,

Fred Van Dover
943 Anchor Drive
Henderson, NV 89015
702-439-2334

WMSubmission@mail.house.gov.

Ivy Mouton, 3035 General Pershing Drive, Lake Charles, LA 70615 (337) 802-2517

Louisiana Retired Teachers Association

SUBJECT: Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

November 3, 2023

Ladies and Gentlemen:

I am writing to you the congress and other state legislatures to request that congress review and eliminate the provisions of federal law which reduce Social Security benefits for persons receiving pension from federal, state, or local government retirement systems. This law is UN-FAIR and DIS-TASTFUL to say the least. Please consider Truer and Honest ways to support the government.

Humbly submitted,

Ivy Mouton

Ivy Mouton

November 28, 2023

Dear Honorable Committee Members;

I am writing in support of the Social Security Fairness Act. I am asking for the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). I am negatively impacted by both of these measures.

I was unaware my Social Security payments would be reduced by WEP until I applied for them. I retired in 2014. I was 62 and disabled due to aggressive cancer treatments. It seemed prudent to apply for my benefits early as I was unable to return to full time employment. My husband retired in 2017 at the age of 65. He passed away suddenly in 2021. I was notified by the Social Security Administration AFTER his passing, that I was not eligible for survivor's benefits because I had a public pension. There was no information to assist me in preparing for this loss of income until it happened. As grieving widow, I was left to refigure the convoluted formula used to calculate GPO in order to understand why I was being penalized so harshly. I had already lost almost half of my own Social Security benefits to WEP and again was never informed BEFORE applying for those benefits this could happen. This was done without warning and gives no recourse to those of us who have been so unfairly penalized. The way these policies are applied prevented me from including the loss of income into my lifelong retirement plan and have and will negatively impact my future well-being.

It is blatantly unfair that these policies are applied to one segment of the population in an "after the fact" fashion. I am asking for a repeal of both WEP and GPO. I am fully supporting the Social Security Fairness Act.

Respectfully
Mary D. Weis

To U.S. House Panel Overseeing Social Security

Congressional hearing on H.R. 82

My name is Mildred Caldwell. I retired in 2006 with a retirement pension from the Louisiana Teacher's Retirement System. In 2015 I began receiving my Social Security benefits. At that time, according to Social Security, I was eligible to receive \$300.00 a month but after applying the GPO formula my monthly benefits were reduced to \$139.90. With a deduction of \$104.90 for Medicare, a total of \$35.00 remained in my bank account each month. The remaining amount has varied from 0 to presently \$11.00 due to changes in Social Security benefits through the years.

I do not know the reasoning for GOP but it is an unfair policy. I earned my benefits by paying into Social Security with jobs not associated with the Louisiana Teacher's Retirement, yet I was penalized when I retired. I am still working and am currently paying Social Security. The GOP is unjust and should not be implemented or anyone paying into this type of retirement should not be required to pay into Social Security.

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

941

Sincerely,

James R. Hardesty
1138 East Sesame Street
Tempe, AZ 85283
480-838-7202

November 21, 2023

House Committee on Ways and Means

Subcommittee on Social Security

1102 Longworth House Office Building

Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

//signed//

Alan B. Bucklaw

709 Park Street

Mayfield, PA 18433

570-909-7587



1201 16th St. N.W. | Washington, DC 20036 | Phone: (202) 833-4000

Rebecca S. Pringle
President

Princess R. Moss
Vice President

Noel Candelaria
Secretary-Treasurer

Kim A. Anderson
Executive Director

November xx, 2023

Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20015

Dear Representative:

On behalf of 3 million members of the National Education Association, we would like to offer our views on the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) in connection with the Nov. 20 field hearing, "Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers."

Together, the GPO and WEP deprive more than 2.7 million educators and other dedicated public servants of Social Security benefits they have earned.

- The WEP affects about 2 million people. It reduces the Social Security retirement, disability, spousal, or survivor benefits of people who work in jobs in which they pay Social Security taxes and jobs in which they do NOT pay Social Security taxes—for example, educators who take part-time or summer jobs to make ends meet.
- The GPO affects more than 700,000 people. It reduces—or eliminates—the Social Security spousal or survivor benefits of people who also get a pension based on federal, state, or local government employment NOT covered by Social Security. Two-thirds of the pension amount is deducted from the Social Security benefit—for someone getting a \$1,500 pension, for example, the Social Security benefit is lowered by \$1,000. More than 70 percent of those affected by the GPO lose their entire spousal or survivor benefit.

The following pages, originally published in NEA Today, contain interviews in which retired educators describe in their own words the hardships they endure due to the GPO and WEP. In addition, the GPO and WEP discourage people from becoming educators, especially those in mid-career threatened with the loss of Social Security benefits they have already earned.

NEA strongly supports legislation, like the Social Security Fairness Act (H.R. 82), that fully repeals both the GPO and WEP. We thank you for the opportunity to submit these comments and stand ready to contribute to the effort to repeal the GPO and WEP.

Sincerely,

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

Marc Egan
Director of Government Relations
National Education Association

NEA TODAY: OCTOBER 6, 2023

<https://www.nea.org/nea-today/all-news-articles/being-teacher-cost-retiree-111384>

Being a Teacher Cost This Retiree \$111,384

GPO/WEP deprives millions of public servants of the Social Security benefits they've earned. NEA-Retired members are leading the charge to change the law.



Missouri retiree Martha Karlovetz in her home.

KEY TAKEAWAYS

1. Currently, more than 2.7 million hard-working Americans are affected by the Windfall Elimination Provision and Government Pension Offset regulations, which slash Social Security and pension benefits.
2. These regulations penalize workers who live in GPO/WEP states, but who have had paid into Social Security in previous jobs.
3. NEA-Retired members are advocating for legislation to repeal both GPO and WEP—and stop punishing public servants for their decision to serve the public good.

Former teacher Martha Karlovetz is one of millions of public servants who have been deprived of their Social Security. NEA is leading the charge to change that.

Martha Karlovetz had already been teaching in Missouri for more than a decade when she found out about changes to Social Security that would reduce benefits for her and millions of other public servants in her state and across the nation.

“It was the mid-1980s when I first heard of it, but at that time we really didn’t think it was going to last, so it wouldn’t be a big deal,” recalls the former elementary reading specialist.

Unfortunately, the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), enacted in 1977 and 1983 respectively, are still in place to this day. Karlovetz knows all too well how these unfair provisions claw away at retirement security for many educators, from pre-K-12 to higher education, like her.

WEP has cost her at least \$111,384 since 1995, when she retired from the Parkway School District, outside of St. Louis.

And if her husband passes away before her, Karlovetz will receive only \$14 per month in spousal benefits, despite the fact that her husband paid Social Security taxes throughout his 40-year career at McDonnell-Douglas/Boeing.

GPO is to blame.

Karlovetz is not alone. More than 2 million hard- working Americans across the U.S. have found the Social Security benefits they earned are slashed or eliminated altogether because of WEP. More than 730,000 people are affected by GPO.

Millions more will be impacted after they retire, unless the provisions are repealed.



Missouri retiree Martha Karlovetz (right) visited the nation's capital to lobby for the repeal of GPO/WEP with NEA director Andy Slaughter (left) and dozens of other NEA-Retired

'THAT CAN'T BE RIGHT!'

In 15 states, educators and other public employees like police officers, postal workers, and firefighters pay into their state pension systems, but they do not pay into Social Security.

The flawed thinking behind WEP is that none of these public employees have earned Social Security benefits—which fails to take into account that many educators hold second jobs and work summer gigs that absolutely do require them to pay Social Security taxes.

Karlovetz, for example, worked full-time at a paper company for six years while she earned her teaching degree. She also paid into Social Security during the nine years she served as president of the Missouri National Education Association.

Career-changers who become educators later in life are particularly vulnerable. They may have paid into Social Security for decades and have fewer years to earn pension benefits.

Then there's GPO, which reduces spousal or survivor benefits when a family member who paid into Social Security dies. Over 70 percent of those affected by GPO lose their entire spousal benefit. Some widowed educators might receive that benefit while they are still working. But the minute they retire and start receiving a pension, they will no longer receive the benefit that their loved one earned.



"When I explain all of this to my colleagues, the first thing they say is, 'That can't be right—that's not fair!'" says Meg Gruber, a retired teacher from Virginia who serves as chair of the NEA-Retired Legislative Committee and sits on the NEA-Retired Executive Council.

Another thing Gruber shares with anyone who will listen is that GPO/WEP is really a 50-state problem.

"We have 45,000 people in Virginia alone who are affected, even though we are not a GPO/WEP state," Gruber says.

Those folks were public servants in GPO/WEP states before moving to Virginia. Those who continue to work in Virginia are required to pay into Social Security even though they will receive diminished or zero benefits from the program, simply because they previously worked in a GPO/WEP state.

'WE'RE GETTING CLOSER'

Gruber and Karlovetz were among more than two dozen NEA members from all 15 GPO/WEP states who traveled to Washington, D.C., in May, as part of the NEA-Retired Day of Action. Their goal? To lobby for legislation such as the Social Security Fairness Act, which would repeal both GPO and WEP—and stop punishing public servants for their decision to serve the public good.

"We're getting closer to finally making progress on this," Gruber says.

NEA-Retired activists held more than 130 meetings with lawmakers and their staff.

Rep. Garret Graves—a Republican from Louisiana who introduced the House bill in January—met with the group to personally thank them for their hard work on this issue.

The activists also met with Rep. Pete Aguilar from California as well as Reps. John Larson, Rosa DeLauro, and Joe Courtney, all from Connecticut. In addition, online activists sent 10,585 email messages through the NEA Action Center at nea.org/GPOWEP.

Following the NEA lobby day, 14 additional representatives signed on to the legislation as co-sponsors, bringing the total up to 288 in the House and 44 in the Senate. At press time, just one more co-sponsor was needed to reach the 290 threshold needed for a vote under current House rules.

"We've got to keep educating our own members on this issue so they will continue to call and write and lobby for change," Gruber says.

"You do not need to be from a GPO/WEP state to ask your members of Congress to support this bill."

‘I DON’T HAVE ANOTHER 10 YEARS TO WAIT!’

Karlovetz joined the Day of Action in D.C., and she was pleased to get a meeting with the staff of Missouri Rep. Jason Smith, who is chair of the House Ways and Means Committee. The Social Security Fairness Act would have to pass out of his committee before the full House could vote on the bill.

The effort to fix GPO/WEP has long had bipartisan support, but the staffers acknowledged that it would take a long time to reach a compromise, Karlovetz says.

“I told them, ‘I’ve been working on this since 2001. And I don’t have another 10 years to wait!’”

MORE STORIES FROM NEA-RETIRED MEMBERS



ELSTON FLOWERS
CAREER: Spanish teacher, Illinois
RETIRED: in 2020; served 33 years
AFFECTED BY: WEP
MONTHLY SOCIAL SECURITY BENEFIT: \$19

GPO and WEP take a greater toll as retirees get older. That’s one of the messages that Flowers wants to get across when he explains the issue to colleagues or talks to elected leaders about why it should be repealed.

“Folks who retired long ago had lower salaries, and their pension payments are lower. If a spouse who received Social Security passes away, they will get no spousal benefit. And some of them have to pay into Medicare in order to have that coverage,” Flowers explains.

Right now, Flowers is able to do the thing he most wanted to do in retirement: travel. He’s recently been to Greece, Mexico, Spain, and Romania. But having been a teacher in a GPO/WEP state, he knows that he will not get the benefit for all the side jobs and summer work where he paid into Social Security. Things will get tighter over time as Medicare costs rise.

“There may come a day when instead of receiving \$19, I’m paying who knows how much for Medicare coverage,” he says.



GAYLE HARBO
CAREER: High school math teacher, Alaska
RETIRED: in 1993; served 25 years
AFFECTED BY: GPO and WEP
MONTHLY SOCIAL SECURITY BENEFIT: \$0

As a member of a female-dominated profession, Harbo says she has seen many women bear the brunt of GPO/WEP.

“I’d be up a creek without my state pension,” Harbo says. And that’s why she is deeply concerned for younger generations who retire from public service in her state.

“Back in 2006, our state went from providing a defined benefit pension to a 401(k)-style pension that simply doesn’t come with the same stability,” she explains. “Plus, it’s a GPO/WEP state, so if educators work other jobs or came to Alaska from a state where they paid into Social Security, they will never get that full benefit and might get nothing at all.”

Harbo’s husband received Social Security, but when he died five years ago, that income abruptly stopped. GPO bars Harbo from receiving spousal benefits.

Harbo wonders how lawmakers don’t see that fixing these problems is key to ending the teacher shortage crisis.

“Our state lawmakers have to fix what they can to stop the tremendous turnover we have among teachers here in Alaska. And we’ve got to do everything we can to repeal GPO/WEP. It’s too discouraging for people to go into teaching in these states.”



SUSAN STRADER

CAREER: K–8 technology and other subjects, Connecticut

RETIREMENT: Plans to retire after the 2023 – 2024 school year; served 13 years

AFFECTED BY: WEP and potentially GPO

MONTHLY SOCIAL SECURITY BENEFIT: \$0 until age 67; then unknown

Strader knows that when she says she will soon retire from teaching, people envision a big pension waiting for her because she is in Connecticut.

“Good salaries, big pensions—that’s what everyone assumes,” she says.

But what those folks don’t realize is that in her state, you have to work a whopping 37 years to get a full pension. That’s not possible for Strader, who worked for 13 years in corporate America and then stayed home for 12 years to raise her kids before becoming a teacher.

Though she has worked for the school district for 18 years, only 13 of those will be under a teacher’s contract by the time she retires.

“I’ll end up receiving 16.9 percent of a pension,” Strader says.

Because of WEP, her Social Security benefit will be drastically reduced, and because of GPO, she will not receive a spousal benefit should her husband die before her.

“As a woman, I want to know that I can live independently,” Strader says. “I’ve worked hard to earn and save for many years, but the truth is that if I weren’t married, I couldn’t pay my mortgage once I retire.”

Strader believes most teachers actually do pay into Social Security at some point.

“So many teachers work over the summer, they tutor, they have second jobs,” she points out. “Even the stipends we receive have a FICA withdrawal.”

It’s time to stop ignoring these problems, Strader says.

“We can repeal GPO/WEP. State legislatures can develop a matrix that makes our retirement more fair and stable. All we’re asking is that we receive the benefits we earned.”

Attention : Congressional Hearing to discuss HR 82
CC: Massachusetts Representative Richard Neal

I want to thank you for having the Congressional Hearing regarding how Windfall Elimination Provision Government Pension Offset affects retirees. I wish you will consider eliminating/amending the Social Security Act to provide an equitable Social Security formula for individuals with non covered employment and to 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 Richard Neal's jurisdiction my entire life. My family members have served in the public sector as Firefighters, Police Officers, Teachers, Nurses and in the Springfield Courthouse for multiple generations. I personally worked at Aetna and Massmutual Insurance companies (19 years of gainful employment/SS contributions) as a Computer System Consultant. I took 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 as this was a great drop in income. My reward was in giving back to the community, working with dedicated teachers and enthusiastic students. As I look forward to retirement I'm proud of this decision, but I feel the way the WEP and GPO is presently enforced I'm being penalized.

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 pension benefits. I feel I have worked hard while contributing to both Social Security and Hampton County Pension. With only 11 years in Hampton County Retirement my Pension is small and my Social Security will be reduced by \$498 per month. 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.

Please continue your fight to repeal or amend Social Security's GPO and WEP. 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.. These are not an 'entitlement' ; these are investment plans that we and our employer have contributed to throughout our working years.

Thank you for your continued support Sincerely,

Rosemarie Dillon
172 Brookhaven Dr.
East Longmeadow, Ma 01028



Las Vegas Metropolitan Police Managers & Supervisors Association (PMSA)

A Professional Association Representing LVMPD's Sergeants, Lieutenants and Captains

December 4, 2023

United States House of Representatives
Washington, DC 20004

Addressed to Committee on Ways and Means Subcommittee on Social Security

I am submitting this statement on behalf of the the Las Vegas Metropolitan Police Managers and Supervisors Association (PMSA), which is local Nevada member of the Public Safety Alliance of Nevada (PSAN) which includes over 10,000 law enforcement officers throughout the state, as well as a national member of the National Association of Police Organizations (NAPO). The PMSA is an organization representing the leadership of the Las Vegas Metropolitan Police Department; over 500 Sergeants, Lieutenants and Captains. Our members are the men and women who serve, protect, and run the day-to-day operations of this great agency. I am submitting this statement today on behalf of the PMSA.

I would like the Chairman for bringing this topic forward, and addressing such an important issue to my membership, as well as to the law enforcement profession across Nevada. The negative effects the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) have on our police professionals are felt into our retirement years and compound as we age.

As police professionals, we are often the line of defense between those that wish our communities harm, and the safety the citizens of Nevada deserve. The GPO and WEP the GPO and WEP disproportionately harm Nevada's public safety officers, who due to their profession, are not covered by Social Security.

On top of reducing our Social Security benefits in retirement, the GPO also reduces our spouse's Social Security survivor benefits, greatly impacting our financial decisions when it comes time to consider hanging up our shields. As a police officer, and someone who represents the great police professional of Nevada, I believe we deserve benefits that we earned, to help live comfortably in our golden years.

The members of the PMSA strongly encourage you to pass The Social Security Fairness ACT, H.R. 82 and fully repeal the GPO and WEP.

Sincerely,

Handwritten signature of Sergeant Troyce Krumme.

Sergeant Troyce Krumme
PMSA Chairman Elect

Handwritten signature of Lieutenant Harrison Porter.

Lieutenant Harrison Porter
PMSA Vice Chairman

952

November 19, 2023

SUBJECT: Impact of Government Pension Offset (GPO)

The GPO has unfairly eliminated my Social Security survivors' benefits because I worked and receive a government pension of my own. My husband had a lengthy career with Dominion Virginia Power. After an extended illness, he took his own life in 2016. Grief-stricken, I retired from Federal government in 2017 with over 38 years of service. My husband paid into Social Security and wanted to provide for his family. It is unjust to penalize me because I receive a Government pension and deny disbursement of the benefits he earned.

Thank you in advance for your consideration.



SUSAN P. BARBA
3220 Gardenia Court
Suffolk, VA 23435
757-876-0532

HOW GPO/WEP HAS AFFECTED ME

I am currently 65 years old, and lost my wife to cancer in 2021. I worked for the State of Louisiana for 30 years, and retired in 2010. In 2007 I bought a house for me and my future wife, which I still occupy. The note has increased nearly every year due to increases in homeowner's insurance and property taxes. I was not aware of the GPO/WEP law until I applied for my deceased wife's social security. I am still grieving the loss of my wife, and this law has created more hardship for me due to the loss of her income, and my inability to collect her social security. I have already had to sell one of our vehicles, so instead of two vehicles, I have one. The house needs many repairs, but I do not have enough income to budget for these repairs, so the house is falling into disrepair. As inflation has been driving prices up on everything, I am struggling to make ends meet. My wife's social security would take my financial worries away, as it would allow me to stay in our home and keep up with repairs. It would also allow me to save more for my own care as I age. We had no children, so I have nobody to be a caregiver now that my wife has died. I cannot afford long-term care insurance.

Not only have I faced the hardship of walking with my wife through her cancer journey, which eventually ended in her death; but I have the added financial hardship of trying to keep up with monthly expenses without her social security. She paid into the system all her life, but I am told that my Louisiana State pension is too much for me to collect any of her social security benefit.

Having also worked enough in private industry to earn the required 40 quarters to collect my own social security, I recently applied for that as well. The amount was cut in half, resulting in just enough to cover Medicare premium, and I get \$6 per month after that. All of this has caused me more emotional distress, anxiety about finances, and depression. It's hard enough to lose one's spouse, but to be told I cannot get her social security, and my own social security is cut in half, because I served the State of Louisiana for most of my adult life and earned my pension, just exacerbates the trauma of such a loss.

Michael A Planchard
1730 S Woodhaven St
Baton Rouge, LA 70815

954

Susan C. Graham

4305 Richland Avenue, Metairie, Louisiana 70002

December 4, 2023

U.S. House Ways and Means Committee
United States House of Representatives
Washington, D. C.

Dear Representatives,

I worked for 37 years as a police officer in the State of Louisiana – 25 years with the New Orleans Police Department and 12 years for the University of New Orleans Police Department. I receive a government pension from each agency. I was also married for 20 years to a man who worked solely in the private sector and earned three times what I earned as a police officer.

Under Social Security administration rules, I should be able to receive \$1,500 a month in Social Security benefits from my ex-husband's contributions. However, my two pensions provide more than \$1,500 a month. Therefore, I receive nothing from Social Security.

I recently had to sell my home because I could no longer afford homeowner's insurance on my pensions. If I had received the Social Security benefits to which I would be entitled had I not served my community, I would still own my home. This unjust denial of benefits is appalling. Please take the steps necessary to overturn the Government Pension Offset and the Windfall Elimination Provision which deny civil servants their social security benefits. These benefits were paid for; we are not asking to receive something which we did not earn and for which we did not pay.

Sincerely,

Susan C. Graham
504-669-3299

955

Emma Shepard
10305 Loma Vista Drive
Shreveport, LA 71115-3449
318-464-0963 Ladyemshp1@aol.com

House Committee of Ways and Means
Washington, DC

Hello Congressman Jason Smith:

My name is Emma Shepard, I live in Shreveport, LA. I retired from teaching in 2012 after teaching 26 years. Prior to teaching I worked several jobs earning quarters in Social Security that I thought I would have available when I retired.

While working these jobs, I realized that my passion was for teaching. So, I worked, raised a family, and went to school to earn my degree. I drove 150 miles a day, working a full-time job and going to school at night.

After earning my degree, for 26 years, I was able to do what I loved, teach. My work experience did not stop when I started teaching. I worked two jobs, evenings, and weekends that I paid into Social Security. My teacher's salary did not cover expenses like student loans, travel, and food. I would later learn that when I retired, I would not receive the Social Security benefits I had earned. Once I learned this, I thought it was unfair and it was a lie that we would be receiving these earnings. I soon became an advocate for this disservice to be corrected. I have spoken about this issue for many years. Even when former Congressman John McCreary was chairman. I met with him in Washington, DC. We had a serious debate, and near the end I asked a simple question, Congressman, why do you think people like me do not deserve what we worked hard for? His answered, "Social Security is for poor people." I then responded that I do not know any rich educators. I have continued that advocacy.

Now that I am retired with my Retired Teacher Pension, my earned benefits from Social Security would be a big help. I must keep a tight budget and pray that I don't have an expensive home repair, or a serious illness. I now have expensive medications that I need, but I either do without or take half of a prescription. As I am writing this letter, I am 10 days out of surgery and can't afford to have the help I need to recover. My children live too far away to be of assistance.

I pray to each of you to please pass this resolution, H. R. 82, and correct this unfairness.
Thank you.

Sincerely,
Emma Shepard

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree (for 20 years) 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 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 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, 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 urge the House Ways and Means Committee to 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,

Alice D. Eddinger

Alice D. Eddinger
121 Oakmont Circle
New Bern, NC 28562-4962
252 514-2026

3 December, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 total repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I began my federal career in 1971 and was impacted by the Nixon freeze. In the 1980's I was impacted by the Reagan freezes. In the 1990's I was impacted by the Clinton shutdown where, as an essential employee, I worked without pay during the shutdown. In 1997, my job relocated and with more than 26 years of service I took a discontinued service retirement, with a reduced pension, that allowed me to remain the area to take care of elderly parents. After that, I worked jobs and paid social security. At the age of 60, before I was eligible for Social Security, I left the work place to care for my terminally ill husband. After he died, I did not return to full-time work which resulted in the loss of my final work years of paying into Social Security.

I do NOT regret my decisions to put caring for parents and spouse in their final years of life ahead of my career and income.

I DO regret the Government I worked for penalizing my Civil Service Retirement System (CSRS) Pension and my 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 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.

My annual retirement income is \$35k and if I had that reduced WEP and GPO amount each month it would have a positive impact in my life. And, I may yet be more negatively impacted

by a reduction in my Social Security depending on what happens in the future with the Social Security Trust.

People living on Pension and Social Security retirement income do not live on a fixed income, but they live on a reducing income. The chart at the end of this shows the Social Security Cost-of-Living [COLA] Adjustments, which is the same as the CSRS Pension COLA, for 1975-2024. As a widow, I track my monthly expenses and every year through 2021 my basic living expenses increased \$100 per month year-over-year. In 2022, my basic living monthly expenses increased \$200 over 2021. And in 2023, my basic living monthly expenses increased \$200 over 2022. That's just basic cost of living. I don't travel or have expensive hobbies. I drive a 17-year-old vehicle with broken air conditioning. I am lucky to still have my house, at least for now, because if my husband had gotten sick before 2012 when we had the Affordable Care Act, I would have lost the house to pay the medical expenses and maybe would have had to file bankruptcy. Annual COLAs for Pensions and Social Security, if any are given, do not keep pace with the increase in the cost of living.

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. This is not understood by people until they are ready to retire which is too late to make different decisions.

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 urge the House Ways and Means Committee to 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,

Johna Gagnon
3815 Javins Drive
Alexandria, VA 22310
703-960-2840

Social Security Cost-Of-Living Adjustments

| Year | COLA | Year | COLA | Year | COLA |
|-------------------------|------------|-------------------------|------|------|------|
| 1975 | 8.0 | 1995 | 2.6 | 2015 | 0.0 |
| 1976 | 6.4 | 1996 | 2.9 | 2016 | 0.3 |
| 1977 | 5.9 | 1997 | 2.1 | 2017 | 2.0 |
| 1978 | 6.5 | 1998 | 1.3 | 2018 | 2.8 |
| 1979 | 9.9 | 1999 | 2.5 | 2019 | 1.6 |
| 1980 | 14.3 | 2000 | 3.5 | 2020 | 1.3 |
| 1981 | 11.2 | 2001 | 2.6 | 2021 | 5.9 |
| 1982 | 7.4 | 2002 | 1.4 | 2022 | 8.7 |
| 1983 | 3.5 | 2003 | 2.1 | 2023 | 3.2 |
| 1984 | 3.5 | 2004 | 2.7 | 2024 | 2.4 |
| 1985 | 3.1 | 2005 | 4.1 | | |
| 1986 | 1.3 | 2006 | 3.3 | | |
| 1987 | 4.2 | 2007 | 2.3 | | |
| 1988 | 4.0 | 2008 | 5.8 | | |
| 1989 | 4.7 | 2009 | 0.0 | | |
| 1990 | 5.4 | 2010 | 0.0 | | |
| 1991 | 3.7 | 2011 | 3.6 | | |
| 1992 | 3.0 | 2012 | 1.7 | | |
| 1993 | 2.6 | 2013 | 1.5 | | |
| 1994 | 2.8 | 2014 | 1.7 | | |
| GPO enacted 1977 | | WEP enacted 1983 | | | |

* From 1975 to 1982, COLAs were based on inflation in the 2nd quarter of a year and applied to Social Security payments in July of that year. Since 1983, the COLA has been based on 3rd quarter inflation and takes effect in January of the following year.

<https://www.ssa.gov/oact/cola/colaseries.html>

<https://www.aarp.org/retirement/social-security/info-2020/colas-history.html>

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson, and members of the committee and subcommittee:

I am a federal retiree and a member of the National Active and Retired Federal Employees Association (NARFE). I am 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 the Nation. These provisions diminish the retirement benefits that public servants have earned in good faith through years of hard work and dedication. Simply said: 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.

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. For example, I delayed my Social Security benefits until the age of 70 thinking this would help mitigate the adverse effects the WEP has had on my Social Security benefit; yet, to my dismay, much of the additional benefits I hoped to receive were stripped by the provisions of the WEP!

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 two million public servants who have dedicated their careers to serving our communities and the Nation. 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 from their years of dedicated hard work.

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

Thank you so much for your consideration.

Sincerely,

Gary S. Blasser
4109 Cottage Lane
Annandale, VA 22003-3442
Telephone: 703.635.8386

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree and member of the NARFE. I worked for 35 years in management for the USPS. I am writing to express my overwhelming support for the repeal of WEP and GPO.

WEP and GPO unfairly penalize me as a retired public servant, who has dedicated my career to serving my country. Both of these provisions diminish the retirement benefits that we public servants earned through years of hard work. It is unfair that individuals, like me, who have contributed my 40 quarters to Social Security through other employment, are faced with reductions in earned benefits just because I also receive a CSRS pension from my public service.

The financial impact from WEP and GPO is significant for me and many others. This makes it difficult for us retirees to make ends meet and plan a secure future. I must point out that these provisions disproportionately affect lower-income retirees who rely on their earned benefits for most expenses. I and other such retirees paid into both Social Security and their CSRS, and should not be penalized for receiving benefits we rightfully earned. Furthermore, WEP and GPO have created confusion and frustration for us affected individuals.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597 would repeal the WEP and GPO and provide relief to over 2 million of us public servants who have dedicated our careers to serving the USA and our federal government. It would fix a problem that has unfairly reduced our retirement benefits and would offer more financial security that we paid for and deserve.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to us retired public servants who are affected. 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,

Gary Dunham
7 Rockford Road D11
Wilmington, DE 19806
302-740-6460

December 4, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 retired from the Salisbury, NC VA Healthcare System in 2021 on the FERS retirement option. My wife also retired that year from the VA but she is on the CSRS retirement system.

The fact that we are both decided on careers in civil service and are federal retirees means that we are penalized in two very negative ways – by both the WEP and GPO. This threatens the security of our retirement.

I retired on the FERS plan and I paid into the Social Security (SS) system throughout my career, both while a government employee and also while I worked outside of the government. But due to the Government Pension Offset (GPO), as a CSRS retiree my wife is not able to receive spousal benefits from SS if I predecease her. This cannot be just since these spousal benefits through the Social Security System are based on MY own contributions to SS - not based on my wife's work history or contributions to the SS system. But simply because she is a CSRS retiree my wife is being severely penalized because of the GPO: she is not eligible for SS spousal benefits that I rightfully ought to be able to leave her if I die first. That's right, she will receive "\$0" monthly SS Survivor Benefit should I predecease her.

But beyond that, in her case my wife paid into both the SS and the federal pension system since she worked outside of the government and paid into SS more than the required 40 quarters. But as a CSRS retiree my wife's own Social Security benefits are reduced by the WEP (my wife's SS benefit is reduced by at least 40%). Furthermore, should she predecease me the spousal benefits I would receive are also severely cut (by almost two thirds).

When one of us dies, whichever of us survives will have a very different financial outlook than would be the case had we not chosen federal service for our careers.

CSRS retirees, like my wife, make up around 4% of federal retirees, but many other state and local government employees, (amounting to an estimated 2.6 million retired federal, state and local retirees) are harmed by the consequences of the WEP and/or GPO.

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 these 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 the House Ways and Means Committee to 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.

963

Respectfully,

Gary L. Mancil
630 Eastland Lane
Salisbury, NC 28146
704-647-2119

11/22/23

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree after twenty eight years of service, 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 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, 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 urge the House Ways and Means Committee to 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,

Gary Prusik
4 Cielo Del Rey
Anthony, NM 88021
(575) 589-1671

November 22, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a Federal Government retiree under the CSRS system, having worked for the U.S. Geological Survey in Tacoma Washington for almost 34 years. I wish to express my strong support for the Social Security Fairness Act of 2023, H.R. 82/ S. 597, which would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants by reducing the retirement benefits they have earned through years of hard work and dedication. In my case, due to the GPO I receive no benefit from my wife's Social Security, a benefit she and I have earned. I estimate that benefit would exceed \$1,000 per month. It is unjust that I and many others lose this benefit simply because we also receive a Federal pension.

As you can see, the financial impact of the WEP and/or GPO is significant, and can make it difficult for some retirees to make ends meet and have a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. Note these retirees have paid into both Social Security and their public service pensions, making the lifetime financial burden even greater. Also note the WEP and GPO are complex and often misunderstood, which can create confusion and frustration among those affected.

I strongly urge the House Ways and Means Committee to take action in support of H.R. 82. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all government retirees.

Thank you for your consideration.

Sincerely,

Gary Turney
9205 74th St SW
Lakewood, WA 98498
253-312-1086

November 29, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 like me have earned after 48 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.

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, 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 urge the House Ways and Means Committee to 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,
George Turner

967

6727 Mountindale Rd
Thurmont, MD 21788
301.898.5428

November 28, 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

In 1987, I transferred my federal retirement from CSRS to FERS which has a significant Social Security component. At the time of transfer, I had earned approximately 13 years of CSRS credits. As you know the CSRS benefit is reduced for the first 10 years of government service (first 5 years at 1.5%, next 5 years at 1.75%, and 2.0% for the balance of government service). Since the CSRS benefit is backloaded in this way, it is unfair to apply a penalty to the Social Security benefit that is frontloaded. My CSRS benefit only included 3 years at the maximum rate and 10 years at a reduced rate. For this reason, the WEP is not fair or necessary in my situation.

Another reason the WEP is unfair is the Substantial Earning calculation. After I retired from federal service, I worked part time and earned my way out of some of the WEP penalty; however, my earning varied and there were several years where I was just under the substantial earning limit and therefore did not earn a WEP reduction. The calculation is unfair as just \$1 under the substantial earnings limit erases the entire credit for that year. Since Social Security taxes are being paid, credit for the WEP should be proportional and not subject to a tax "Cliff".

Finally, there is no disclosure of the actual WEP penalty. Social Security statements before and after the start of taking Social Security do not disclose the WEP even though it is deducted. Other deductions such as Medicare and tax withholding are disclosed, but why not the WEP. I realize there is a calculator for the WEP, but why should the annuitant have to go through the complicated calculation. Had a detailed disclosure been made, I would have been better able to manage my post federal employment.

Page Two

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.

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, 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 urge the House Ways and Means Committee to 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,

Gerald Bauer
8938 Parkside
Morton Grove, IL 60053
847-471-0515

December 1, 2023

The Honorable Jason Smith
Chair
Ways and Means Committee
United States House of Representatives
Washington, D.C. 20515

RE: November 20, 2023 Social Security Subcommittee Hearing: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

Dear Chairman Smith,

I worked 26 years as a Police Office with the City of Phoenix Police Department. Working for PPD I paid into the Public Safety Retirement System. After retirement from PPD I worked for John C Lincoln Health Network for a year paying into Social Security. I then started working Law Enforcement again for the Maricopa County Sheriff's Office as a Deputy Sheriff paying into Social Security and State Retirement for the next 14 years retiring at the age of 65. I am sure I was under the GPO and WEP and would like to collect compensation because of Windfall Elimination Provision and Government Pension Offset Mistreatment of Government Workers the GPO and WEP programs.

Please contact me at the following e-mail address gfunk2590@yahoo.com.

Gerard F Funk
Gerard F Funk
PO Box 776
Overgaard AZ
85933

971

Gerard P. Madden

PO Box 71

Palermo, ME 04354

Phone: (207) 993-2876

Fax: (207) 993-2876

Honorable Chairmen Jason Smith and Drew Ferguson
House Committee on Ways and Means and Social Security Subcommittee
Washington, DC

Dear Sirs:

First off, let me thank you for taking the time to address the unfair Windfall Elimination Provision and Government Pension Offset which directly affects me and as well as many others who have similar retirements. I retired from the Maine State Police in April 2010 after 26 years of service and currently receive a state retirement.

Prior to being employed by the Maine State Police, I worked several jobs and paid into Social Security. When I retired in 2010, I became a small business owner and have paid all my taxes, including quarterly payments on time. I would like to retire in three and a half years when I turn 65 and my full Social Security benefit which I have earned would allow me to do so.

My simple analogy that I have shared with the offices of Representatives Golden and Pingree and Senators Collins and King is as follows: When you enter a contract to purchase a vehicle or house, you are expected to make regular payments. When you make those payments and reach the end of the contract, you expect to receive the entire vehicle or house not approximately half of it.

Thank you again for addressing these unfair provisions. I sincerely hope you are able to eliminate them so those of us who have faithfully paid into Social Security can receive the proper and full benefit we are entitled to receive.

Respectfully

Gerard P. Madden

20 November 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson
and members of the committee and subcommittee,

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. Before I worked as a Federal Civil Servant for 36 years, I worked
in private industry for an insurance adjuster and paid into Social Security. I also have been the
organist at my church for the past 52 years. Although my organist pay is not substantial, I
continue to have to pay into Social Security which I'll never be able to collect because I collect a
Federal Pension. The WEP and GPO 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.

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. I went to 7 retirement seminars to try to understand
how WEP and GPO would affect me. I still don't understand the reasoning for WEP and GPO.
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, H.R. 82/ S. 597 which would repeal the WEP and
GPO would provide much-needed relief to me and 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.

973

I urge the House Ways and Means Committee to 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,

Gerianne Varel

106 N. Church St.

Damiansville, IL 62215

618-248-5223

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) which in my view unfairly penalizes those of us who both served our country in a government position, while also being a productive citizen who also worked extensively in the private sector.

After graduating from college in 1973, I faithfully served my country for over forty years as a dedicated employee of the U.S. Customs Service which in 2003 was transformed into the U.S. Customs and Border Protection. I am very proud of my service to the country and never regretted my choice of a U.S. civil service career.

Prior to becoming a U.S. civil servant, **I began my working career when I was fifteen years of age** to help support my family and to eventually pay my college expenses. Due to my young age, my parents were required to authorize my application for an underage work permit when I began my private sector employment. **My initial salary working part-time at a super market was \$1.60 per hour, which was the minimum wage for an extended period of time in the late 1960s and early 1970s.** During my high school and college years I continued to support myself and my family by working in the private sector, mostly at or near minimum wage positions, while faithfully paying my federal and state tax obligations, including my portion of FICA (i.e., Social Security tax).

Subsequent to my federal retirement, I again entered the private sector in order to maintain an acceptable standard of living given the ever-increasing costs all seniors have experienced over the last decade. Although my recent private sector wages exceeded the \$1.60 per hour experienced during my early private sector career, I and my private sector employer have continued to contribute to the Social Security Trust Fund by paying all due FICA taxes.

In my view the WEP unfairly penalize public servants who have dedicated their careers to serving our communities and country. The WEP diminishes the retirement benefits that public servants have earned through years of hard work and dedication. I feel that 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. Additionally, in my view the WEP penalty also diminishes the “value of work” for those who desire to remain productive

members of the U.S. work force and contribute to the expansion of the U.S. economy as part of both the private and public sector.

Finally, I would ask why should anyone be penalized for having paid into both Social Security and their public service pensions and unjustly not receiving the benefits that they have earned from Social Security?

In the interest of fairness, I urge the House Ways and Means Committee to take all action possible in support of repealing the WEP.

Thank you for considering my thoughts on the repeal of the WEP. your consideration.

Sincerely,

Leonard Ginocchi

2645 Beckwith Road
Apex, N.C. 27523

Telephone: 301-974-9734

11/21/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 and lives to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through many 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.

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, 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 made great sacrifices and 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 the House Ways and Means Committee to 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,

Glenn Dunkley

977

33 Manchester Ave. Forked River, NJ 08731

732-552-5560

November 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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
Gloria R Rose
2346 Brown, Durham, CA 95938
530-891-6686

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 have just listened to the Field Hearing on the Social Security Unfair Treatment of Public Servants and I am more incensed than ever about the unfairness of these provisions and the harm they have caused others! I always felt that my reduced benefits with respect to the adverse financial implications that the WEP and GPO imposed was a travesty of justice. But to hear testimony of the impact these unjust provisions have had on others is even more outrageous. Over the past 30-40 years these reductions have been in place, thousands of lives have been unalterably and detrimentally changed by the withholding of earned benefits - impacting not only the public servant but also their spouses and progeny.

I was fortunate enough to have earned a Federal pension for my 34-year USG career. However, I chose to work another 10 years in the private sector to boost my retirement savings and became eligible for Social Security (SS) which I began drawing at age 65. However, for the past eight years, my SS earnings have been significantly reduced because I also receive a USG pension. How is his fair? I complied with all the rules for both retirement programs to earn full benefits from each and yet I do not receive my full earned SS benefit. Should I predecease my husband, he will have a Survivor Benefit to support him after my death. However, should he predecease me, his SS earnings will cease and there will be NO SS Survivor Benefit for me. How is this fair? Through working and saving we currently have a comfortable life. We have children who work hard but will likely not have the extras that often help make life a bit easier and more fulfilling. Being able to pass on a bit of a nest egg to them would certainly help them and our grandchildren. The money withheld from us due to the WEP and GPO could make a significant financial improvement to their lives.

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. There is no just reason why workers who have paid the same amounts into Social Security as others should have their benefits reduced simply because of who their employer was. This practice is patently unfair and it is unbelievable that this situation has been allowed to go on for decades.

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, 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 urge the House Ways and Means Committee to 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,

Carol Goettl

601 W Mountain Ave

Ft. Collins, CO 80521

970 797-2804

To: The Congressional Hearing Members

From: Cynthia D. Reynaud.

Date: 11/16/23

In regards to H.R. 82 I have been waiting for movement and correctional to the WEP or GOP for quite some time. I retired from the State of Louisiana in 1999, and am now 72 years old. When I was eligible for Medicare at 65 I wanted to draw from my Husband's Social Security and was told it would all but cut out my pension from the State. I opted not to draw the Social Security.

I believe my husband's Social Security in no way is attached to my State Retirement Pension, because it is based on his earning and not mine. This has been a plague for State Retirees for a very long time. I have returned to work to supplement our incomes and now pay Social Security, but unless this is changed and supported, I will never be able to collect my monies payed into the system.

I pray that the right decision is made to help myself and many more families in this dilemma.

December 1, 2023

The Honorable Jason Smith
Chair
Ways and Means Committee
United States House of Representatives
Washington, D.C. 20515

RE: November 20, 2023 Social Security Subcommittee Hearing: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

Dear Chairman Smith,

My husband is retired Phoenix PD officer Gregory L Youmans #1741.

I am a retired civilian Phoenix Police employee Stacia M Youmans #A2015.

Regarding the WEP and GPO Hearing in the Congressional House Committee, we are not actually affected by those provisions at this time but will be in the future when one of us passes away.

Greg receives a small SS check for his contributions in the Navy, and other jobs before joining the police dept.

I receive a SS benefit of \$1743.10 based on my contributions of jobs throughout my life.

Our main concern is that when Greg passes away and I receive his pension I was told by Social Security that I will lose all my SS benefits because of receiving a pension that did not include contributions to social security. This seems unfair that I worked all my life and contributed to SS, but because of who I married I lose my benefits.

I have read all the pamphlets on the WEP and GPO and cannot figure out if Greg could receive my SS benefits if I passed away.

Thank you,

Greg and Stacia Youmans

gregory1@cox.net

11/30/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

My name is Sandra J. Gregory, 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 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. I retired on July 1, 2023, and to date I have not received any notification regarding my final annuity. This is in part because I was a CSRS Offset employee and I'm affected by WEP. My entire federal career 4/1983 to 7/2024 has been affected. I was a seasonal fire fighter until 1989 when I finally received my career appointment. Because I was a seasonal, I was first placed into FERS erroneously and had to fight for my corrected status as a CSRS employee. I had no idea how WEP would affect me in the future as I worked for 40 years. When I retired, I had hoped that I would hear from OPM regarding my case early. To date, I have heard absolutely nothing. I know that my case goes to Social Security and the back for the reduction to my annuity. WEP and the CSRS Offset reductions reduce my annuity. This seems so unfair, and I know between OPM and Social Security it is confusing on how to interpret the reductions.

Furthermore, the WEP is creating confusion and frustration in my case because it is misunderstood. This lack of clarity further compounds the challenges faced by me and I'm using personal finances until OPM completes my retirement annuity calculations. The gap between full Social Security benefits (66 and 8 months in my case, I'm 65), Medicare payments and partial annuity because someone is trying to understand and calculate my annuity between to agencies is significantly affecting me, my family, and our lives. I feel as though I have been penalized for being a federal employee.

GPO is also affecting my family; my husband LTC Mark A. Gregory is a retired federal civilian (CSRS) and military employee. He is affected because he was a full-time employee working for the National Guard and Reserves with two combat deployments to Iraq. If he applies for his Social Security, his military and potentially his CSRS annuity could be reduced by GPO. Again, this seems so unfair that his retirements that he sacrificed his life for could be reduced. This is so misunderstood and the money that he paid into the Social Security System is not benefiting him. The reductions could eliminate a pension because of the penalties previously established through unfair Social Security regulations and practices.

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. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is

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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.

I urge the House Ways and Means Committee to 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,

Sandra J. Gregory and LTC Mark A. Gregory
1943 Molly Dr.
Carson City, NV 89706
775-882-8144
s50grego@gmail.com or mag0676@sbcglobal.net

November 20, 2023

Hello:

My name is Gregory Weber. I am a federal retiree and one of the more than 2.6 million people affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These unfair provisions cost me and other Social Security eligible retirees thousands of dollars each year.

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 career spanned 44 years including 30 years of contributing to Social Security. Despite this I am still subject to the maximum WEP reduction in my earned 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 WEP penalty reduction receiving back only a portion of my earned benefits. This is not fair.

I respectfully request that H.R. 82 the Social Security Fairness Act of 2023 be given full consideration and approval by the House Ways and Means Subcommittee on Social Security. Sincerely,

Gregory Weber
227 Park Vale St.
Lincoln, NE 68510
(402) 327-9471

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Date: November 15, 2023
Subject: Field Hearing on Social Security's Disservice to Public Servants, H.R. 82
From: Mark Stantz, retired, teacher/coach/athletic director, aerospace employee, laborer,
Roofer, United States Marine Corps.

Law Makers,

I seriously do not know how to address you. To think you represent me is a mistake. As you can see above, from what I have accomplished in my lifetime, I believe I have been slapped in the face an spat upon.

I have worked hard all my life, and I am only getting a percent of what I earned. Inflation has made me only poorer, and you want to tax me more because I saved and earned. You then turn and give it away to others who want to benefit from my hard work and earnings.

I am all about helping, but I give to deserving organizations that I choose. If you can walk you can earn. Just giving with know expectations is foolish. Our country is suffering from the actions of our congress. Please do the right thing in passing HR 82.

I worked hard and earned every cent that is owed to me. Please listen and do the right thing and give us what we have earned.

Respectfully,

Mark Stantz

U.S. House Panel
Social Security Fairness Act – H.R. 82
Re: Congressional Hearing: Monday November 20, 2023

11-16-23

Dear Distinguished/ Honorable Ladies and Gentlemen,

My name is Kevin M. Kenny. It is an honor to speak to you today. I am a retired sworn Supervising Investigator (LEO) for the California Department of Alcoholic Beverage Control, Badge #369. I will be 66 in February 2024. I honorably retired, in 2009, after 22 years of service to my State. I had enough quarters to claim social security prior to State Service, but also have been working nearly fulltime as a Senior Executive Protection Agent post State service to this date.

The purpose of this letter is to describe how the WEP has affected me. On my 62nd birthday, in February of 2020, I visited my local Social Security Office to file for social security. As do we all, I had been receiving annual ssn statements indicating I would receive figure X (roughly 1700 per month) upon my application. During the meeting, I was told that, due to receiving a pension, I was not entitled to full ssn monetary benefits even though I had fulfilled all requirements to do so. The individual explained that due to an Act, in 1989, it was determined unfair to collect benefits at the rate earned. Rather I would receive 1/3 of what I had earned (roughly 550 per month). Therefore, it was not practical to file for my benefits. Instead, I have had to continue working as 1/3 benefits is not financially reasonable in today's economy. Additionally, I was told that my spouse was not eligible to collect my death benefits, upon my death, due to the WEP as she did not have enough quarters.

I was not angry, but hurt to the response. I had planned for figure X in my retirement plan. In fact, I had earned that right. Now I was ineligible, it appeared, for past decades political reasons. This forced me to continue working to handle my financial commitments. I chose my career, in the public sector, not to get rich, but rather to serve the people of the State of California. During my tour as a Supervising Investigator, I served on a major narcotics task force, over saw Agents that regulated both licensing and enforcement operations and was a Seargeant for our Departments Special Operations Unit. On many occasions I put my life in danger working undercover in high stake field operations.

I ask you this question: "When you retire, will you collect your full social security benefit?" Will you be penalized because you chose to work in government for the people? Individuals who chose to work in the private sector did so in a chance to earn higher wages as a personal gain. Please don't continue to penalize those that served the people of their State as Teachers, Police Officers and Firefighters. We are the silent backbone of our Country. Not all of us, within these groups, earned right to claim social security. However, those that did, deserve full ssn benefits as much as Screen writers, Actors and Auto workers who recently settled negotiations within their fields to feed their families.

I believe that the reason you are having this hearing is to **right a wrong**. I believe in you. Please believe in me.

Respectfully,
Kevin M. Kenny

January 28th of 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 sixteen and I am still paying into it now in my sixties. 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 or not 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 make a positive difference in my life by moving H.R. 82 forward. Please do so.

Sheena Graham

Linda C. Morse
99 Paine Street
Uxbridge, MA 01569
508-631-6401

November 27, 2023

To the Ways and Means:

I sent this letter you are reading to hundreds of Senators and Representatives in 2020 and 2021.

I am writing to you regarding 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 during his college years. Upon graduating, he became a mechanical engineer and 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, my husband (on a scooter due to a severe break of his left ankle) 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 20 years on my pension, thus qualifying for about 50% 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 worked 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 social security 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 four 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. Also, did you know that my “one-time widow’s survivor benefit” was \$255?

Given the 500,000 deaths from COVID as well, I believe that many Americans will be calling for change of the social security/teacher pension situation. How many Americans will not have had time to prepare for retirement because of the loss of a spouse due to COVID and will learn at the “last moment” that their benefits will be far less than anticipated? Why would people switch careers to become educators if they lose their social security benefits or those of their spouses? We are in dire need of more teachers and the WEP and GPO will only discourage Americans from pursuing the field of education. 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 this injustice right? My husband and I “played by the rules,” served our community and did our best to prepare for retirement – only to find out that the WEP and GPO will make our contributions to America an insulting joke. Please reintroduce legislation to remove these extreme government pension offsets and penalties that harm widows, widowers and those who serve their communities.

Sincerely,

Linda C. Morse

Connie C. Hewett
1272 Locust St.
Willits, CA 95490
Tel: 707-354-2195

November 15, 2023

House Ways and Means Committee
Chairman Jason Smith
Social Security Subcommittee
Chairman Drew Ferguson

Re: H.R. 82 - Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Chairmen Smith and Ferguson,

Thank you for scheduling and holding hearings on H.R. 82, to begin on Monday, November 20, 2023. I greatly appreciate your efforts to advance the cause of financial justice for tens of thousands of American educators who have for years been wrongly deprived of their full Social Security benefits in retirement. H.R. 82 would repeal both the Windfall Elimination Provision and the Government Pension Offset unfairly enacted many years ago. These two pieces of legislation have unjustly withheld the rightful full Social Security benefits for these educators, including my husband.

The bottom line is that Social Security funds have been gainfully earned and rightly deposited into the Social Security system during the years when educators held other types of employment. The retirement payout of these funds has wrongly been reduced by the WEP and GPO and must now be corrected. Gaining full approval and final passage of H.R. 82 would at long last correct this injustice. I know there are many tens of thousands of retired educators, both current and future, who will benefit from your strong congressional action.

Thank you for your leadership in this area. I would like to request that you keep me informed of the progress and final success of your efforts to promote the passage of H.R. 82.

Sincerely,

Connie C. Hewett

Connie C. Hewett

Dear Chairperson Smith and members of the Ways and Means Committee:

Thank you for scheduling this important hearing to allow those of us who have paid our dues into Social Security be heard.

I am a retired school teacher. Before that, however, I worked in the private sector, paying my Social Security dues for many years. Now that I am retired, I am not allowed to receive my full benefits which I paid into before I was a school teacher. Does this sound fair to you? It does not to me. I feel it is only fair, only right, to be able to collect the Social Security benefits that I paid into. I am simply asking to receive all of my benefits.

As it is now, I, and my fellow school teachers, are being penalized because we chose a career path that helped the youth of our communities. For those of us who are retired educators, it is not fair nor right that we should not be able to be the recipients of what is duly ours. Would you not agree?

As teachers, as you well know, none of us received a salary that much more than our costs of living. Many of us financed our own classrooms each school year with our own money. It was not easy.

We are not asking for anything that is not ours or that we have a right to. We are only asking to be paid the full benefits which we put into the Social Security system. Just like others who were not teachers.

Thank you.

Sincerely,

James Thomas
76 Raymond Heights
Petaluma, Ca. 94952
707-364-5970

Richard P. Hewett
1272 Locust St.
Willits, CA 95490
Tel: 707-841-1139

November 15, 2023

House Ways and Means Committee
Chairman Jason Smith
Social Security Subcommittee
Chairman Drew Ferguson

Re: H.R. 82 - Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Chairmen Smith and Ferguson,

Thank you for scheduling and holding hearings on H.R. 82, to begin on Monday, November 20, 2023. I greatly appreciate your efforts to advance the cause of financial justice for tens of thousands of American educators who have for years been wrongly deprived of their full Social Security benefits in retirement. H.R. 82 would repeal both the Windfall Elimination Provision and the Government Pension Offset unfairly enacted many years ago. These two pieces of legislation have unjustly withheld the rightful full Social Security benefits for these educators, including myself.

The bottom line is that Social Security funds have been gainfully earned and rightly deposited into the Social Security system during the years when educators held other types of employment. The retirement payout of these funds has wrongly been reduced by the WEP and GPO and must now be corrected. Gaining full approval and final passage of H.R. 82 would at long last correct this injustice. I know there are many tens of thousands of retired educators, both current and future, who will benefit from your strong congressional action.

Thank you for your leadership in this area. I would like to request that you keep me informed of the progress and final success of your efforts to promote the passage of H.R. 82.

Sincerely,

Richard P. Hewett
Retired California Educator

H.R. 82 – Social Security Fairness Act

November 18, 2023

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.

For me, I served my country for 20 years in the United States Navy and Navy Reserves. I not only committed my life to my country but to children as well. I was an educator for 29 years teaching elementary school in the beautiful State of Maine. It was a very exciting time in my life where I had the opportunity and privilege to impact the lives of over 600 children. During my time as an educator, I had to work multiple jobs to provide for the basic needs of my family. Each of those additional jobs had Social Security deductions taken out of my pay for retirement.

The tension and responsibility educators faced during the COVID pandemic combined with long-standing professional issues afflicting the teaching profession caused me to seriously consider leaving the classroom. Then in October 2021, we lost our 44-year-old nephew to COVID who was married with four children and our priorities began to shift. My wife and I were also experiencing ongoing family and personal struggles, so we made the tough decision for me to retire early and move to Pennsylvania in 2022. Leaving Maine was difficult, but it was important to have a fresh start and be closer to family and grandchildren. We enjoy living in the Keystone State, but now our retirement is in jeopardy.

Even though I have EARNED all 40 quarters for social security, when I start collecting benefits, the amount will be reduced substantially simply because I am receiving a Maine teacher pension. Furthermore, since I elected to share my Maine retirement with my wife, if she becomes a widower the GPO reduces—or eliminates her Social Security benefit. **Individuals who have devoted their lives to public service should not have the added burden of worrying about their retirement.** PLEASE work for the repeal of these unfair provisions. Please vote to change the lives of millions of public servants that have sacrificed and dedicated their own lives to meet the needs of children and people in their own community.

Support the Social Security Fairness Act to fully repeal both the GPO and WEP.

Respectfully,
Doug DeCamilla
2164 Canterbury Dr
Mechanicsburg, PA 17055-5767

First of all, I want to thank the 320 members of Congress who have responded to our call this year for correcting the injustices in the Rostenkowski's "Double Dipping" law. By correcting this law, you will make it possible for millions of people to escape a harsh penalty after having been forced to put their money into the U. S. Government's Social Security system during their working years.

For how long have we lived with Representative Rostenkowski's "Double Dipping" legislation? It was passed by Congress in 1982. (Subsequently, Rostenkowski went to prison because of mail fraud. He died on August 11, 2010. Were he still alive today, he would be 95, just four years my senior.)

The impact of this legislation is felt primarily by public servants, most especially by women who happen to be in professions such as teaching and nursing. Many of these women are married. And when they retire, they learn for the first time that their expected Social Security will immediately be cut substantially, and that when their husbands die, they will no longer be able to receive his Social Security, even though both partners paid their hard-earned money into our U. Government's Social Security.

Numerous attempts have been made by teachers to change Rostenkowski's unjust law. This year, however, is the first time 320 Congress men and women have been willing to look deeper into the effects of this law on ordinary citizens.

I, for one, taught 19 years in the California public school system: one year as a third-grade teacher, and--after a year at Stanford earning my MA--18 years in a California Community College. In this employment I DID NOT pay Social Security because my College opted out of Social Security. For 25 years before and after teaching; however, I worked in various positions and DID pay Social Security.

That was 25 years ago now. In 1982, I began drawing my teacher retirement after I learned that it would not grow if left in the system. I used it to help our daughter go to law school. In 1997, when both my husband and I retired, I learned that the Rostenkowski law would allow me to draw only a portion of what I had expected to receive.

On December 1, 2023, I will be 91 years young. On December 6, 2023, my husband will be 90. For our ages we are relatively healthy, and I have been spared thus far what many of my teacher-friends have not: the devastating experience of trying to live alone and without the financial support of a husband's Social Security.

Even though the 2023-24 election year may not seem to be a "good year" to change a Social Security law, what year is a "good year"? In my experience, there has not been a "good year" for 41 years.

It is PAST TIME to act. We must change this injustice to millions of people who now face paying for the same high costs of food, gasoline, rent, telephone bills and do not receive the full share of Social Security benefits for which they were taxed.

996

Only Congress can change this situation, and we are all putting our faith in the PRESENT Congress to do so. We teachers are here to help you!!

Thank you very much for taking this positive step to advance H.R. 82 this year.

Sincerely,

Jean T. Payne
Member of the CalRTA
890 East Harrison Avenue, Apt.18
Pomona, CA 91767
909-625-1820
Cell: 909-921-8480

House Ways & Means committee members,

Prior to becoming a teacher, I worked in the private sector for over 15 years. I faithfully paid my Social Security on those funds; in addition, I've been working as a substitute teacher since 2020, when I retired from my years as a teacher. I am now currently paying Social Security on that job. I am not interested in drawing more than I deserve from Social Security after I'm 67 – however, I feel I do deserve to draw the entire stipend due me, as opposed to a percentage, since I was the person who paid these funds.

Currently, I am only eligible to draw a percentage of my stipend because I chose to go into teaching in my 30's. This was not made clear to me upon my decision to switch – rather, it was an unexpected consequence of choosing to dedicate my later work years towards educating children. Therefore, I am being penalized for choosing to switch professions. To me, this seems highly biased and unfair treatment towards a profession that is currently suffering shortages nationwide. People who might decide to become teachers are reconsidering, due to this potential retirement income loss.

Please seriously consider adjusting/rewording the WEP to exclude those of us who contributed to Social Security, expecting to be compensated during our senior years.

Sincerely,

Laureen Montgomery

Retired Texas Teacher

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From: Chris Glans gians4@comcast.net
Date: November 17, 2023
To: WMSubmission@mail.house.gov
Subject: HR 82

Please support Bill HR 82, the Social Security Fairness Act 2023, and repeal the unfair GPO and WEP.

The reduction of my social security benefits would greatly affect me financially in my retirement years. My biggest concern is how the GPO, from my retirement plan, will affect my husband's social security benefits, he has not worked for a government agency. We cannot afford the GPO and we shouldn't have to since we have both been contributing members to the Social Security system.

Thank you in advance for your support.

Thank you
Christine Glans

999

Dawn Ruano
Ontario-Montclair School District
950 West D Street
Ontario, CA. 91762

November 30, 2023

WMSubmission@mail.house.gov

Committee of HR 82
Social Security Offset Bill

To Whom It May Concern:

I am writing to you to ask that you vote in favor of HR 82: Social Security Fairness Act of 2023

I have been a Registered Nurse for 19 years. 16 years of those years were spent working in the private sector as an Emergency Department nurse and an additional 4 years as an Emergency Medical Technician. After diligently working for the Hospital for 20 years, I decided to work for a school district in hopes to be able to form more lasting relationships with my patients. It has been rewarding to serve the community and plan to do so for the remaining years of my career. I recently learned of HR 82 through a CalSTRS seminar. Disheartened and astonished, I learned that the Windfall clause in the Social Security system disqualifies me from receiving nearly all the Social Security income I contributed from working as a nurse in the Emergency Department and additional jobs I held while I was a college student. This is theft! I have been and continue to remain a hard-working tax payer. This is a poor policy. Please overturn the Windfall clause and vote in favor of HR 82.

In favor of fair and appropriate laws,

Dawn Ruano

Registered Nurse, Credential School Nurse, Public Health Nurse

dawn.ruano@omsd.net

1000

TO: WMSubmission@mail.house.gov

From: B. Cozad

Dear Committee of HR 82, Social Security Offset Bill:

I am writing to you to ask that you vote in favor of HR 82.

I have been a Registered nurse for 23 years. Part of my nursing career was devoted to the private sector as a staff Neonatal ICU nurse. After diligently working for the Hospitals, I decided to work for several school districts for the remaining years of my career. I learned that the Windfall clause in the Social Security system disqualifies me from receiving nearly all the Social Security income I contributed in my paychecks as a Neonatal Registered Nurse, a struggling college and high school student because I have less than 15 years of contributions to Social Security. This is robbery. I have been a hard-working tax payer nurse all my life and this not a good policy. Please overturn the Windfall Clause and vote in favor of HR 82.

With conviction for fair laws for the working person and all nurses,

Belinda Cozad, RN BSN PHN RCSN, MSN

(909) 696-1578

1001

I started working in the public school system the year I turned 50. Prior to that I had worked and paid into the social security system earning enough credits to qualify for social security. Shortly, after starting my work as a public servant, I learned that because of WEP my social security benefit would be reduced when I retired. I accepted this even though I believed it was unfair.

After 45 years of marriage, my husband passed away suddenly in June of 2020. In reviewing my financial situation after his death, I was dismayed to learn that because of the GPO my benefits under my husband's social security would be substantially reduced. So in either scenario, deciding to receive my social security or my husband's social security, I experience a reduction in income. Even though I am "retired" now from teaching, I continue to work to cover the loss of my husband's SSI benefits because of GPO. One of the things that I find so unfair is that I know people whose benefits, because they did not pay as much into the social security system, are supplemented from their husband's social security (since their husband is receiving the maximum amount). It's all so arbitrary as to who is punished and who is rewarded in this system based on these inane rules.

Thank you for considering H.R. 82 and I respectfully ask that the committee support a repeal of the WEP and GPO. My husband paid into the social security system his entire life and to deny me, his wife, benefits he would rightfully have earned, is unfair.

Brenda Petro

1002

TO: WMSubmission@mail.house.gov

From: Susan Unruh

Dear Committee of HR 82, Social Security Offset Bill:

I am writing to you to ask that you vote in favor of HR 82.

I have spent all 41 years of my registered nursing career in the state of California. Many years of my nursing career was devoted to the private sector in a variety of nursing positions. I spent a few years (in the 1990's) as a school nurse and then returned to the private sector for another 15 years. For the last 8 years, I have happily served as a school nurse once again.

I have loved being a nurse in a variety of settings over my career. As I am getting close to retirement, I have learned that I have over 30 years in the private sector and (thankfully) will not be affected by the Windfall clause. This is not something I planned for or realized until recently! I am so very fortunate to receive full social security, by the grace of God.

Sadly, I believe that my experience is the exception rather than the rule. I am writing this letter to advocate for my nurse colleagues throughout the state that have spent time in both the private sector and in school nursing. We have all worked diligently and contributed from our income over our careers. I feel it is unfair to lessen the social security benefit for one who has chosen to work and contribute to both retirement plans. It feels like a penalty for working hard.

I implore you to please overturn the Windfall Clause and vote in favor of HR 82.

Respectfully,

Susan Unruh BSN RN PHN

Credentialed School Nurse

(909) 331-2129

1003

TO: WMSubmission@mail.house.gov

From: D. Smith

Dear Committee of HR 82, Social Security Offset Bill:

I am writing to you to ask that you vote in favor of HR 82.

I have started working and paying into Social Security at age 14 with my first job. I worked in the public sector until almost age 32 when I became a nurse. I found a home with multiple school districts for over the last 10 years. That means that I paid into Social Security for almost 18 years. However, when I attended a CalSTRS retirement seminar, I was disappointed and shocked, I learned that the Windfall clause in the Social Security system disqualifies me from receiving nearly all the Social Security income I contributed in my paychecks because I have less than 31 years of contributions to Social Security. This is robbery. I have been a hard-working tax payer nurse all my life and this not a good policy. Please overturn the Windfall Clause and vote in favor of HR 82.

With conviction for fair laws for the working person and all nurses,

Dana Smith, BSN, MSN, RCSN

(909) 615-3857

1004

November 17, 2023

Ref: Please support HR 82 Social Security Fairness Act

The WEP/GPO has horribly affected my retirement. I worked in the private sector for years paying for Social Security and Medicare. My quarters have been paid. These unfair formulas have decreased my benefits to barely cover my Medicare deductible.

State freezes on wages especially to Higher Education and Health for 10 years has also affected my state retirement. I've been affected by both.

In 1991 I began working for the state at Nicholls State University as a Classified State Employee and have been there for 31 years. Of the 31 years we have had a freeze on wages for at least 10 years with not even a cost-of-living adjustment and insurance constantly going up. When the freeze on wages was discontinued, we still did not receive our full 4% for years. This has drastically cut my state retirement benefits.

January 2023, I retired. You work all your life expecting a descent retirement to only be disappointed and punished by circumstances out of your hands.

Please vote to discontinue the unfair penalties of the WEP and GPO. Thank you for your time and I pray you will all do what is right.

Sincerely,
Katie Leonard

1005

TO: WMSubmission@mail.house.gov

From: C. Counts

Dear Committee of HR 82, Social Security Offset Bill:

I am writing to you to ask that you vote in favor of HR 82.

I have been a Registered nurse for 40 years. Part of my nursing career was devoted to the private sector as a Medical-Surgical Nurse in California Hospital LA, and St. Mary's Hospital, Long Beach. After diligently working for the Hospitals, I decided to work for several school districts for the remaining years of my career. Now that I am nearing retirement, I attended CalSTRS retirement seminars. Disappointed and shocked, I learned that the Windfall clause in the Social Security system disqualifies me from receiving nearly all the Social Security income I contributed in my paychecks as a Med-Surg Registered Nurse, a struggling college and high school student because I have less than 31 years of contributions to Social Security. This is robbery. I have been a hard-working tax payer nurse all my life and this not a good policy. Please overturn the Windfall Clause and vote in favor of HR 82.

With conviction for fair laws for the working person and all nurses,

Camille Counts RN BSN PHN RCSN

(909) 456-0055

1006

November 29, 2023

RE: Supporting H.R. 82 The Social Security Fairness Act

Dear Sirs,

I am a Member of the Louisiana Retired Teachers Association. I am writing in support of repealing the Windfall Elimination Provision and Government Pension Offset legislation with the passage of H.R. 82, The Social Security Fairness Act

I have worked and paid social security since I was seventeen years old. At age 39 and after 20 years working in the oil/gas industry, I borrowed money on student loans to go to college and earn a degree in education. At 42, I went to work as an educator, and spent the next 25 years serving in that capacity. All during my career as an educator, I had to work a second job to survive financially. Even though I did not pay social security as a state employee, I continued to pay social security at my second job(s). (And, I paid all my student loans back, in full!!) I have worked and paid social security for some forty-five years. Why at the age of sixty-seven and four months when I retired from both jobs, am I being penalized for being a hard-working productive citizen? I have "lost" at least one-third of my social security benefits to legal thievery! When my government needed me to pay, I paid! No questions asked. I paid!! Now, it's your turn to pay me what you owe me!!

Not being allowed to draw my full social security had caused an undue financial hardship on me. I cannot work two jobs anymore. But in spite of the fact I have retired from education, I will be forced to continue to work and pay taxes and social security *which I cannot draw!!* How stupid is that!! At what age then will I be able to retire? Possibly, never!!

The income from social security benefits I have worked for and was depending on to have a decent and independent financial livelihood is being stolen from me by the very government I have been so faithful to by paying my taxes. This leaves me to live on barley enough to get by on now. God forbid I might have an illness or other unexpected cost of living events!

How is this fair, reasonable, or justifiable? Please, someone tell me. The Social Security Administration can't. Politicians can't. **IRS can't.**

When a law passed in good faith turns out to be a bad law and creates undue hardship on the very citizens it is supposed to help, it is then necessary to repeal that law. The WEP/GPO law is bad. Repeal it, now!!

C'mon man! Let's go Brandon and fix this.

Clovis E. Christman, Ed.S
PO Box 3937
Pineville, LA 71361
(318)308-4900

1007

Office of Congressman Garret Graves
2402 Rayburn House Office Building
Washington, DC 20515

Saturday, November 18, 2023

David Floyd Oliver
3051 White Oak Road
Fordland, Missouri 65652-9191

RE: Response to H.R. 82 – the Social Security Fairness Act

Congressman Graves;

I was born September 11, 1946 and am 77 years old as I write this to you. I voluntarily joined the US Navy in January, 1966 and enjoyed serving 4 ¼ active years of a 6 year enlistment for my country as a Communications Technician (CT Technical Branch). After my honorable discharge from the Navy I went to work for the US Postal Service in November, 1970, working my way up through the ranks of craft to management as a planning supervisor and tour superintendent. Due to a cognitively disabling head surgery, I went out on the early retirement program in November, 1992 as a planning supervisor at the Jacksonville, FL Bulk Mail Center. I recovered enough to begin working again in 1996.

Although I have prepared income tax returns professionally from 1980 to current, I also worked other various jobs that withheld Social Security until January, 2023. My total earnings record with Social Security shows me working 30 years in the private sector, not including military service or postal service employment.

My Father retired as a senior planner at Lockheed-Marietta, GA and I always looked forward to serving my country in some capacity. I was appalled and dismayed when I applied for social security only to find out my and my Wife's monthly amount would be reduced dramatically due to WEP and the GPO. My family was struggling financially at that time. We had our car repo'd and had to file for a HARP loan to keep our home. I had filed for social security at age 62 in 2008 in an attempt to keep our home and car. A full social security check would have prevented my automobile loss and the need for the HARP loan. I also filed for Chapter 13 bankruptcy protection in 2013 to prevent further losses. The current economy, being what it is, has caused me an increased struggle providing for my family without full monthly social security payments. At my age I still cannot fully enjoy retirement and must look for more ways to cut back spending and to make more money just for survival.

While others who have never paid into the social security system reap its rewards we have had to cut back on many common necessities that others enjoy because my government refused to afford my family a just reward for my lifetime of servitude. This constantly causes me to rethink my life work for my government. I had other great job opportunities other than the Postal Service. Maybe I made the wrong choice and now must suffer the stomach-churning lack of respect for all my best efforts.

My prayer is that congress will correct this grievous slight against us government servers.

Very Respectfully,


David F. Oliver

1008

To whom it may concern:

I am a retired teacher. I taught for 13 years in California (California teachers do not participate in Social Security). I paid into Social Security for 20 years before I moved to California. When I turned 62 I started collecting my Social Security. My benefit at age 62 should have been \$1239 a month. Because I taught in California for 13 years the Windfall Elimination Provision (Government Pension Offset) act reduced my benefit to \$985 a month. This doesn't seem fair, had I not taught those 13 years in California I would have received my full benefit.

I am urging congress to support H. R. 82 which would eliminate the WEP or GPO.

Thank You

David Ritland
Bremerton, WA
(760) 218-0166

1009

I first heard of WEP/GPO about 5 years before I retired while attending a Preparing for Retirement workshop presented by Teacher's Retirement System of Louisiana (TRSL). The presentation was an overview and was supplemented with pamphlets from the Social Security Administration. The timing of this information was very late in my career and not nearly in the depth needed to understand the extensive ramifications of the WEP/GPO on retirement decisions.

In fact, having now been retired for about 4.5 years, I just learned something new TODAY (November 20, 2023) while listening to the Social Security Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers.

Specifically: When I retired, I selected a benefit option that pays to me a reduced monthly pension so that, if I die first, my husband will receive the same reduced pension for the rest of his life. However, to the best of my knowledge, I was never informed that, if my husband receives my pension after I die, that pension will also be subject to WEP/GPO, thereby reducing his Social Security benefits (for which he worked and paid into for over 40 years)!

Had I been informed of this fact, I may have chosen a different benefit option. But, I was not informed and the state retirement system does not allow any changes to the originally chosen benefit option. Consequently, if I die first, my husband continues with my lower benefit (because I sacrificed with a lower monthly amount) but he loses a significant amount of his hard earned and well deserved Social Security benefit!

Please fix this inequity by supporting H.R. 82 – the Social Security Fairness Act.

Thank you for this opportunity to share.
I welcome your response.

Sincerely,
Nanette Cheatham

1010

November 27, 2023

Dear Esteemed Leaders, Legislators and Committee Members,

I implore you and your committee to pass HR 82. Public servants deserve to have a secure future, after a life of dedicated service to our communities. As an Alaskan educator, with no pension in our state, it is critical that we at least have access to Social Security. We are struggling to keep our families and workforce here in Alaska.

I have been teaching since 1996, and in Alaska since 2009, I am a Tier III teacher. I have had the privilege of teaching in the Peace Corps, international schools, students in 1st-6th grade in a variety of schools ranging from the Navajo reservation, inner city DC, rural Maine, suburban Maryland and now in an immersion school here in Alaska. These experiences are what make me a strong teacher, as I understand the scope of learning that students go through from early childhood to middle school. Although I have already taught 27 years, I know I need to teach another 12-15 years, so I can retire with dignity. I know my worth as a public servant, and I expect to be offered a secure future.

I have a lot of fear for my future, even though I have dedicated my life to teaching. I have saved since I have been 16 years old, but my \$350,000 I have saved at the age of 52, is not near enough for the rising costs of living, increases in medical expenses that I will incur, and required repairs to my home. Say I save \$600,000 in 10 more years, retire at 62, and estimate living until about 88 years old, this will give me a yearly income of \$23,076. This is despicable. At least if I would have access to Social Security that I have accumulated in previous jobs, it may cover food costs each month. How is it that just 15 states have the serious misfortune of falling under the Windfall Elimination Provision? If it doesn't affect a big percentage of the population like so many proponents say, then pass it to give the small percentage of us who would benefit, what has been earned by us.

I believe strongly in public education, it is a basic right that all people should have equitable access too. We need to attract and retain the best in our public sector, and you can make this possible by passing HR 82.

Respectfully submitted by,
Beth Senchantixay
Proud Public Educator of 27 years
Anchorage, Alaska
bethamrich@hotmail.com

I began my working life as a high school graduate in 1975 and was actively employed until my retirement in 2019, taking some time off to raise my children. After working a variety of part-time jobs as a college student, followed by a short stint as an office manager post-college graduation, I spent most of my working years as a self-employed graphic artist, during which time I paid both the employer and employee portion of Social Security taxes, amounting to nearly 15% of my income. In 2007, on the brink of becoming an empty nester, I decided to follow my true passion and began the career for which I was educated, serving the public as an elementary school teacher. Little did I know at the time, I would be *punished* for this move upon retirement. As it was explained to me, in the government's eyes, collecting a teacher's pension and Social Security benefits is considered "double dipping," even though I paid my fair share of taxes in both the private and public sector. My pension and my Social Security benefits are two different entities. I paid my share of Social Security taxes when working in the private sector (fully expecting to receive my full benefits upon retirement) and I paid my mandatory contribution to the Connecticut Teachers' Retirement Board (fully expecting to receive a pension based on my years of service). Those in the corporate world can collect retirement funds from multiple entities. In addition, individuals born in the year 1953 or earlier, due to a loophole, can collect not only their own Social Security benefits, but also half of their spouse's benefits

Based on current law, "If you have 30 or more years of substantial earnings, we don't reduce the standard 90% factor in our formula." (<https://www.ssa.gov/pubs/EN-05-10045.pdf>) If an individual has fewer than 30 years of "substantial earnings" the Social Security benefit is reduced. The "substantial earnings" criteria are based on yearly earnings, rather than cumulative earnings. In my situation, based on year-to-year earnings, I have accumulated only 19 years of "substantial earnings". If I consider my cumulative earnings from 1975-2007, I earned \$449,694 on which I paid taxes. However, the cumulative total for what is considered "substantial earnings" from 1975-2007 is \$334,425. For some years, when business was slow, I missed the criteria to receive credit for that year of work, while in other years I far exceeded the criteria. Under this system, an individual who just barely meets the criteria for each year, may have accumulated more "substantial earnings" credits than I, yet may have cumulatively earned far less than I, paid less in taxes and still receive their full benefits. In addition, it is my understanding that I will not be eligible for spousal benefits. This is inequitable and unfair.

I remained in teaching for 12 years, after which I chose to retire early due to my health. Until I was eligible for Medicare, my teaching pension barely covered my medical insurance premium. I had to rely on my savings to cover other expenses. I currently receive a net teaching pension of \$480.91/month. The laws, as currently written, will reduce my Social Security benefits by up to 50%. If the WEP was enacted to "shore up the financing of Social Security," it is instead punishing hard working individuals by confiscating the benefits they earned, and were promised, through payment of taxes.

Rachel Wolfe
56 Far Horizon Drive
Monroe, CT 06468
(203)-257-0992

1012

November 14, 2023

Ellie Darlene Guillot
4357 General Meyer Avenue
New Orleans, LA 70131
(504) 912-8351
geyonola@icloud.com

Re: H.R. 82 Windfall Elimination for Social Security

Dear Committee Members,

I am 69 years old (1954) and suffer from a mélange of illnesses including asthma, IBS, and Ankylosing spondylitis. I cannot stand for very long before the pain is so great that I break out into a cold sweat. I can walk with a cane a bit but have to rest in between.

I paid into Social Security and have enough quarters that I should be able to get close to a grand a month. Because I worked for the state of Louisiana for 21 years I am now penalized and have my SS cut in half. This is a big deal for me because like most of the rest of south Louisiana I am now insurance poor.

You took my money. I had no choice in the matter.

I am actively looking for a job but I believe my age is a factor in my not finding one. Yes, it is illegal for someone to ask your age but perfectly legal to ask when you graduated from college or high school. It isn't rocket science.

Please eliminate the windfall provision and let us baby boomers have what we paid into. You all owe us since Regan was president and raided the Social Security accounts to pay for his Star Wars and illegal doings in South America. You should pay the Social Security accounts back with interest from all the raids Congress has done to it.

Sincerely,

Ellie Darlene Guillot

Cc: geyonola@icloud.com

1013

TO: WMSubmission@mail.house.gov

From: Brenda I. Palafox

Dear Committee of HR 82, Social Security Offset Bill:

I am writing to you to ask that you vote in favor of HR 82.

I have been a Registered nurse for over 20 years. Part of my nursing career was devoted to the private sector as a Medical-Oncology Nurse in California at PIH Hospital in Whittier and Queen of the Valley Hospital in West Covina. After diligently working for the Hospitals, I decided to work for several school districts for the remaining years of my career. Disappointed and shocked, I learned that the Windfall clause in the Social Security system disqualifies me from receiving nearly all the Social Security income I contributed in my paychecks as a Med-Surg Registered Nurse, a struggling college and high school student because I have less than 31 years of contributions to Social Security. This is robbery. I have been a hard-working tax payer nurse all my life and this not a good policy. Please overturn the Windfall Clause and vote in favor of HR 82.

With conviction for fair laws for the working person and all nurses,

Brenda I. Palafox, MSN, RN, PHN, RCSN

(909) 268-5923

1014

To: Congressman Garret Graves

RE: Support for H. R. 82

Date: November 17, 2023

I would like to express my full support for H.R.-82 the Social Security Fairness Act: the repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) social security penalties

I am a 71-year old retiree (since 2018). I paid into social security for nearly 4 decades. I should be able to collect my full social security in addition to the pension I also worked for as a state employee. As a senior with a fixed pension, growing medical needs, and an aged, widowed mother who needs more and more care, this repeal is vital to defray the mounting costs facing me and my family. It is especially crucial in light of the fact that reasonable elder care, especially for those with dementia, Alzheimer's and other cognitive and physical impairments is financially out of reach for most of us. Taking care of an elderly parent who has cognitive decline is not a one-person task and typically requires 12-24-hour care involving doctors, in-home assistance, or memory care facilities. I truly need the money owed to me by social security in order to have a secure future for myself and my family.

Sincerely,

Shahrazad Mahootian

Chicago, Illinois

1015

To Whom it May Concern,

I am writing to ask that you pass H.R. 82 to eliminate the Windfall Elimination Provision.

The WEP has a disproportionate impact on citizens that have switched careers to become teachers later in life. After practicing law for 17 years, I went back to school to become certified to teach secondary social studies. I am currently in my 14th year teaching 8th grade social studies at Hillcrest Middle School in Trumbull, CT. I also serve as the academic team leader for the social studies department.

When I made this career change I was unaware of the WEP. I only learned of the impact this would have on my social security benefits as I began to plan for retirement. I am 60 years old and when I retire at 67, I will only be entitled to 40% of my salary (a much lower salary than that of a lawyer) because I will only have taught for 20 years. Without the full social security benefits I believe I am entitled to, I will not be in a position to support myself when I retire. I paid into the social security system as any other American worker did and I feel I should be entitled to the same benefits. Had I remained in law, not only would I have made significantly more income and been able to save for retirement, but I would have contributed to social security for 20 additional years which would have entitled me to the maximum social security benefit. The sum of my actual social security benefits and my pension benefits will be less than what I would have received if I had continued to practice law. The lesser salary alone was challenging, but the WEP is a penalty for choosing to serve an important role in society - educating our children.

Our education system is in crisis. Our schools have a significant interest in retaining quality teachers. While the WEP does not impact teachers that began their careers in education, it affects those of us who had successful careers before we entered the field. We bring a unique perspective and set of skills to the teaching profession that help develop our students into lifelong learners equipped with the 21st century skills they will need for success in life. Continuation of the WEP will inevitably lead some to leave the teaching profession for the private sector.

I respectfully urge you to pass H.R. 82.

Carolyn Alexander Collins
251 Crown Street
Stratford, CT 06615
203-331-6431

1016



Anthony Iezzi <iezzipho@gmail.com>

to WMSubmission

Dear Social Security Sub-Committee of Ways & Means,

I am a retired Postmaster & have worked for the USPS for 38 years. I collect a Civil Service pension. I went to college in the 1970's for business administration and photography. I have had a cottage photography business since 1982 and I have paid into Social Security ever since. I still run my photography business and I continue to pay into the SS fund.

I am 68 years old and have paid into SS more than my 40 quarters. I now collect just a portion, 1/3, of what SS benefits I deserve. I think it is unfair that I only receive a portion of SS benefits that I have earned.

I want to encourage you to promote & vote to pass Bill H.R. 82.

Anthony L. Iezzi

Iezzi Photography, LLC
1 Creekside Court
Gordonville PA 17529

610.914.2149

1017

Re: H.R. 82

I am a hard working professional who put myself through eight years of college. I have been working for 46 years and I cannot retire until age 70 due to inflation, the cost of health care (over \$1200 a month for one person) and the financial loss I will take due to GPO/WEP. I have worked 25 years as a professional educator in public schools, while also working part-time and contributing to social security for 46 years.

It is not just, fair, or equitable that I have to forgo my own hard earned money that I contributed into social security because of an antiquated and unfair law. This is MY money that is being withheld from me. Under any other circumstances, this would be illegal. I will be docked my social security income, which I earned and paid into all because I have a small teacher's pension. I cannot live on my pension.

The GPO/WEP law is unfair, unjust and egregious. It severely impacts single and widowed professionals, many of whom have educated you.

This law needs to be overturned. Gone are the days of two income households with economic security. I vote at every election and will be watching this outcome closely. Public servants are being penalized. Let's put an end to this madness.

Thank you for your consideration and for remembering to do the right thing by your favorite teacher, firefighter and police officer.

Sincerely,

Lisa Taylor-Austin



COALITION OF POLISH AMERICANS
 PROMOTING THE INTERESTS OF POLISH AMERICANS

www.coalitionpa.org

November 29, 2023

The Honorable Drew Ferguson
 Chairman Subcommittee on Social Security
 House Ways and Means Committee
 House of Representatives

The Honorable John Larson
 Ranking Member Subcommittee on Social Security
 House Ways and Means Committee
 House of Representatives

The Coalition of Polish Americans, a non-partisan, non-for-profit organization, representing Polish American interests in the United States, viewed the November 20, 2023, Congressional hearing on how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public servants. Having heard testimonies of witnesses appearing in front of the Committee, it is clear the WEP-GPO unfairly penalize people who have dedicated their lives to public service, including many teachers, firefighters, and police officers, as well as foreign pensioners (legal immigrants in the United States and Americans abroad) by disproportionately reducing, and in some cases entirely eliminating, their hard-earned benefits. The devastating impacts of these provisions oftentimes emerge with no warning to the covered workers and their families, driving many into poverty or forcing them to take on additional jobs beyond their working years and good health.

We, the Coalition of Polish Americans, would like to express our full support for the proposed Social Security Fairness Act, H.R. 82, to amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions that unfairly discriminate against public servants and foreign pensioners.

Sincerely,

Leszek Pawlik
 President
 Coalition of Polish Americans
 3400 W. Adams Blvd.,
 Los Angeles, CA 90018
 phone: 310-536-9591

Anna Zawadzka
 Vice President, American Affairs
 Coalition of Polish Americans
 3400 W. Adams Blvd.,
 Los Angeles, CA 90018
 phone: 310-536-9591

HR82 Would correct a disservice to teachers

Before going into teaching middle school, I worked for 14 years in architecture and design work. I operated my own design firm as well.

Now I have retired from 23 years of teaching at a public school in California. I do not receive my full social security benefit because I live in California. In so many other states I **would** be receiving it.

I should be receiving over \$6000 in benefits each year for those years I worked in the private sector economy.

Since I paid in to social security for 14 years, I should be receiving the benefits of those contributions.

My experiences working in the private sector gave me useful tools that proved helpful in teaching art related subjects.

Please support HR82 to correct this injustice.

William W. Dutton
21319 Tambo Place
Diamond Bar, California 91765
California

Tel: (909) 964-7022

1020

To whom it may concern:

I am writing to show support for HR82 that will eliminate the windfall elimination provision and the government pension offset.

Sincerely,

Frances Carter

To: House Ways and Means Subcommittee on Social Security
Date: November 28, 2023
Re: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

I am writing to bring attention to an issue that significantly affects public servants across the nation—the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) within the Social Security system.

As public servants dedicated to serving our communities, individuals often work in positions that provide retirement benefits through government pensions. However, the application of WEP and GPO can significantly diminish the Social Security benefits earned through other employment.

I am a public educator scheduled to retire at the end of January 2024. I have spent the past 18 years in public education with an additional twelve (12) years working in the private sector. A few of those years were spent in private schools, with the remaining as a computer analyst. Those first twelve years of my professional career required Social Security allocations. Like many professionals, I decided to change careers and enter the rewarding world of education. I accepted the fifty percent reduction in pay, even though teachers work three-fourths of the year. However, what I did not realize, until I started planning for retirement, was that I would be penalized for this career change with a reduction in my social security payments. To add another level of complexity, I am a widow who is also not entitled to receive my deceased husband's full social security benefits either.

Had I only worked as a public educator for the full 30 years, I would be eligible to receive almost 100% of the full pension amount. However, after having worked a combined total of 30 years (I stayed home to raise my children for 8 years), I am not eligible between both my pension and Social Security benefits – even my deceased husband's benefits – to receive an amount that would be equivalent. In addition, the state's teacher retirement system consists of an annuity payment, so there are no cost-of-living increases except when the state legislature places it on the ballot for the public to decide.

With the current nationwide shortage of teachers, there are many professionals who might consider a career change into public education, yet if they are made aware of the full repercussions would run, not walk, out the door. In addition, consider all the teachers who struggle to make ends meet and choose to work a second job during the summer, extended holiday breaks, and possibly year-round. They are required to contribute to social security only to be penalized at retirement. This does not make sense and penalizes some of the hardest-working professionals.

The Windfall Elimination Provision was designed to adjust Social Security benefits for individuals who receive pensions from employment not covered by Social Security. While the intention was to create fairness in benefit calculations, the impact is often disproportionate for public servants. Many public employees, including teachers, firefighters, police officers, and other civil servants, face reduced Social Security benefits due to WEP, despite paying into the system through other jobs.

1022

Similarly, the Government Pension Offset affects spouses of public servants by reducing or eliminating their Social Security spousal or survivor benefits. This provision disproportionately impacts individuals who have dedicated their lives to public service, leaving them with reduced or no access to the benefits they rightfully deserve.

These provisions create financial hardships for retirees, like me, who should be able to rely on these benefits as part of their retirement income. These reductions can significantly impact our quality of life, making it challenging to cover essential expenses in our later years.

I urge the committee to consider reforms to WEP and GPO that address the specific circumstances of public servants. While ensuring the financial stability of Social Security is crucial, modifications to these provisions should aim to provide a fair and equitable solution for public employees who have diligently served their communities.

Reforming these provisions could involve revising the benefit calculation methods or implementing exemptions for individuals whose primary employment is in positions not covered by Social Security. These changes would help mitigate the unintended consequences that disproportionately affect public servants' retirement benefits.

Your attention to this matter is highly appreciated. I urge you to explore options that bring fairness and equity to the Social Security system for public servants who have dedicated much of their careers to serving our communities.

Thank you for your time and consideration.

Kathryn Langford
28 Pebble Beach Ct.
Houston, TX 77064

December 4, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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. I worked at the Social Security Administration (SSA) under Federal Civil Service for almost 20 years, and then I left the government in early 1991 to care for my family. When I returned to SSA in 1997, I had no choice but to enroll under FERS and SSA. I retired at the end of 2012. Had all my earnings been under CSRS, the return on my income would have been much higher. My CSRS/FERS pension was computed based on all my service. Although I had high earnings in the years I worked under FICA, between the large number of zero years in the benefit computation combined with the WEP, my Social Security Retirement benefit was reduced to the point where widows' benefits were higher (even after age 70 with delayed retirement credits added). It is crucial to recognize that I and my fellow retirees have paid into both Social Security and their public service pensions, and we should not be penalized for receiving the benefits we 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.

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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 urge the House Ways and Means Committee to 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,

Hazel Furst

4840 Randolph Road, Apt 3206, Charlotte, NC 28211

631 241-3954

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 aware that both of these acts were proposed by the Regan Administration and there have already been years that many of us have been deprived of our earned Social Security. In my case I worked for the Federal Government for 29+ years and have now been drawing my reduced Social Security benefits for 22 years. I realize that I don't have that many more years to go as I'm almost 79 years of age. My Social Security check is \$595/Month. That's 22 years at less than 40% of what I would be due if had been in the US Military 29+ years instead of working in the Federal Government under the Civil Service Retirement System. To have that extra benefit now, not retroactive, would certainly make my Golden Years more manageable.

1026

I urge the House Ways and Means Committee to 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,

C Ray Higginbotham

6224 Plover Meadow Street

Lithia, FL 33547

8130-240-7494

rhnoleman@gmail.com

November 27, 2023

House Committee on Ways and Means, Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,
Holly Rife
26 Meeting St
Asheville, NC 28803
240-818-8728

1028

TO: House Committee on Ways and Means

December 3, 2023

RE: Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

The WEP and GPO significantly 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 teachers, firefighters, police and other government employees 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 am retired and receive a small defined benefit from my teachers' retirement fund, but only 1/3 of the monthly Social Security benefit that I paid for and am entitled to receive. This is a significant loss for me and millions of other retired, and future retired government employees.

I'm asking you to move forward SB 597, a bipartisan bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These unfair penalties financially harm millions of voting retirees across our nation.

Now is the time to take action to repeal these two unjust penalties. Because of these arcane bills the nation is seeing an exodus of teachers, firefighters, police and other government personnel who are either leaving their professions for private sector jobs or retiring earlier than planned to find private employment. The repeal of these two offsets is an important step to help to turn the tide in favor of teachers, firefighters, police and other government employees seeking and remaining in vitally important government jobs that ensure the growth, health and wellbeing of our nation and American citizens.

Please cosponsor the bipartisan bill SB 597 by Sherrod Brown (OH) and Susan Collins (ME) and move this issue to the forefront.

Thank you for your time and your support and vote of support.

Sincerely,
Rich Duisenberg
Retired Educator

1029

Douglas Cahill

November 12, 2023

United States House Committee on Ways and Means

Attention: Chairman Jason Smith
& Social Security Subcommittee Drew Ferguson

Dear Representatives,

I am writing to you today to express my dissatisfaction with the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions.

Because my wife, Linda Cahill, is a retired Library Media Specialist from the Bristol, Connecticut school system, the WEP and GPO have a very negative impact on her current, but more importantly, her future Social Security benefits. She will be submitting a separate letter to explain how she is directly affected by the current system. For now, I'd like to provide some personal background to explain why the system punishes government employees.

I am a 75 year old man who has worked, and hence contributed to Social Security, since picking tobacco in the summer at age 14. Essentially, I've been contributing to the SS system non-stop for 61 years. During the course of my career, there were even times when I was fortunate enough that my income dictated that I pay the maximum payments up to the cutoff point.

Now that I collect Social Security, I currently receive just under \$3000.00 per month in benefits (before deductions). This amounts to over 17 times what Linda collects monthly even though she is the same age and has been working since she was 16 years old. Her career in the government sector spanned 25 years while in the private sector (for which she contributed to Social Security) was approximately 33 years. Because of WEP and GPO she only receives 1/3 of the benefits she would normally be entitled to. We actually have to pay additional fees at the end of the year for Medicare and Medicaid because her SS benefits don't cover the costs.

The bigger issue for us under the current system is that if I should die before she does, she is not entitled to collect my SS benefits in lieu of hers the same way other couples would be able to do so. The fact that I worked and contributed to the system for all those years means nothing going forward for her. This is an injustice to say the least. She should be entitled to collect the benefits I worked so long and hard for.

I hope your committee is able to recognize the inequities in the current system and will take action to correct them. Thank you.

Sincerely,

Douglas Cahill

1030

Linda Cahill

November 11, 2023

United States House Committee on Ways and Means

Attention: Chairman Jason Smith
& Social Security Subcommittee Drew Ferguson

Dear Representatives.

I am writing to you today to express my dissatisfaction with the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions.

I am a retired Library Media Specialist (LMS) from the Bristol, Connecticut school system, the WEP and GPO have a very negative impact on my current, but more importantly, my future Social Security benefits. I'd like to provide some personal background to explain why the system punishes government employees.

I am 75 years old and worked for 33 years in the private sector. Like everyone else, I contributed to Social Security, since my first job at age 16. Essentially, I contributed to the SS system during those working years while raising a family and continuing my education. Upon becoming "empty nesters", I decided to enter the public education field where I spent just over 26 years as a teacher and, ultimately, a LMS until my retirement. I earned my Social Security while only working in the private sector. Therefore, when I became a public school teacher later in life I did not work long enough to collect a full teacher retirement. My social security payments should not have been taken away.

Upon retirement, I was distressed to learn that my Social Security benefits would be less than those individuals who worked an equivalent number of years with the same earnings. Despite contributing to the system all those years, WEP and GPO essentially punishes me for my previous work by reducing my benefits significantly because I worked as an educator. My current monthly Social Security benefits are approximately \$180.00 per month. My understanding is that this amounts to approximately 1/3 of what a non-public sector individual would normally be entitled to. Because of the low monthly benefit, I have to pay additional fees at the end of the year for Medicare and Medicaid because my SS benefits don't cover the costs.

I was also upset to learn that, under the current system, should my husband expire before I do, I am not entitled to collect his SS benefits in lieu of mine the same way other couples would be able to do so by choosing the higher level of the two. The fact that he worked and contributed to the system for 61 years means nothing going forward for me. This is an injustice to say the least.

I hope your committee is able to recognize the inequities in the current system and will take action to correct them. Thank you.

Sincerely,

Linda A Cahill

Date: 11/24/2023

House Committee on Ways and Means

Subcommittee on Social Security

1102 Longworth House Office Building

Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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 age and retirement planning.

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 urge the House Ways and Means Committee to 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, James P Muro; 3240 Celebration BLVD, Suwanee GA 30024 – 4899; 434-566-5754

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

November 20, 2023

Dear Chairman Smith,

Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them.

1033

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,

Bill Hesse
11 Sussex Ave
Massapequa, NY 11758
(516) 456-7087

Kent v Domogalla P. O. Box 890 Calistoga, CA 94515-890

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking
Member Larson and members of the committee and subcommittee,

I am an eighty-two year old 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). My employment included five years under Social Security while attending college; followed by a twenty-seven year career of federal law enforcement under the Government Pension Plan; then fifteen years of consulting work paying Self Employment Tax (both employee and employer portions of Social security).

The WEP and GPO unfairly penalize those public employees who have dedicated a career to serving our communities and country. 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.

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 urge the House Ways and Means Committee to 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 will be watching its progress

Very Truly Yours

Kent v Domogalla

1035

Kent v Domogalla P. O. Box 890 Calistoga, CA 94515-890

1036

November 20, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Members, and members,

I am a federal retiree and member NARFE writing to express my strong support for the repeal of the WEP and GPO.

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 earned benefits because they also receive a pension from a public service position.

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 urge the House Ways and Means Committee to 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,

Donald Wood

364 N Ashwood Ave

Ventura Ca 93003

805-642-7303

1037

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee

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 ILLIMINATION 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 earned benefits simply because they also receive a pension (which we paid for) from a public service position, in my case I'm a (CSRS).

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 secure retirement. These provisions disproportionately affect lower- income retirees who rely on their earned benefits for essential expenses. It is critical 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 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, 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 career 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 and pray for the House Ways and Means committee to 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 fair and more equitable retirement system for all.

Thank you for your consideration,

Joan Tansley
12 Bayberry Dr.
Bluffton SC 29909
843-707-7578

1038

Mary A Burke
331 Calhoun Street
New Orleans, LA 70118
Email - mab57@cox.net

December 3, 2023

Attention: House Committee on Ways and Means

Re: How the Windfall Elimination Provision and Government Pension Offset Mistreat
Government Workers

My Disability (Social Security) Benefits are penalized due to being a Louisiana State Employee for 14 years (1984-1997). I receive a monthly pension from Louisiana State Employees' Retirement System (LASERS).

I was employed at Tulane School of Medicine for 20 plus years (1997-2019).

My hearing loss began at the age of 40 but I continued to work. My hearing deteriorated to the extent I had to apply for Disability. I continued to work until age 62.

I received a letter in January 2021 stating I was entitled to Disability Benefits beginning January 2020. However the letter included the following statement, ***"We reduced your Social Security Benefit starting January 2020. When you receive this type of pension (LASERS), we apply the Windfall Elimination Provision to your Social Security Benefits. This changes the way we figure your benefit amount. Your benefit amount is less than it would be if you were not receiving the pension."***

Please repeal the Windfall Elimination Provision and Government Pension Offset rules.

Thank you.

Mary A. Burke

1039

Dear Congressman.

My name is Derick D. Bond, Sr. Husband of Wander S. Bond for 35yrs and proud father of two young men. The younger of which is a 27 year old Angel, Julian who is challenged with lifelong Cerebral Palsy.

I am a public employee and I am writing you today to urge you to support bringing H.R. 82 (Social Security Fairness Act of 2021) by Congressman Rodney Davis (R-IL-13) to the house floor. Congressman Davis and Congresswoman Spanberger have sent a letter to house leaders to discharge H.R.82 from the Ways and Means Committee and bring it to the House floor for a vote as soon as possible.

My appeal today is for fairness to prevail for those of us who due to life's circumstances pursued two different paths of employment. I have earned enough credits to qualify for Social Security but have been informed that the benefit will be reduced once I retire from 34 years of service as the Procurement Director for the Department of State and LSU.

As I am planning to retire by years end, it is concerning that while determining how to cover our family's expenses we cannot count on the full benefit of my SSI. My wife and I both worked and paid into the system so why should I receive a reduced payout simply because I moved from the private sector to public service. As I understand it, should I pass on her benefit would be reduced as well because I would have a state pension.

It is my hope that this body will support H.R. 82 to repeal both penalties and bring it to the House Floor for a vote.

Right is right and I hope this group will see that eliminating WEP and GPO is the right thing to do for those effected by this law.

Thanking you for your time and consideration

Derick D. Bond, Sr.
837 Windingway Drive
Baton Rouge, La. 70810
Cell 225 955-3030

1040

To: House Subcommittee on GPO & WEP Repeal

From: Mark R. Metelski USAFR Ret/Phoenix PD Ret
6520 W. Behrend Dr.
Glendale, AZ 85308
CelP 602 550-8021
Email Mark.Metelski@Yahoo.com

Date: December 3 2023

To Whom it May Concern

As identified above, I'm Mark Metelski, both a retired United States Air Force Officer and a retired Phoenix Police Officer.

I was on active duty in the Air Force from 1978 to 1990 as a Support Officer. In 1990 the Soviet Union dissolved and was determined to (supposedly) no longer be a threat, Congress downsized the military in half. I was then discharged from the Air Force based on the Reduction-In-Force (RIF). Several months later, Iraq invaded Kawait and again our forces were mobilized, but I was discharged by then. The economy took a huge downturn at the same time with high unemployment and most companies having frozen all hiring. **More financial punishment.** Also, at this time my former wife saw this situation negatively and filed for divorce taking the four kids. Numerous court actions followed. **More financial and mental punishment.**

I applied and was accepted in 1991 to the United States Air Force Reserve as a Support Officer. This was only part time employment, forcing me to work numerous minimum wage jobs and living with friends and family members to make ends meet. Every part of my wages were garnished as Child Support and Spousal Maintenance. **More financial and mental punishment.** Many of my family members were members of the Phoenix Police Department which they encouraged me to apply as the Department was hiring. I was hired and entered the Regional Phoenix Police Academy in 1994 at the age of 42. Again, all my wages were garnished. **More financial and mental punishment.** Maintaining two highly demanding careers requiring both continuing education and numerous long hours requires substantial commitment to both the country and city government to support my family responsibilities which I did all the way.

I retired from the Air Force Reserve in 2000, however was not able to receive retirement benefits until age 60. **More financial punishment.** I did complete my commitment to the Phoenix Police Department and was able to retire in 2016 at age 65. My current wife and I took every opportunity to invest and save to make sure we were financially secure.

At every turn there were financial roadblocks. As I neared retirement from the Police Department and Social Security age, I noticed one Social Security statement that identified a reduced Social Security income if I had worked for one government entity that deducted social security and one that had not deducted social security (the Phoenix Police Department).

1041

Another year passed and another social security statement showed a second type of deduction, the Windfall. Now when I tell people I retired from both the Air Force and Police Department I get the big; **Oh, you're a double dipper!** I feel this a real slur and is exactly what the government is accusing of. I sacrificed a substantial amount to get to this point in life in being responsible and dedicated.

The City of Phoenix made the decision not to deduct social security for officers which was not our decision. The city said it saved them money and was able to pay officers more, but its costs us, the dual employed workers at end of our careers. **More financial and mental punishment.** Unfortunately, for the worker, when a job is needed and it finally comes your way you will take it. It is much later when you realize that the benefits that you have been working for and are hoping to claim aren't what you hoped for as in my case fully 1/3 of my Social Security benefits were reduced when I was ready to claim them.

Now I'm approaching age 73 and required to withdraw RMDs from our investments to satisfy the government's tax needs. **More financial and mental punishment.** Education for all employees to help them understand what is to come from tax deferred investing is essential in this time when workers depend on IRAs, 401ks and deferred compensation tax deferred investments in retirement.

I pray my statements have some sort of a positive impact and not just shooting this off into the Black Hole of government.

Sincerely

Mark R. Metelski

Mark R. Metelski USAFR Ret/Phoenix PD Ret

1042

November 22, 2023

Chairman Jason Smith
House Ways & Means Committee

Re: The Windfall Elimination Provision
Wayne J. Amedee worked for
Jefferson Parish in Louisiana
Retired & 69 Years Old

Jefferson Parish
Joseph Yenni Building
1221 Elmwood Park Boulevard
Jefferson, LA 70123

Retired & 69 Years Old

Dear Congressman Smith:

I watched the report on the news on 11/20/2023 and the local tv station reported that you ask anyone affected by the Windfall Elimination Provision to write a letter to you.

The Windfall Elimination Provision has affected me.

I worked in the private sector for half of my adult life – over 20 years; and when I was 46, I started working for Jefferson Parish at Lasalle Park in Metairie, Louisiana. I retired in 2020 when I was 66.

The first half of my life, I didn't make as much money, of course. I started working, while in high school, part-time working at Winn Dixie Grocery Store in Metairie, Louisiana helping my parents pay for my tuition. After graduation from high school, I worked for my father-in-law for the next 20 years or so working on a lunch truck. Eventually, I took over the business from my father-in-law because he retired. I worked for several years on my own, but then, I had an accident with my lunch truck and it could not be fixed.

So, at the age of 46, I started a new career. I went to work for Jefferson Parish at Lasalle Park located in Metairie, Louisiana which is a sports park. I also had to work during Hurricane alerts moving sandbags, and whatever else was needed for the safety of Jefferson Parish. The pay was not that great, but the retirement looked to be pretty good. I worked at Jefferson Parish for 20 years. I retired in June of 2020 when the Pandemic first started.

When I decided to retire, I called Social Security and found out, to my shock, that I would not be eligible for full retirement because I also would be receiving a pension from Jefferson Parish.

This seemed inconceivable to me. Throughout my life, Social Security sent me statements telling me how much I could expect to collect. Now, that I was ready to retire, Social Security said that because I was on a parochial planned pension, I would have most of my social security taken away.

1043

The entire situation was and is not fair. What happened to that money SSA deducted for my social security benefit for the first 20 years I worked? Who gets that????

This is totally unfair, I don't see the logic in the bill that was passed into law in 1983. Some say it is double dipping. How is this considered double dipping? Double Dipping would be if I didn't contribute at all and then collected social security and did not work for it. I worked for it. I contributed into the system.

At the end, once you deduct the Medicare payment and the Windfall Elimination Provision, that left me with \$182 per month. You cannot live off of \$182/month. How can anyone live off of that? But I had to accept it.

The second part of this disaster is that when I filed for Social Security, my wife and I discussed the situation with the SSA representative, Paul Garcia, and he confirmed that this was, in fact, the situation. I was supposed to receive \$182/per month.

When I received the 1st check the month after I was eligible for my pension, the amount was incorrect. It was for the full amount. I reached out to Mr. Garcia with Social Security and told him that I was overpaid, and he stated that that was the correct amount. I have records of emails if you ever need them for reference. I informed him that we did not want to find out down the road that SSA had made a mistake and then we might have to pay it back. He again informed me it was the correct amount.

Then, ten months down the road, SSA came back asking for full payment back of \$3,044.00.

Are you kidding me? I tried to request an appeal of this and got nowhere. In fact, Social Security ended up requesting more from us because of the Medicare payment (which I never quite understood). But it ended up being more like over \$4,000.

My wife and I's plans changed because of it. My wife is still working and I only started receiving payment from Social Security in the last year, for the last several months. (I have been retired since June of 2020 and have just started receiving \$216 now with the increase in Social Security.)

Sincerely,

Wayne J. Amedee
6729 Cummins St.
Metairie, LA 70003
amedee334@gmail.com

504-273-3860

1044

Honorable House Ways & Means Committee,

Please rescind H.R. 82 to fully repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) during the 118th Congress.

Why is this important?

- The WEP and GPO are discriminatory in design as they target specific groups of Americans.
- The penalties are a direct affront to Americans who have kept us safe and secure, educated our children, and were responsible for keeping our federal, state, and municipal governments in operation.
- The offsets disproportionately affect women and foreign pension recipients (legal immigrants in the U.S. and Americans abroad).

It is time to correct the decades-old injustice of diminishing or denying retired Americans their rightfully earned Social Security benefits.

Respectfully submitted,

Mike Compton

Member, National WEP & GPO Repeal Movement
32 year service as a career firefighter
Paid into Social Security
Social Security benefit reduced by 50%
Columbus, IN 47203

1045

DATE: December 4, 2023

TO: United States House Committee on Ways & Means
Chairman, Jason Smith

FROM: Cheryl L Gegenheimer
3184 Village Green Drive
Aurora, IL 60504
630-303-0985
gegenheimer@earthlink.net

RE: [House Ways and Means Committee Field Hearing on Social Security](#)
(Windfall Elimination Provision and Government Pension Offset)

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.

Before I became a teacher, I worked as a journalist and editor and paid into Social Security. Sixteen years ago, here in Illinois, I earned my Masters in Education and accepted a position teaching 6th grade. I had no idea that when I decide to retire from teaching, I will not receive the benefit I had paid into for the majority of my working life. That is unacceptable.

There are more than 2.5 million hard-working Americans, including many educators, that have their Social Security benefits reduced—or lose them entirely—due to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

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—for example, educators compelled to take part-time or summer jobs to make ends meet. Or, like me, hard-working individuals who are inspired to change careers and teach our future leaders. Some people receiving foreign pensions are also subject to the WEP.

The GPO reduces—or eliminates—the Social Security spousal or survivor benefits of people who also get a pension based on federal, state, or local government employment NOT covered by Social Security. Two-thirds of the pension amount is deducted from the Social Security benefit—for someone getting a \$1,500 pension, for example, the Social Security benefit is lowered by \$1,000. More than 70 percent of those affected by the GPO lose their entire spousal or survivor benefit.

I urge you to support the Social Security Fairness Act to fully repeal both the GPO and WEP.

Honestly, why wouldn't you support the repeal of these obsolete and unfair laws and put your full support behind the Social Security Fairness Act (S. 597/H.R. 82) to ensure public employees get the Social Security benefits they have earned.

US House of Representatives
House Ways and Means Committee
Subcommittee on Social Security
Chairman Jason Smith
Chairman Drew Ferguson
Washington, DC 20515

Dear Chairman Smith and Ferguson:

My name is Cindy Olivier and I am originally from Lafayette, Louisiana now living in Arkansas. I was a classroom teacher for grades 4-5 in Lafayette's 'at-risk' schools. There I worked with students from the poorest sections of Lafayette for 25 years. I feel that my instruction and mentoring made a great difference with the students and the school, and there I was eventually named Curriculum Coordinator and Lafayette Parish Teacher of the Year in 2003.

During the time that I was a teacher and as a widow, I raised my young daughter alone and was the sole caretaker for my invalid mother. In order to support them, I had to work two jobs to pay for expenses for all of us, even working afterschool. I did not mind, knowing I would receive a teacher pension and Social Security upon retirement at 65.

Last legislative session, the Louisiana Legislature also passed a bill authorizing discussions with the US Congress to eliminate the Windfall for Louisiana TRSL retirees. Right now, for the 40+ quarters that I have worked (since age 16 years old), some full time work before I taught, and every summer, I would only receive \$150 a month from Social Security. With the Windfall eliminated, I would receive \$400, which is not much for most people, but enough to raise my current standard of living.

This is money through Social Security that I earned. Teachers in other states that are retired do not face this issue. It is only a handful of pension programs that fall under this Windfall issue. I am not asking the government for more than others, but equal treatment where retirement funding is unfairly addressed.

I am asking Congress to review and eliminate or reduce the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security benefit reductions for Louisiana retired teachers. The Louisiana State Legislature resolution also requests that the Louisiana Attorney General explore legal action to restore benefits lost to the GPO and WEP. I ask you this because changes to Social Security offsets must come at the federal level. It means the difference between a sustainable life or one on a very limited budget.

Last year, the 117th US Congress introduced the Social Security Fairness Act- as HR Rept. 117-482 and HR 82, and was revived in the same name this year with the same HR 82 designation. In early March, Senator Collins and Senator Brown proposed the Social Security Fairness Act in the Senate. It is now within the Ways and Means Committee, on which you are

1047

members. I would humbly request that you try your best to push this bill through the Social Security Subcommittee and Ways and Means Committee onto the floor for a vote. This is a bipartisan backed bill, and one that will bring relief to hardworking retired patriotic citizens across this country. I know as Congressmen, as well as honorable citizens, that you have worked for the benefit of all Americans. And I know you will continue to do so.

I thank you for your continued service to the United States of America.

Sincerely,

Cindy Olivier, MEd, EdS

Cindy Olivier
105 Chelle Street
Hot Springs, AR 71901
501-204-2874
mitze308@outlook.com

On Thu, Nov 16, 2023 at 9:24 AM Caren Franci
<caren.franci@gmail.com> wrote:

I am seeking support of HR 82, the Social Security Fairness Act which calls for the repeal of both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), ensuring public sector workers and their families receive their full Social Security benefits. The American people have entrusted Congress to champion fairness and equality of opportunity. However, the WEP and GPO clearly undermine this trust, disproportionately affecting public service workers and retired educators nationwide. The WEP and GPO cut or eliminate Social Security benefits that retirees have earned. These penalties also discourage second-career teachers thereby worsening the teacher shortage. And since women often raised children through their formative years before entering the profession of teaching their years of service and pension amounts are small. To then lose a spouse after retirement is doubly devastating since they lose survivor benefits and must try to live on the smaller pension. These penalties disproportionately affect women! My ex and I paid into SS as a couple and we planned retirement income as a couple. Survivor benefits are a right which has been duly paid for. My own mother received survivor benefits after my father passed. She was a housewife and did not pay into the system herself. To fund her and not a teacher is not fair! I implore you to address these inequities and to ensure deserving Americans can access their full Social Security benefits.

Thank you, Caren Franci, retired educator 6026 Fredricks Rd
Sebastopol, California 95472

On Thu, Nov 16, 2023 at 9:24 AM Caren Franci
<caren.franci@gmail.com> wrote:

I am seeking support of HR 82, the Social Security Fairness Act which calls for the repeal of both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), ensuring public sector workers and their families receive their full Social Security benefits. The American people have entrusted Congress to champion fairness and equality of opportunity. However, the WEP and GPO clearly undermine this trust, disproportionately affecting public service workers and retired educators nationwide. The WEP and GPO cut or eliminate Social Security benefits that retirees have earned. These penalties also discourage second-career teachers thereby worsening the teacher shortage. And since women often raised children through their formative years before entering the profession of teaching their years of service and pension amounts are small. To then lose a spouse after retirement is doubly devastating since they lose survivor benefits and must try to live on the smaller pension. These penalties disproportionately affect women! My ex and I paid into SS as a couple and we planned retirement income as a couple. Survivor benefits are a right which has been duly paid for. My own mother received survivor benefits after my father passed. She was a housewife and did not pay into the system herself. To fund her and not a teacher is not fair! I implore you to address these inequities and to ensure deserving Americans can access their full Social Security benefits.

Thank you, Caren Franci, retired educator 6026 Fredricks Rd
Sebastopol, California 95472

1050

How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

I am writing to you to voice my concern over the inequitable treatment Civil Service members get when it comes to receiving Social Security benefits earned by our spouses as it relates to the Government Pension Offset law and the Windfall Elimination provisions. While I fully understand the need to reduce government costs, it is also important I have adequate resources during my well earned retirement. I worked for over 41 years in government and as such do receive a pension under the old Civil Service Retirement System (CSRS). My spouse on the other hand will be retiring under the current Federal Employee Retirement System (FERS) and will be entitled to a small FERS annuity, an income from her and her employer's contribution to the TSP and the Social Security payment. The three incomes for her retirement roughly equal the CSRS annuity I earned. If I predecease her, she will receive a survivor benefit from my CSRS plan for the remainder of her lifetime. Therefore, she is somewhat insulated and protected from a drastic change in retirement income as a result of getting 55% of my annuity (since I reduced my annuity to provide for her.) If the situation is reversed, and she pre-deceases me, I will only be entitled to 50% of her reduced FERS annuity (compared with a comparable annuity in CSRS) and whatever TSP funds she has remaining in her account at the time of her passing. As a CSRS retiree, through both the GPO and WEP, I will not receive any Social Security as a surviving spouse. Her Social Security, up until her passing allows us to live a modest livelihood. Without the income from Social Security survivor's benefit, I will be severely impacted. It seems unfair that CSRS retirees are penalized for whom they marry.

I respectfully request you rescind both the GPO and WEP laws that are needlessly affecting a relatively small community of CSRS retirees. The impact on Social Security would be negligible but for individual families the effect is significant.

Simplifying the tax code by throwing out complex and tedious laws should be a win win for everyone.

Sincerely,
Frederick Dreisch
5205 Sheppard LN
Clarksville, MD 21029
410-203-0827

**Subcommittee Field Hearing on Social Security's Disservice to Public Servants:
How the Windfall Elimination Provision and Government Pension Offset Mistreat
Government Workers**

11.14.2023

Honorable Committee on Ways & Means Chairman Smith and Social Security
Subcommittee Chairman Ferguson,

I appreciate that you will hold a hearing in Baton Rouge, Louisiana, on "how Social Security's Windfall Elimination Provision and Government Pension Offset affect the benefits of public servants."

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

But my road to the GPO is 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, and I was already losing 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 administrator of the National WEP & 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.

1052

This must 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.

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. Thank you for the opportunity to share my story and speak for the millions of Americans hurt by the WEP and GPO.

Pam Alexandroff
Retired Educator, Chicago Public Schools

ADDRESS: 3535 N. Lavergne Avenue · Chicago, Illinois 60641
PH: 773-606-1281
EMAIL: PamWEPGPO@gmail.com
GRASSROOTS ADVOCACY: [National WEP & GPO Repeal Movement](#)

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 served in the U.S. Marines for four (4) years paying Social Security and retired from the U.S. Customs Service as Trade Operations Specialist after thirty-three (33) years enforcing Trade Compliance issues.

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.

WEP and GPO were instituted retroactively instead for future employees going forward and it is impossible to change my past life.

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.

1054

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 urge the House Ways and Means Committee to 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,

Conrad Szablewski
164 Kendal Drive
Kennett Square, PA 19348
610-388-0758

1055

November 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am 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 earned benefits simply because they also receive a pension from a public service position.

I started working at age 14 and worked part-time after school at a local bakery and at every opportunity over the years while I was teaching. I also worked, contributing to the social security system as well as paying federal and MA taxes. . . and **I still work at age 76, soon to be 77, to supplement my diminished social security and my pension as a Mass Teacher Retiree. I find it terribly unfair that my husband, Thomas, who also worked many jobs under social security as well as retiring as a U.S. Postal Service worker and I and countless other public service retirees are denied the total amount we truly deserve and have earned because we worked as public servants and I am pleading with you to correct this injustice NOW and also, on behalf of all of us who have been denied our just social security pensions, that we be given REPARATIONS, from age 65 through the year that The Social Security Fairness Act of 2023, H.R. 82/ S. 597 is passed.**

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, 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 urge the House Ways and Means Committee to 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, Marjorie M Rull 9 Alderwood Rd., Waltham, MA 02452 781-891-0333

1056

November 29, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Howard Coombs
8665 Marshal Corner Rd
Pomfret MD 20675
301-848-7551

November 24, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree who retired under the Civil Service Retirement System (CSRS). I am also a member of the National Active and Retired Federal Employees Association (NARFE) where I serve as Region III Vice President, which encompasses the states of Alabama, Florida, Georgia, Mississippi, South Carolina, and Puerto Rico. I am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Both WEP and GPO unfairly penalize public servants, such as federal retirees, teachers, law enforcement personnel, etc., 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 am a federal retiree who dedicated almost thirty years that is impacted by WEP. During my high school and college years, I worked in private sector jobs where I paid into social security. Following my retirement from federal service, I worked as a Manpower Consultant in the private sector where again I paid into social security. Even though I earned sufficient social security credits in my private sector jobs, I am unfairly penalized from drawing my full social security benefits because of WEP. I am one of 55,901 retirees (doesn't include disabled workers or spouses and children) in the state of Georgia impacted by WEP.

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. Not only am I impacted by WEP, but also by GPO. When my spouse passed away suddenly at age 73, the Social Security Administration determined that I would receive a larger social security benefit on my own social security rather than from a spousal benefit. The spousal benefit would have been more but was less due to GPO. I feel that is a Catch 22 situation.

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 role as a Regional Vice President, I constantly receive calls from 85-95 widows expressing their frustration with the impact of WEP, GPO, or both. They are faced with making the unpleasant decision to buy groceries or medicine or to pay their electric bill. That is a real concern to me because these individuals dedicated 30 years or more as faithful federal workers. At the time when many of these ladies worked, the pay for female workers was very low; thus, their federal annuities are many times not sufficient to live on. Many of them were banking on being able to collect on their non-federal spouse's social security benefit to survive in their retirement years. Because of GPO, the spousal social security benefit is very low. Our senior citizens should not have to face this dilemma.

Thankfully, my federal annuity is very good, and I receive the full benefits earned with my years of service. However, that is not the case with my social security benefits. For 2023, my monthly social security benefit prior to deductions is \$814.80. After the \$230 deduction for Medicare Part B, my net benefit amount is \$584.00. Whereas, without the WEP formula being applied, my benefit would be approximately \$1600 per month. That's a significant difference!

Furthermore, the WEP and GPO and the formulas used to determine social security benefits 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, 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.

It is now time to repeal the WEP and GPO. Let's take care of our own people who dedicated many years of public service. Why should a public servant be unfairly penalized when a private sector retiree is not? **THEY SHOULD NOT!!!**

I urge the House Ways and Means Committee to 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,

Huelyn (Lynn) T. Harper
57 Crabapple Drive, Hawkinsville, GA 31036
478-951-3260

I attended the Congressional Field Hearing on the WEP/GPO on Monday, November 20, 2023 in Baton Rouge, Louisiana. I fall into the category of the person who worked 16 years in the Social Security System and decided I wanted to fulfill my lifelong dream to teach. I was also driven by the need of teachers in the Baton Rouge area. I earned an Alternative Certification Degree and remained a teacher for seven years. During this time, my daughter suddenly passed away in an accident and teaching became too difficult emotionally for me. I tried but I could not do it. I decided I would continue to try and if I reached my time to retire with a pension, and I was still not able to continue, then I would retire.

At no time did anyone in the East Baton Rouge Public School System share with me that I would be so drastically affected by the WEP/GPO. They already had a teacher shortage, and they couldn't afford to have teachers choose not to work in the private pension system. I admit I would not have taken the job, because I could not afford it. We included our Social Security earned benefits as a significant portion of our retirement plan. I didn't even think that working in two separate systems would affect my earned Social Security benefits. When I did find out, I went to the Social Security office and the gentleman I spoke to said it wasn't a big deal. I returned with my husband and we asked if there would be any adverse effect on my receiving my share of his Social Security benefits and she said no. We spoke to three different persons about this and no one could explain what the WEP would do to my Social Security earned benefits, and no one even mentioned the GPO.

There is no windfall anymore. Technology easily differentiates private pension earnings from Social Security earnings. These laws are archaic. They unfairly and unconstitutionally target a select group of persons, retirees. How unfair and tragic for us who find ourselves in this horrible situation. Has it really been four decades (1983) since this egregious law has been in effect and has been victimizing hard working American citizens?

Seven years of private pension has resulted in me losing 2/3 of my husband's social security spousal benefits, and after he passes the choice is to take mine or his. Mine is so small, I would choose his but it still will be reduced by 2/3. This is going to create such a hardship for me that I will seek employment in the Social Security System after the New Year.

I hear the concerns of some legislators that repeal of the WEP/GPO will result in the Social Security reserve being depleted a mere six months earlier than currently projected. However, the reserve can easily be rebuilt by increasing the upper salary limit at which Social Security payroll taxes are no longer collected. It would also be a good idea to increase this limit equal to the COLA used for Social Security benefit payments.

Also, all states should be required to collect Social Security payroll taxes regardless of private pension plans or not. Everyone who works should be paying Social Security payroll taxes.

Sincerely,

Priscilla Head
6144 Hagerstown Drive
Baton Rouge, LA 70817
225-505-8886

Ways and Means Committee Members:

I retired after working for 48 years in Connecticut. Half of that time was as a medical technologist in a hospital laboratory paying into social security. The other half was as a special education teacher in a public high school. Because I live in Connecticut my social security benefits were reduced by almost half. Because I did not work 35 years as a teacher, I only receive 48% of my teacher retirement benefit. The combined amount of SS and teacher retirement is less than full teacher retirement. Social security benefits are a federal benefit and should not change depending on what state you live in.

Denise Lafreniere, Retired Connecticut Teacher

1061

I was a public-school teacher in Massachusetts for 23 years until I had to retire at the age of 46 due to permanent physical disability. My monthly disability retirement check was not deemed a pension until I reached 65. The monthly payment is and never will be anywhere near what others call a full pension, nor is it enough to live on. My husband passed away unexpectedly 3 years ago. Not only was he my partner for nearly 50 years but he was also my caretaker.

I'm now a 72-year-old-disabled, legally blind widow who live an extremely frugal life and has difficulty paying her household bills because of the extremely negative impact the WEP/GPO is having on my wellbeing in my senior years. This is something I had no knowledge of before my life was devastated by it. I'm now in an even worse position than when my husband died, because a year ago my widow's benefits were suspended completely without notice by Social Security because of my "pension" from Massachusetts. Despite furnishing everything Social Security has requested of me and countless phone calls to reinstate the small percentage I am rightly due; they have done absolutely nothing. The months go by and I'm afraid that I very soon I will have to sell the home that my husband made sure was accessible for me. Where will I end up? I wake up every day worrying what will happen to me? – my health, bills, home. I think this must be a nightmare, but it is not.

My husband contributed to Social Security for 50 plus years and I am entitled to some of what he worked so hard for. I'm also not allowed to collect my OWN Social Security benefits I earned through employment other than my years as a teacher in Massachusetts.

We moved to Arizona in 1996 which means my out of state pension is taxable. When my husband was alive it wasn't as tremendously difficult as it is now to pay.

I'm begging you to please do everything you can to pass the Social Security Fairness Act (H.R. 82). A strong nudge to S 597 will be very much appreciated.

Please help! I'm a real person and one of so many who needs this bill to pass before it's too late.

Sincerely,

Laura L. Proctor

1062

INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS



STATEMENT OF

**EDWARD A. KELLY
GENERAL PRESIDENT**

BEFORE THE COMMITTEE ON WAYS AND MEANS

OF THE

UNITED STATES HOUSE OF REPRESENTATIVES

ON

SOCIAL SECURITY FAIRNESS ACT OF 2023 (H.R. 82/S. 597)

**NOVEMBER 20, 2023
SAINT GEORGE, LA**

Chairman Smith, Ranking Member Neal, and members of the Committee, thank you for the opportunity to submit written comments regarding the need to repeal the Social Security Windfall Elimination Provision (WEP) and ensure our nation's fire fighters can enjoy the secure retirement that they have so rightfully earned. I am honored to serve as General President of the International Association of Fire Fighters (IAFF). I started my fire service career as a fire fighter in the United States Air Force and was proud to join the Boston Fire Department in 1997. Outside the fire department, I have also served as the elected president of the fire fighters unions at the local, state, and international levels. I am proud to continue serving as an active Boston fire fighter throughout my tenure as General Secretary-Treasurer and now General President of the IAFF. Throughout our more than 100-year history, our union has focused on ensuring fire fighters retain the secure, dignified retirement promised to them at the start of their careers. The WEP is one of the biggest threats to fire fighters' ability to have the retirement they deserve. WEP was misguided from its inception, and it remains so today. The effect it has on the daily lives of retired public employees cannot be overstated.

Repeal of the Windfall Elimination Provision

The more than 342,000 members of the IAFF have repeatedly passed resolutions demanding that Congress address the unacceptable denial of Social Security benefits for retired fire fighters, emergency medical services (EMS) personnel, and other dedicated public servants. Due to our members' roles as public employees, retired fire and EMS personnel who pay into Social Security through a second job are routinely denied the retirement benefits they have paid for and earned. This Committee, and Congress as a whole, must end this theft of retirees' limited income. The IAFF urges Congress to pass the Social Security Fairness Act of 2023 (H.R. 82/S. 597) and ensure fire fighters who retire after a lifetime of public service aren't forced into unstable and insecure retirements. Our sister and brother members do not enter this profession to become rich; they should not be denied honestly earned retirement benefits.

Fire fighters work demanding jobs and make immense sacrifices to serve their communities. Sadly, municipalities often provide poor wages to their fire fighters. In Louisiana, fire fighters receive an average hourly wage of \$15.54 per hour or just \$32,320 annually!¹ Given the cost of living, fire fighters often work a second job to keep their families afloat. While fire fighters do not pay into Social Security through their fire departments, they often pay full Social Security taxes through their second jobs just like everyone else. However, the Windfall Elimination Provision (WEP) slashes fire fighters' Social Security benefits by more than \$500 per month because they paid into Social Security through their second job instead of their primary job. Most workers must pay into Social Security for just ten years to receive their full benefits. Fire fighters, however, need to pay into Social Security for 30 years to avoid the WEP.²

It is incontrovertible that the WEP has a disproportionately large impact on fire fighters. Given fire fighters' low wages while working, their retirement income is even more limited. In Louisiana, a fire fighter with 25 years of experience and earning the average salary will receive

¹ Bureau of Labor Statistics. *Statewide Occupation Data*. 33-2011 Series – Firefighters.

https://www.bls.gov/oes/current/oes_la.htm

² Congressional Research Service. *Social Security and the WEP/GPO*. February 2023. Page 1.

<https://crsreports.congress.gov/product/pdf/IF/IF10203>

\$26,825 in retirement – or just \$2,235 per month before taxes.³ If that same retiree plans to rely on Social Security to buy medications or pay their mortgage, a WEP penalty of up to \$557 would eliminate their chance to enjoy the dignified retirement that they have earned.⁴ While the WEP impacts fire fighters nationwide, it is especially harmful in Louisiana. The fire fighters protecting this community, and the 137 members of the Saint George Firefighters (IAFF Local 4524), deserve better. These men and women routinely place themselves in grave danger and should not be forced to accept that they can be denied the Social Security benefits for which they have paid and earned. Congress needs to ensure the fire fighters of Louisiana and across the nation are not hurt by overly broad tax penalties like the WEP.

When Congress established the WEP in 1983, it intended to develop a mechanism to ensure only those who had paid their share in Social Security taxes received benefits. Surely, Congress did not intend to create a trap that ensnares more than 2 million people annually, or 4% of the entire retired worker beneficiary group.⁵ The WEP blindly denies benefits to retired fire fighters and other public servants who dutifully paid into the Social Security program and earned their benefits like any other Social Security beneficiary. Retired fire fighters should not be penalized simply because they chose a career in public service rather than one in the private sector. The very individuals who devoted their working years to saving lives within their community are being forced to sacrifice their own retirements to keep out those who have not paid their share of Social Security taxes.

For decades, IAFF members have urged our union to take on this fight and defend the retirements that they earned through service and taxes. We are proud to support the Social Security Fairness Act of 2023 (H.R. 82/S. 597), which would eliminate this unfair penalty on our communities' most dedicated servants. Retired fire fighters and EMS personnel continue to suffer and are denied their full retirement benefits every day that Congress fails to repeal the WEP. The IAFF recognizes that efforts to repeal the WEP, like H.R. 82, would be expensive, the right thing often is. However, Congress cannot allow fire fighters and EMS personnel to bear the financial burdens of shoring the Social Security Trust Fund.

Protecting Public Pensions

Beyond eliminating the WEP, this Committee can take other meaningful steps to ensure fire fighters retain the dignified and secure retirement that they have earned. One of the most important ways to do this is to ensure the health of public pension systems. The IAFF strongly opposes proposals, such as H.R. 4521, which would open government pension systems to private, nongovernmental employees. States across the nation work hard to develop and maintain healthy pension systems. These systems are maintained by carefully balancing the anticipated number and rate of retirees with the contributions and projected performance of pension investments. Adding private-sector employees to governmental pension plans would stretch these plans far beyond their intended limits and risk collapsing these pension systems under the weight of beneficiaries for which the plan was never designed. H.R. 4521 is a reckless and misguided

³ Louisiana Legislative Auditor. *Firefighters' Retirement System*. December 2022. Page 22. [https://app.lla.la.gov/publicreports.nsf/0/2d5ff9ad7754bec8625891100591c18/\\$file/000003f2.pdf](https://app.lla.la.gov/publicreports.nsf/0/2d5ff9ad7754bec8625891100591c18/$file/000003f2.pdf)

⁴ Congressional Research Service. *Social Security and the WEP/GPO*. February 2023. Page 1.

⁵ Ibid

effort to bolster fire fighter recruitment and retention rates. Current tax law provides broad opportunities for private-sector fire departments to establish their own pension plans. If these private companies feel that pensions would improve their recruitment and retention rates, then they are more than able to develop such private plans under current law. Government benefits must be preserved for government employees.

Secondly, the IAFF firmly rejects efforts to legislate investment choices by plan fiduciaries. Congress must respect the independence of plan fiduciaries to select investment options based solely on their performance and alignment with plan objectives. Fiduciaries must be afforded the ability to consider the full panoply of factors in making prudent investment decisions. Those factors are strictly the domain of the plan fiduciaries. Elected officials and politicians cannot allow their values to override the ability of fiduciaries to exercise their duties and adhere to the legal responsibilities they hold to plan members.

Conclusion

Fire fighters serve in an all-hazards response role. These personnel regularly suffer immense physical and mental sacrifices while serving their communities. Our nation has a duty to ensure these first responders can enjoy the dignified and secure retirement that they were promised. The least we can do is ensure that retired public servants receive the benefits they paid for and earned. Fire fighters are used to tough work and are not looking for a handout. The IAFF's members have paid into Social Security like any other American worked and deserve to receive their full benefits. Congress can no longer ignore the theft and injustice placed on retired fire fighters and other public servants. On behalf of our membership, please act favorably and pass H.R. 82/S. 597 and repeal the WEP.

1066

Date: 11/17/23
From: Francis W. Slater (retired CA public educator)
To: Ways and Means Committee
Re: WEP/GOP Repeal H.R. 82/ S. 597

To Whom it May Concern,

First, I am very thankful to both the House and Senate members backing this bill spearheaded by Representatives Graves and Spanberger who have selflessly worked to correct two measures that for years have unfairly reduced social security benefits for those who have served in local and federal government positions and are drawing a pension. This repeal effort has brought hope to myself, and many retirees, who face monthly cash flow deficiencies caused by rising costs of food and necessities due to inflation and other factors. Additionally, GPO repeal equals peace of mind now and in the future, knowing that upon decease, the co-laborer who remains will receive all that they were entitled to due to the faithfulness, diligence, and efforts of their missing loved one.

For myself personally, I attended college late in life and began a teaching career in the secondary public education sector that lasted 27 years. I left public education to begin working with misguided youth at a private residential boarding school where I have been serving since I retired from public education.

With that said, upon retirement, I began receiving a modest pension from the years I served as a public school educator, which quite frankly, falls short of meeting monthly financial responsibilities. I began drawing monthly social security benefits but due to WEP, that amount has been reduced by almost half of what was earned over the years I labored and put into the tax base. The repeal of WEP and reinstating this reduction is not only fair but JUST for the millions of laborers who have put in the time and effort. For us, the repeal is not about stockpiling the “extra cash” for some new glitz or glamour, but it’s about making financial ends meet each month.

Sincerely,
Francis W. Slater
1985 Deer Lane, Kirbyville, MO 65679
(417) 389-9498

1067

November 29, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Sirs:

Since the age of ten I have worked to help my family and myself. I've worked as a paper boy, milk delivery and other work. In high school I bagged groceries and started paying Social Security taxes. After graduating from high school I worked as a painter in an auto body shop, Inventory clerk for Columbia Records until I received my greeting and was drafted. I served in the United State Navy. I attended ordnance school in Jacksonville, Florida. After school I was assigned to Fighter Squadron VF 211, stationed at Naval Air Station Miramar, in San Diego, CA. I did two tours in Vietnam with my squadron aboard two difference aircraft carriers. I left the military with an Honorable Discharged.

After my discharge I was employed by the Naval Air Systems Command in San Diego, California, as a courier. I got married and after two years moved to Chicago, Illinois, where I was employed as heavy equipment operator for New York Central Railroad. The railroad like the Government has their own retirement system.

I returned to San Diego after three years in Chicago and was fortunate to find employment with the Federal Government. I have worked for various Navy commands throughout San Diego, starting at the shop level as a sheet metal journeyman to Engineering Technician. I received promotions, awards and commendations during my Federal career. After forty years of service I retired from the Naval Facilities Engineering Command.

Since high school I and many other Federal employees have paid into Social Security. We worked hard, served our country, expecting fairness, only to find that we were penalized for working to support ourselves and family. As a retiree, it has not been easy making ends meet. The rise in the cost of living does not help. I am not asking for a handout. I only want what I fairly deserve and worked for. I pray that you gentleman do the right thing. Revoke the unfair WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET that has unjustly taken money that was fairly earned.

I ask that you please support "H.R. 82" because it's the right thing to do.

This issue has been in congress since I retired. Please take positive action of this unfair law and stop putting this off as has happened in the pass congressional assemblies. I ask the Committee weigh my request to rescind the WEP/GPO Act, because it's the conscientious thing to benefit government workers

V/R
Ignacio C Alvarez
3914 Caseman Avenue
San Diego, CA 92154
alvign1943@gmail.com (619) 944-1290 (Mobil)

1068

**Gary & Christine Krejsa
3279 Begonia Circle
Marina, CA 93933**

November 17, 2023

Congressional House Committee on Ways & Means
Subcommittee on Social Security
U.S. House of Representatives

Re: Subcommittee Field Hearing on Social Security's Disservice to Public
Servants

House Subcommittee Members,

I would like to offer my view on how the Social Security's Windfall Elimination Provision and Government Pension Offset adversely affects the benefits of public servants.

I am speaking on behalf a fellow educator & dear friend, Doug Honma, now long deceased. But his story exemplifies the damage that this WEP/GPO has affected his benefits. My colleague & good friend worked with me at Forest Grove Elementary School in the Pacific Grove Unified School District in California.

Doug was a twenty-year veteran of our esteemed military and after retirement chose a second honorable career in teaching. He had accumulated over the course of his early working years enough qualifying quarters to qualify for Social Security benefits, however, because of his military pension and his projected retirement from his second career in education his Social Security benefits were reduced by 50%. For someone who honorably served his country, this reduction in benefits was like a slap in the face.

I, too, am an Army veteran having served four years active during the Vietnam era. Although I don't have a military pension, my Social Security benefits have been reduced by 50% after my retirement from education due to my California State Teachers Retirement System pension. After my contribution to Medicare Part A my monthly Social Security benefit is a measly \$95/mo.

1069

I sincerely hope your subcommittee will seriously examine the unfairness of the Windfall Elimination Provision/Government Pension Offset and how these provisions have adversely affected the returns on our contributions to the Social Security Fund over many years of hard work.

Thank you for reviewing these provisions, and hopefully you will eliminate the unfairness embodied in them.

Sincerely,

Gary P. Krejsa
School Psychologist (Retired)
Pajaro Valley USD
gkrejsa@comcast.net

1070

November 30, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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 personal case, I applied for, and was approved for Widow Spousal Social Security Benefits. These benefits would supplement my Offset Federal Annuity. My annuity is not substantial as I was only a part time Federal employee. Mounting medical and dental expenses has put my financial house in arrears.

A letter dated November 10, 2023 arrived stating my approval, stating the amount and clarifying that I would receive my benefit in addition to my Social Security check. Very clear, so I thought. Reading further they then say I will not get this stated benefit as my Annuity was more than 2/3 of the benefit that I was entitled to. Consequently, the contradiction of the letter was devastating. A copy of my letter is available for your review as I am entitled to only one attachment.

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, 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.

1071

I urge the House Ways and Means Committee to 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,

Iris Rosalyn Liskey
15115 Interlachen Drive
Apt 104
Silver Spring, Maryland 20906

301 503-5862

Josephine Palmeri Faba
Copley, Ohio 44320
jfaba@twc.com

House Ways & Means Committee
Hearing on Social Security

November 26, 2023

Re: WEP and GPO

My name is Josephine Palmeri Faba. I worked and contributed to Social Security in the private sector from age 16 to 42 or 26 years. I am currently working as a county government employee since 2004. I am planning on retiring at age 67. My total years of public service hopefully will be 25 years.

I recently learned that two-thirds of my government pension is more than my social security benefits earned. That means I will not be receiving one penny of Social Security that I earned for 26 years or for half of my working years. Also, I will not be receiving any spousal social security benefits either. Why? Is it fair to penalize government workers for working in the private sector? Sounds like the government decided that their own employees are not worthy of their own hard working money and is using the money to pay for other programs.

I wish I knew this 20 years ago. I would have made other provisions financially or determined was it still worth taking a government job. It seems to me this is a hidden practice that blindsides dedicated employees in their senior years when it is too late. This unfair practice must change. I saw the sub-committee meeting and thought I wanted to share my story.

I want to thank the members of this committee for their efforts to overturn the WEP/GPO and pass HB82 S.S. Fairness Act on behalf of myself and all past, present and future public employees.

Regards,

Josephine Faba

1073

20 Nov 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 outside of federal service. 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.

The financial impact of the WEP and GPO is significant for those affected. In my case, I earned entitlement to social security over my life time through decades of part time work. Most of that work was for my local town community and recreation programs. From those salaries I paid into Social Security at the full withholding rate set by the federal government. Yet when I finally filed to start collecting my earned Social Security benefit, I was informed that, due to being a federal retiree, my benefits would be reduced 60%. **60%**! Yet I paid 100% of the social security withholding rate on those earned dollars. Would you be happy with a 60% payout on a 100% contribution? Not a good investment in my book. I even waited until I turned 70 to file for Social Security in order to maximize my benefit. Because of the WEP, my first monthly benefit in 2022 was \$125 after taxes.

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 urge the House Ways and Means Committee to 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,

James Ryan

686 St Marks Lane

Niskayuna, NY 12309

518 393 9290

As a federal (Army) employee, I served our country and as a municipal employee (part-time) I served our local community.

1074

I worked over 34 years for the Federal Government in the military and as a civilian, but I did not have sufficient units under Social Security to qualify for a minimal monthly Social Security income to supplement my Civil Service retirement. This was earned at summer jobs, working part time while in college, and during my years in the military.

Since I receive a pension that was not subject to the Social Security tax, my small Social Security benefit was reduced by over 50% under the Windfall Elimination Provision.

I urge you to enact legislation that would eliminate this unjust punishment levied on those who dedicated their careers to the Government. This would not give any unearned benefit but just allow retirees like me to collect the benefit that was earned.

James Sauerbrey
206 Woodcroft Trail
Beavercreek, OH 45430

December 1, 2023

The Honorable Jason Smith
Chair
Ways and Means Committee
United States House of Representatives
Washington, D.C. 20515

RE: November 20, 2023 Social Security Subcommittee Hearing: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

Dear Chairman Smith,

I am a retired police officer from the City of Phoenix (2021). I was employed there from over 23 years and served honorably and proudly. I retired due to a job-related disability. When I became an Officer, it was my lifelong ambition to follow the footsteps of my father, who was a Police Officer in NY, serve my community and provide for my family. I wanted to protect and serve first and foremost. At that time, I overlooked many of the benefits and risks associated to my chosen profession. It wasn't important at the time. Today, in hindsight, although grateful to be blessed with my health and tenure, I am disappointed in myself for overlooking the financial aspects that Police Officers will suffer AFTER they retire. As of today, 65% of my monthly pension pays for family medical insurance coverage. We are blessed with good health, yet this is the broken insurance system which is another story. I contributed to Social Security for 20 years prior to becoming a Police Officer believing I would be receiving Social Security benefits for which I contributed.

To learn that those years of earnings, in addition to my wife receiving a reduced 2/3 monthly pension is truly a disservice to myself and all public servants. This measure WILL cause a very significant hardship to myself and my spouse. To think my untimely death will result in a loss of income is sickening. I would implore our entrusted government leaders to reevaluate this measure and take into consideration my voice.

Respectfully,

James Walik
(Retired Phoenix Police Officer)

P.O Box 18
Ferdinand, Idaho 83526
602-509-8049

1076

December 3, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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. Personally, I am a retired Department of the Army civilian employee and a retired Army Reservist. I have paid into Social Security during all my 25 years of active military duty and Army Reserve service. The WEP affects me as a Social Security recipient as my earned Social Security benefit is reduced by 45%!

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, 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 urge the House Ways and Means Committee to 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,

Jan E. Kolakowski
2610 Stanley Drive, Baldwin, MD 21013
410-459-1407

1077

Jan Mrowa

4421 N Austin
Chicago, IL 6063

Presently in Poland- Nowy Sącz
+48 512 269 669
email mrowa500@interia.pl

Field Hearing on Social Security's Disservice to Public Servants, H.R.82

To whom it may concern,

I have worked in the United States of America for 11 years.

After 11 years of working in the USA, my health prevented me from doing any work. I asked Social Security in the USA to grant me a pension, but despite the medical certificates I presented, they refused to grant me this benefit.

In 2011, I got a Social Security pension of USD 337 with a tax bill of \$212. Currently, I receive USD 445.80 from Social Security USA (revaluation). I have worked in Poland for 14 years and receive a salary of PLN 1,500 (\$348). This is a pension for total incapacity for work. These benefits are not enough to cover my health as they are very modest.

Sincerely,
Jan

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 have diminished my retirement benefits that I earned through years of hard work and dedication. I feel it is unjust that federal employees who contributed to social security should face reductions in earned benefits because they receive a pension from a public service position.

Here's my story as is relevant to how WEP/GPO has affected me. I retired as a CSRS-Offset federal retiree. When I reached age 62, I was required to start taking Social Security Benefits and since I was a CSRS-Offset retiree, at that time contact was made between OPM and Social Security to determine how my CSRS pension was going to be **reduced** by the social security I was to receive. I worked from 1984 to 2003 having both social security and CSRS contributions withheld from my wages.

So OPM and Social Security decided that **my CSRS pension would be reduced by approximately \$600 a month**. I started receiving less CSRS pension and received regular social security based on my years of paying into social security. These computations were done in 2010. As of 2020, I was notified that I was overpaid social security benefits by \$200 a month a due to the WEP provisions and they reduced my social security payments so I would not continue to be overpaid. They then advised me that I now owe overpayments of \$27,800 because the WEP provisions were not taken into consideration my federal pension. I advised them that my CSRS pension was already reduced to offset the social security I was to receive. So basically by pensions have been reduced by approximately \$800 a month. That's significant for a person on a fixed income.

First of all, I don't understand why it took them 10 years to figure this out. I have asked repeatedly for someone in social security and OPM to provide me the computations as to how this occurred. OPM says they don't administer Social Security and Social security says I have to talk to OPM about this.

Needless to say, I am getting nowhere. I filed an appeal and now am awaiting a hearing with social security which has not gone well (3 years so far) and they are constantly getting my information incorrect which I have a letter to show they said I retired from Department of Agriculture and I actually worked for Internal Revenue Service. And still no appeal hearing.

I am now 75 and the financial impact of the WEP and GPO is significant making it difficult for me because I live on budget and now I can't afford to pay \$27,800 and continue to make ends meet and have a secure stable retirement. These provisions disproportionately affect lower-income retirees who for sure rely on their earned benefits for essential expenses. It is crucial to recognize that we retirees have paid into both Social Security and our public service pensions, and should not be penalized for receiving the benefits we have earned.

1079

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood as I have alluded to in my comments above. This lack of clarity further compounds the challenges I have been faced with and compounds the challenges of employees navigating the complexities of retirement planning.

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. They would not be subjected to further letters and notifications that "oh, looks like we need to recompute your retirement benefits."

I urge the House Ways and Means Committee to 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 am not sure you can help with my situation, but I felt since I was impacted by these provisions, that I had to tell you my story. 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,

Janey M Tabor
674 South Nixon Camp Rd
Oregonia, OH 45054
352-701-5444
Jmtabor01@yahoo.com

1080

20 November 2023

House Committee on Ways and Means Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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 (many of us are single and/or were single parents). 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, 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 urge the House Ways and Means Committee to 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,

Jeanette C. Castor
737 Beyer Way
San Diego, CA 92154
619-690-0430
castorjc@cox.net

1081

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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. In my case, I social security benefits have been reduced by so much that I don't receive enough to cover my Medicare part B coverage. So, I don't RECEIVE ANY social security payment as they take it ALL plus, I have to annually pay additional fees. 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, 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 urge the House Ways and Means Committee to 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,

Jeff Anliker
80 Mountain View Dr
Belchertown, MA 01007
413.323.9988

1082

November 30, 2023

United States House Committee on Ways and Means
Honorable Jason Smith, Chairman
Honorable Drew Ferguson, Social Security Subcommittee Chairman

RE: Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Chairman Smith and Chairman Ferguson,

My name is Jeffery Folse. I live at 6438 Pohlman Road, St. Francisville, LA and can be contacted at (225) 301-7763. I was unable to make it to the Social Security Subcommittee field hearing at St. George Fire Department in Baton Rouge, LA on November 20th. However, I wanted to provide a written statement for consideration by the Committee and for inclusion in the public record of the hearing.

I worked for over 20 years in the private industry and had Social Security taxes withheld from my salary. Ten years ago, at the age of 40, I made a career change from the private sector to the public sector. Now that I work in the public sector, I will be denied a portion of the money that I paid into Social Security. This is unfair. Public sector employees should be treated the same as all other hardworking Americans. Please consider repealing the windfall elimination provision. Thank you for your service to the American people.

Sincerely,
Jeffery Folse

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree and National Active and Retired Federal Employees Association (NARFE) officer writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). In a discussion at a chapter meeting last week several NARFE members the negative impact those provisions had on the retirement income they had counted on to maintain a decent standard of living. One comment that was shared- "I have waited almost 27 years to get my rightful Social Security. It's so wrong for an American vet and his wife not to get their Social Security – Shame!".

The WEP and GPO provisions are deeply unfair to Federal retirees, but also to State and local government retirees, unfairly penalizing 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.

Those whose dedicated service provided valued service to our country and community are justifiably upset that their service results in lower or non-existent Social Security protection compared to others solely because of their 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, 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.

1084

I urge the House Ways and Means Committee to 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,

Jim Ryan

NARFE Minnesota Federation

President

763-232-7311

2741 Lee Avenue N

Golden Valley, MN 55422-3646

1085

December 3, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and Members of the committee and subcommittee,

I am a federal senior executive and am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These are totally unfair to long-term civil servants, and I hope you will agree to correct this unfairness as soon as possible.

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 proudly served for nearly 31 years in the Departments of Homeland Security, Treasury, Commerce, and Education and GSA and almost 19 of those years were as a senior executive. I have now worked in the private sector after retiring from the government for almost 14 years and contributed a lot to Social Security. It is not right for there to be a penalty when I have contributed like everyone else to Social Security and it hurts my wife and my planned retirement unfairly. We are not lower income people, who are also very much counting on this, but this penalty impacts us as well and we will feel this injustice in retirement.

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, 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 urge the House Ways and Means Committee to 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 your service to our great country.

Sincerely,

Jim Williams
8629 Redwood Drive
Vienna, VA 221180
703-475-6533

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I dedicated my career to serving the farmers and ranchers of Butler County, Kansas. 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 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, 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 urge the House Ways and Means Committee to 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,

Joan E Sanders
2430 Murray Ct.
El Dorado, KS 67042
316-322-0758

1087

22 Nov 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I urge the House Ways and Means Committee to take action in support of repealing the Windfall Elimination Provision (WEP) and Government Pension (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.

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 earned benefits simply because they also receive a pension from a public service position.

I retired from Washington State University (WSU) Extension under CSRS after 34 years as an Extension Agronomist. In addition, after 2-years Army active duty I concurrently spent 25 years with the Army National Guard and Army Reserve. I was also employed for 11 years as an analyst for the Army Military Command and Training Program (MCTP) with Northrop Grumman following my reserve time. In all of these positions I paid into Social Security. I can't tell you how shocked I was to realize that I lost nearly 66% of my Social Security annual payment because of the WEP/GPO legislation. Especially since the Guard/Reserve and MCTP employment was in support of our country and involved considerable time away from home and family.

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, 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 urge the House Ways and Means Committee to 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 Burns
412 W Moller Rd
Colfax, WA 99111
509-595-3084
burnsjw49@gmail.com

1088

[Address]
[Telephone #]

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson, and members of the committee and subcommittee,

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).

I worked two jobs at the same time, one in the public sector and one in the private sector, in order to provide for my family. It was not the easiest to do but I had to make sacrifices so that my family had a roof over their heads and food on the table. While I had to work two jobs, I was willing to do so because they are dearly important to me. After paying into Social Security for years, I remain perturbed that what I worked for is being denied to me. Repealing the WEP and GPO would help make ends meet these days. Please make things right and give us what we worked for and rightfully deserve.

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.

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, H.R. 82/S. 597 which would repeal the WEP and FPO 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 the House Ways and Means Committee to 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.

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Thank you for your consideration.

Sincerely,

John H. Goodworth, Jr.

8851 SW 104th Circle, Ocala, FL 34481

(352) 355-6177

1091

November 20, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 earned my social security benefits through employment before and after my USDA career. I also earned social security benefits through my service in the Army National Guard. However, my benefits are greatly reduced by the provisions of WEP. I receive just a small amount of benefit after my Medicare Part B deduction.

At our NARFE chapter 280 meeting today, I asked for a show of hands as to those who were affected by the WEP or GPO provisions. About a third of the attendees raised their hand.

I urge the House Ways and Means Committee to 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

1092

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 Ourada

809 Fairdale Road, Salina, KS 67401

785-643-8506

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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 me, as I was receiving Social Security benefits, as a surviving spouse (Widower, married for 40 years) in the amount of \$1,600.00 per month. My wife paid into Social Security for 45 years, and did not even come close to receiving what she paid in during the time between her retirement in 2012 and her death in 2017. While I was receiving Survivor benefits after I reach age 67 (in 2020), I retired under the Civil Service Retirement System in 2023, and was immediately disqualified from receiving the monthly Survivor benefit, because of the GPO.

Additionally, I also have to take a significantly reduced benefit from my own contributions because of the WEP, even though I paid in for more than 40 years of part-time employment.

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, 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 urge the House Ways and Means Committee to 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.

1094

Thank you for your consideration.

Sincerely,

John Randall Read
35933 North Ash Street
Ingleside, IL 60041
847-875-0356

1095

November 30, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

Subject: Support for pending legislation to eliminate WEP and Government Pension Offset (GPO) Mistreat Government Workers

Dear Sirs:

Federal and state employees have been and continue to be unfairly targeted by WEP and GPO for decades. Prior to my Federal employment I worked in private industry and contributed to Social Security and obtained required Social Security quarters to qualify for benefits. I started my federal employment in 1978 and retired in 2011. According to my January 2015 "Social Security Statement" my Social Security monthly benefit was calculated at \$646 starting at age 65. However, since I was a Federal Employee under the Civil Service Retirement System my initial Social Security benefits was \$272, a reduction of \$374. After Medicare premiums have been deducted from my Social Security benefit, I received \$177 per month (which continues to be reduced further each year as Medicare premiums increase) only last year because of the high cost of living, my Social Security was increased to \$206 per month which I still consider be a penalty for my government service. In addition, health insurance premiums for Federal employees and annuitants increased 7.2 per cent in 2023 and 7.7 per cent for 2024.

The inflation rate for 2022 and 2023 was 8.5 and 3.7 per cent respectively but 2023 and 2024 Social Security benefit increased 5.9 and 3.2per cent respectively. These inflation rates are evident in the cost of living. As an example, in maintaining mandatory insurance the premiums for homeowners increased 32 per cent over last year and automobile increased 9.6 per cent for the same period. We are in need of more equitable Social Security benefits that we paid into.

I paid into Social Security for many years, and the WINDFALL ELIMINATION PROVISION and GOVERNMENT PEENSION OFFSET, has penalized me from receiving my full benefits.

PLEASE VOTE TO SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law. Please do not put this off as the last congressional session did. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

John Wohlberg

1096

1015 W. Blann Dr.
Tampa, FL. 33603

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

1097

Thank you for your consideration.

Sincerely,
Jan Costello Johnson
1015 W. Blann Dr.
Tampa, FL. 33603
(c) 813-238-2656

11/19/23

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 earned benefits simply because they also receive a pension from a public service position.

I worked for the Veterans Health Administration for 37 years before retiring in 2022. During that time there were many years when Congress set our annual cost of living allowance at 0 or less than inflation in order to balance the federal budget. The pay gap between VA and the private sector was over 38% by the time I retired. I am nationally known for my contributions to the mental health of older adults and Veterans with vision and spinal cord disabilities. As such it would have been easy to find employment elsewhere, but I remained at VA in support of its mission and its model for public health care. As a retiree I am affected by inflation as much as any American, but since I began my federal service in 1985 the COLA for my pension is reduced by 1% from the rate established for those who retired the previous year or earlier. This is 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, 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.

1099

I urge the House Ways and Means Committee to 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.

Sincerely,
Jon Rose, Ph.D.
411 Hillcrest Rd
San Carlos, CA 94070
650-703-4769

1100

November 29, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Joseph B. Klein
2915 River Bay Court
Indianapolis, IN 46240
317.371.5225

1101

20 November 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 for 33 years. 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.

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, 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 urge the House Ways and Means Committee to 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,

Joseph J Carnuccio
5888 Caminito Empresa
La Jolla, CA 92037

1102

November 25, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson
and members of the committee and subcommittee,

I request that you repeal the Windfall Elimination Provision (WEP) and Government Pension
Offset (GPO).

I am retired under the Civil Service Retirement System (CSRS) after 39 years of government
service with the Social Security Administration.

It is not right or fair that my Social Security benefits, based on my prior and subsequent private
employment, are significantly reduced each month. Further financial harm occurs from annual
increases in Medicare that exceed the increases in Social Security, - I'm 74, and even now my
monthly net Social Security benefits are only a little more than \$300.

Please repeal the burdensome WEP and GPO placed on public servants.

Respectfully,

Joseph E. Carroll

1103

Joseph Felt
805 Peachtree ST NE Unit 515
Atlanta GA 30308
305-724-6017

Turned 70 a couple of weeks ago. I am a person damaged by the WEP. When I was hired I was advised I could get 2 retirements if I worked a second career. Well as soon as Mr Reagan was elected, that all changed. Even though I have paid into Social Security for more than 40 quarters, I am penalized by a law that basically hurts me as I age. I assume that I worked hard then retirement would be a relaxing time not concerned about money. Well it Looks like I was wrong. We no longer reward hard work in the USA. Instead we give welfare, both to corporate and to a few needy individuals. I don't deny that people fall on hard times and do occasionally need help. Trust me I help family all the time. But what I find distasteful is the fact I am not receiving what I deserve. I paid into the SSA. Medicare keeps costing more and that is automatically deducted from my Social Security. Each year my spendable income declines. Thank God I am in decent condition, but need knee replacements which would preclude my part time job for four to six months.

When I was young there may have been a handful of billionaires. Today the number over 500 hundred and keep growing. I would love to be able to contact the IRS and discuss how to roll my IRA over into a "Back Door" Roth. Of course their workforce has been depleted as you well know. I would be willing to pay the taxes but I do not want to show more income as my Medicare would double again. The American Dream is dying as it appears only the well connected are able to pass bills that benefit them as well as major tax cuts. My question to all of you "Why do you want to punish men and women who choose to work two careers"?

Joseph M Felt

1104

FROM THE DESK OF

Joseph R. Befumo

November 30, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

SUBJECT: How the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) Mistreat Government Workers

Dear Committee,

Federal employees have been and continue to be unfairly treated by the WEP and GPO. I started my federal employment in 1987 and retired in 2018. Following my federal retirement, I continued working part time to add to my Social Security quarters to maximize Social Security benefits for all who contribute. With rising costs in healthcare, life insurance, utilities, and general inflation, the cost of living is constantly rising. Cost of living adjustments alone are not keeping up with inflation and rising costs.

I hope this Committee has come to recognize the unfairness of these laws. One of the major reasons I chose government service was to make sure my financial future would be secure. After paying into Social Security for so many years, and continuing to do so, the WEP and GPO will penalize me and my family. These acts threaten our benefits that assist in dealing with the constantly rising cost of living, today and in the future.

Please do not delay your attention to this issue any longer. I ask that you kindly consider my request, and the requests from all affected, for the committee to repeal the WEP and GPO Acts. Please do the right thing for all government workers who expected these benefits to continue after they served their agencies and country proudly.

Just like so many of my brothers and sisters in federal employment, I am asking to get what we signed up for, and what we deserve - our full earned benefits.

PLEASE VOTE TO SUPPORT H.R. 82.

Respectfully,

Joseph R. Befumo

1105

November 21, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who are affected by them.

1106

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,

Joseph Yeater

2711 Rosecommons Dr.
Hampton, GA 30228

770-478-5633

1107

December 3, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

My Social Security benefits have been reduced to less than \$300 per month since I retired in 2005. This has greatly affected my ability to stretch my limited income to cover basic expenses.

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, 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 urge the House Ways and Means Committee to 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,

Joyce Lee Johannsen
8843 Rusdon Lane
Saint Louis, MO 63126
(314) 270-3666

Jozef Antolak
6412 W 86th Street
Burbank IL 60459

antolakiwana@gmail.com

December 3, 2023

To: Social Security Ways & Means Subcommittee
Re: Field Hearing on Social Security's Disservice to Public Servants, H.R.82

Dear Representative,

I'm turning to you for your help in reversing WEP - the legislation - that unfairly reduces social security benefits for immigrants.

Polish immigrants who worked in Poland receive very small pensions based on their contributions to social security (ZUS). The American social security reduction forces many retirees to rely on the government's help and it makes them live below the poverty level.

I worked in Poland for 25 years, for which I collect \$410.00 monthly. For my work in the USA lasting 20 years, I receive \$430.00 a month. This sum cannot cover even my monthly apartment fee (\$950.00).

The unfairly reduced social security has a detrimental impact on my quality of life: I can't afford basic groceries, medicine, and have difficulty paying forever increasing bills. Soon I might lose my home because I can't keep borrowing money to pay the fees. By constantly worrying about inadequate finances, I can't sleep and feel distressed instead of enjoying a peaceful retirement.

Is it fair to cut a well-deserved and an already low income for the most vulnerable in society? When Polish American retirees make inquiries at Chicago Social Security offices about the deducted sum, they are treated with contempt and rudeness.

I am kindly asking for your support of the repeal of the Windfall Elimination Provision to ensure that immigrant senior citizens, who by their work contributed to America's growth, live in dignity and financial security.

Sincerely,

Jozef Antolak

1109

November 24, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 hard for the Federal Government, USDA Forest Service for over 31 years. Once I retired, I worked at my church and ended up with over 40 quarters under Social Security. I earned these annuities and cannot understand why I have been penalized for it.

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.

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, 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 urge the House Ways and Means Committee to 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,

Judith B. Womble
1826 Watershed Rd., Mars Hill, NC 28754
828-777-3481

1110

November 24, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

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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 began my federal employment career in May 1966 at Fort Riley KS during the Vietnam War. The vast majority of my career was spent performing operational and transportation management services for the shipment and storage of household goods,

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and privately owned vehicles for members of all uniformed services as well as their civilian counterparts. I devoted my energies to providing quality transportation services to military families, through improved procedures, and continual development and coordination of increased entitlements for enhanced quality of life. Providing exceptional services, within the law, to our military families gave me great pleasure and job satisfaction. My expertise was in the policy environment, as well as operational environment.

I retired in January 2008, following 41 years, 7 months of continuous federal service. During this time, I contributed to the CSRS except for the first two years of temporary employment in which I paid into Social Security.

My spouse is a retired US Army disabled veteran, having served in the Vietnam War. He paid into Social Security throughout his career. Under the GPO, I am not entitled to receive the spousal Social Security benefit that all other spouses receive who do not fall under the restrictions contained in the GPO. This is totally unfair when I have dedicated over 41 years to my public service career. My neighborhood spouses and others who spent careers working outside of the federal government/ public service receive the appropriate benefit, even while receiving more monies than I do in their retirement annuity.

I urge the House Ways and Means Committee to 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.

Judy L. Ouzts

1112

11-22-2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree (33 years of service) 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. **After deductions including my Government Plan Medical Insurance, I only receive 88 dollars of Social Security. Why penalize my payments into Social Security compared to others?** 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.

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, 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 urge the House Ways and Means Committee to 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,

Juliet M. Wilkinson
11239 Blue Waters Helotes TX 78023
210-847-7539

1113

November 30, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and
members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Kai Aspelin

4748 Shade Tree Lane Santa Rosa, CA 95404

Phone: 707-321-2257

November 15, 2023

Dear Committee Members,

I am writing to submit a statement for the public record to express my deep concern, and the adverse impact the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) laws have on my retirement planning and financial security.

Having entered the workforce at 16, I have dedicated over four decades of service, initially in the public sector, where Social Security contributions were a consistent deduction from my earnings. The switch to public school teaching 25 years ago was a commitment to nurturing future generations, not realizing that this noble choice would jeopardize my financial stability in the twilight years of my life.

Despite my contributions to Social Security in my early career, the application of the WEP is set to diminish my entitled benefits by two-thirds. This significant reduction substantially threatens my ability to retire with dignity and security. The prospect of teaching until 70 is unfeasible due to the demanding nature of the profession, both physically and mentally.

This is not merely my plight but a systemic issue that affects many educators who transition into teaching at a later stage in their careers. The stringent penalization inflicted by WEP and GPO undermines the very essence of social security — a safety net promised to all who have contributed.

It is imperative for our educators' sustainability and the teaching profession's viability that these punitive measures be reassessed. Ensuring that individuals like myself, who have diligently paid into the Social Security system, receive full benefits is a matter of financial necessity and a moral obligation.

Please consider the real-life implications of the WEP and GPO on dedicated public servants. We must address these laws to protect the retirement security of those who have spent their lives serving the public good.

Thank you for your attention to this critical matter.

Sincerely,

Kelley Hannon

Kelley Hannon

Massachusetts Public Schools

November 25, 2023
House Committee on Ways and Means, Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

Please support REPEALing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I'm a retired National Park Ranger and National Active and Retired Federal Employees Association (NARFE) member. I have both CSRS and FERS components to my retirement, with a FERS annuity. I was a protection ranger with responsibility for public safety with emphasis in Emergency Medical Services, Search and Rescue, Law Enforcement, Resource Protection, and Public Use Management.

My earnings record includes years as a low paid seasonal Ranger without sufficient income to meet the standard of "substantial earnings" under Social Security. In other years, when I was covered by the CSRS system, I deliberately worked a second job, both to supplement my income and strategically to earn additional Social Security qualifying quarters. Unfortunately, although these quarters met the standard for minimum Social Security eligibility, my income was insufficient to qualify as "substantial earnings" to avoid the WEP. My Social Security Income totals 18+ years with qualifying quarters of income, but an aggregate of only 13 years is listed with "substantial earnings".

The WEP reduces my Social Security income by \$428 per month. I made a deliberate decision to pay into Social Security, believing that it would be an important piece of my financial stability in retirement. As a FERS retiree, I'm also subject to the FERS reduced Cost of Living Allowance. With the WEP taking away a third of my Social Security, I fall further behind that elusive stability each year due to the compounding effects of those dual income adjustment restrictions.

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My career was extremely rewarding – I served an agency with a clear mission. However, the WEP and GPO provisions diminish the retirement benefits earned through years I dedicated to that mission and adversely impact my standard of living. Since I contributed to Social Security, no logic would deny me – and civil servants like me – our earned benefits simply because we also receive a pension from a public service position. The provisions of WEP and GPO are complex, changing each year, making it difficult to understand exactly how these reductions will affect us in retirement. Once I was retired and fully realized the impacts of the WEP on my Social Security annuity, it was too late for me to reenter the workforce and make up that earned income.

The financial impact of the WEP and GPO is significant for those of us affected, diminishing our prospects for a secure retirement. These reductions disproportionately affect lower-income retirees who rely on our benefits to pay for essential expenses. I paid into both Social Security and our public service pensions, and should not be penalized for benefits I earned through contributions, just like any other American.

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 served our communities and country. It would ensure that hard-earned retirement benefits are not unfairly reduced and that we can retire with the financial security we deserve.

I urge the House Ways and Means Committee to support 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 more fair and equitable retirement system for all.

Thank you for your consideration.

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Sincerely,
Karen Gatewood, 510-414-9498
223 Cayetano Drive
Windsor, CA, 95492

2 December 2023
House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a 27 year federal Dept of Army civilian retiree and Army disabled veteran and a 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 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, 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 urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO, and consider relief options to the countless public servants who

1117

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,

Karen L. Hampton

79 Beeston Fields
Rocky Mount, NC 27804
(703) 589-5903
KLHampton703@aol.com

November 21, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

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 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. Additionally, the WEP and GPO impact those who are entitled to survivor benefits from their spouse's Social Security.

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, 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 urge the House Ways and Means Committee to 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

1119

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,

Karen Jackson
14229 Clayton St, Rockville, MD 20853
301-871-7179

21 Nov 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 retired in 2009 after 35 years of federal service. When I was hired, the law was that I would be entitled to half of my husbands' social security since I was unable to collect my own. This was the law and at the very least, those of us hired under this should have been grandfathered in.

I worked for years with the anticipation of a decent retirement. For that to be snatched away by this unfair law was devastating. From my retirement in 2009 until today I have been denied over \$250,00.

I urge the House Ways and Means Committee to 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

1121

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,

Kathleen A Ciavarella

7477 Forest Hill Ave, Youngstown, OH 44514

330-272-3398

20 November 2023,

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal firefighter 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 earned benefits simply because they also receive a pension from a public service position.

As a federal firefighter working 72 hours a week on 24-hour shifts, I couldn't afford to maintain my family on my salary. So, I worked as an on-call firefighter in the local fire district to supplement my income. I paid into Social Security nearly every year of my working life. Later in my federal career I made the switch to the Federal Employees Retirement System and started paying into Social Security for my full-time job. During my overseas civilian service I paid the maximum for several years. Still, I get penalized every month on my social security because I didn't pay enough in the early years when I had to work on my off time to make ends meet.

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.

1123

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 urge the House Ways and Means Committee to 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,

Kenneth A. Karnes

834 Bob Smith Road

Sharpsburg, GA 30277

Represented by Chairman Ferguson

404-313-4993

1124

December 2, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Kenneth T. Friedrich
[6820 Sunset Drive
Gardendale, AL 35071]
(205) 631-8768

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson, and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

Murray W. Kenyon
51 Stedtle Court
Littlestown, PA 17340
410-271-2518

1126

TO: The House Committee on Ways and Means Subcommittee on Social Security

SUBJECT: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

As a retired federal employee, I am asking the Committee to repeal the WEP/GPO Act. I retired under the Civil Service Retirement System and did not contribute to Social Security while employed by the federal government. However, if I did have or were to earn enough quarters of private sector Social Security contributions that would qualify me for a monthly benefit the benefit would be substantially reduced due to WEP. The reason is that WEP will not allow full benefits to be received from both CSRS and Social Security, even though separate income (Federal employment income and Private Sector income) is earned before a person can qualify for a retirement benefit from each source. As a result, the Social Security benefit would be substantially reduced. Regarding my personal situation this has disincentivized me from seeking employment during my retirement years.

It just doesn't seem right that government retirees should have their earned Social Security benefits significantly reduced simply because they also qualified for retirement benefits under the Civil Service Retirement System (CSRS).

I know this Committee has come to recognize the unfairness of this law and please consider my request for the Committee to repeal the WEP/GPO Act.

Respectfully,

Kevin Hagan

3201 Countryside Ct. Unit F, Woodbury, MN 55129 507-829-8172

1127

Jeff Kotter
34 Southbourne Rd.
Jamaica Plain, MA 02130
jkotter@cohassetk12.org

United States House Committee on Ways and Means

December 4, 2023

Dear Mr. Smith and Committee Members,

I am writing to express my support for repealing the Windfall Elimination Provision. The WEP will negatively affect my ability to provide for myself and my family in the future. The WEP is patently unjust for people like me who will receive only a partial pension and denied full Social Security Benefits. It is a denigration of the social contract under which I have worked and contributed to American society and our economy.

I am a 55-year-old public educator in Boston, Massachusetts. This is my eighteenth-year teaching in a public high school, helping to form the minds and capacities of the next generation of Americans. I began teaching at the age of 38 and my pension will be modest in comparison to those who began in their twenties and who will receive a full pension for their work in the public sector. Prior to teaching, I worked in the private sector and contributed to Social Security for 23 years. To be financially stable in my retirement, I will need the full Social Security benefits to which I am entitled.

The WEP will effectively eviscerate my financial stability in retirement. Please do the right thing and repeal the WEP.

Sincerely,

Jeffrey H. Kotter



"GRAND RAPIDS FIREFIGHTERS RETIREES ASSOCIATION" (est. 2004)

CONTACT: grffra@gmail.com - 616-490-1040 (Call or Text)

November 28, 2023

Attention: Members of the House Ways & Means Committee

Dear Representatives,

The penalty being imposed on some 3.5+ million Good Hard Working Americans has been going on since 1983. It is the **Windfall Elimination Provision and the Government Pension Offset**. These penalties not only reduce the person's earned benefit but also affects the **Surviving Spouse Benefits** all other Americans receive. This is a travesty in the US Government's relationship with its citizens. This could be considered the **BIG STEAL** in American History.

This penalty has been brought up and evaluated/reviewed by the Congress Ways and Means Committee for years and every year it **DIES IN THE COMMITTEE** when a new Congress takes its seat. It never has reached the floor for our Representatives to discuss or debate to take action.

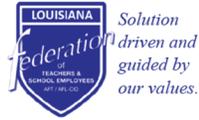
We are asking that you look at this penalty placed on the American Worker today and have your Committee discharge its review so our Representatives of Congress can finally show their position on this American Travesty imposed on those citizens being penalized. Today more than ever we senior citizens need as much money to lead a normal secure financial life during our golden years.

Thank you for your consideration in this matter and looking forward to receiving your response.

Respectfully,

Grand Rapids FireFighters Retirees Association Membership
Donald W. Quick, President
9101 Whittall St. NE
Rockford, MI. 49341

STAY HEALTHY



December 5, 2023

The Honorable Jason Smith,
Chairman, and
The Honorable Richard Neal,
Ranking Member
U.S. House of Representatives
Committee on Ways and Means
Washington, DC 20515-2101

Dear Chairman Smith, Ranking Member Neal, and Members of the House
Ways and Means Committee:

On behalf of the over 18,000 members of the Louisiana Federation of Teachers, I urge you to work together to finally repeal Social Security's Windfall Elimination Provision and Government Pension Offset. Their long-term, negative impact on retired educators and their families across Louisiana cannot be understated. It is also critical to understand that the impact of WEP and GOP is also detrimental to our state's education system. With WEP and GPO in place, recruiting teachers becomes more difficult and exacerbates the current teacher and school staff shortage.

The field hearing conducted recently in Baton Rouge is a welcome development. Each of the witnesses, whether they were a retired educator, police officer or local government worker, shined a light on the threat that these penalties pose to their ability to retire with dignity. They are not alone. Far too many retired educators endure deep economic pain after years of work in the classroom. The WEP unfairly penalizes retirees who have spent careers in public service but have also paid into Social Security at other points in their careers, whether while working in the private sector or while working in the public sector in states not affected by the WEP. As you know, this is not unique to Louisiana. Educators in 15 states covered by the WEP have seen their earned Social Security benefit reduced by 40-60 percent.

Similarly, the GPO affects an additional hundreds of thousands of public employee retirees; current classroom teachers 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 pre-deceases 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

Louisiana Federation of Teachers

AFT/AFL-CIO

9623 Brookline Avenue
Baton Rouge, LA 70809

(WATS) 800-634-5089
(Local) 225-923-1037
(Fax) 225-923-1461
<http://la.aft.org>

Larry Carter
President

Jackie Lansdale
Executive Vice President

Teri Johnson
Secretary-Treasurer

VICE PRESIDENTS

Dave Cash
United Teachers of New Orleans

Lamon Dubose Jr.
East Baton Rouge Federation

Dina Esquinance
Tangipahoa Federation

Bernard Friday
Red River United

Sandra Hauer
Jefferson Federation

Elizabeth Shaye Hope
United Fed. of College Teachers

Sandie Lollie
Monroe Federation

Damean McCoy
St. Tammany Federation

Brant Osborn
St. Tammany Federation

Angela Reams-Brown
East Baton Rouge Federation

Brittany Smith
Tangipahoa Federation

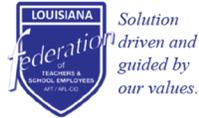
Jordan Thomas
Red River United

Stephanie Underwood
St. Tammany Federation

Leona Venson
Rapides Federation

Toni Ventroy
St. Martin Federation

Nathan Wineserry
Jefferson Federation



retirement account like a 401(k) or an IRA, as opposed to a public pension. This is particularly concerning as the economic data has shown that the GPO has a disproportionate impact on women, who experience higher rates of elder poverty.

The current teacher shortage crisis is being exacerbated in those states, like Louisiana, where the WEP and GPO apply. Someone looking to join the ranks of teachers as a second career will not jeopardize their earned Social Security benefits by taking a teaching job in a state where the penalty will later be applied. Older educators in their 60s and 70s, as one witness described so eloquently, 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 pre-deceased spouse will be offset by the pension benefit, sometimes eliminating the spousal benefit. 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. The WEP and GPO violate the underlying premise of Social Security, that you get a benefit when you pay into the system and that after years of labor, a dignified retirement should follow.

At the LFT, we believe that Social Security committed to reforms 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 critical to a comprehensive Social Security reform agenda. It also has the added benefit of being a commonsense response to the educator shortage.

We urge your committee to promptly consider the Social Security Fairness Act (H.R. 82), a bill that has resounding bipartisan support, and vote it out of committee. Louisiana educators, whether retired or in the classroom, or even prospective educators hoping to work in our classrooms, should not have to wait any longer to have WEP and GPO repealed and be secure in their retirement.

Sincerely,

Larry J. Carter, Jr., President
Louisiana Federation of Teachers

Louisiana Federation of Teachers

AFT/AFL-CIO

9623 Brookline Avenue
Baton Rouge, LA 70809

(WATS) 800-634-5089
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Angela Reams-Brown
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Brittany Smith
Tangipahoa Federation

Jordan Thomas
Red River United

Stephanie Underwood
St. Tammany Federation

Leona Venson
Rapides Federation

Toni Ventroy
St. Martin Federation

Nathan Wineserry
Jefferson Federation

1131

TO: The House Committee on Ways and Means Subcommittee on Social Security
FROM: Lester Wadzinski (retired USDA Forest Service)
SUBJECT: How the Windfall Elimination Provision and Government Offset is Unfair to Government Workers

As a retired Public Servant, I would like to request that the Committee repeal the WEP/GPO Act. I served as a Federal employee for 36 years and retired in 2010 under the CRCS system. That means I did not pay into Social Security during my time in Federal service. However, since that time I have worked part time in a non-federal position allowing me to accumulate enough credits to be eligible for Social Security. I earned that income and paid into Social Security entirely independent of my government service, therefore, it seems unfair that I should be penalized under the WEP/GPO Act. I don't understand why my prior government employment should reduce my Social Security earnings.....I am only asking that I receive what is due to me once I started paying into Social Security. To be clear, no one is asking that their government service be considered when calculating Social Security income, just don't reduce what we rightfully are due when we leave government service.

This should be treated no differently than if I entered the employment world late in life and only then started paying into Social Security. Had I not had the prior Federal government Service, my Social Security income would be significantly more.

I am hopeful you will recognize the unfairness of this law and ask that the Committee repeal the WEP/GPO Act.

Thank You,

Lester Wadzinski

9173 E. Southshore Dr

Unionville, IN 47468

December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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.

I personally have worked 16 plus years earning substantial earnings through the Social Security system, and now continue to work after my Federal retirement as self employed contributing

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both sides, employee and employer, into the system. All these wages have been and continue to be penalized through the WEP which is completely unfair. If all my earnings were through the CSRS retirement system, then my federal pension would be much larger, but it is not so I continue to supplement my retirement by working seasonally with my earnings being penalized. Please repeal this unfair WEP and GPO for all of us effected by it.

Thank you for your consideration.

Sincerely,

Larry Sampson
4042 Haines Road Unit 301
Duluth MN 55811

218-451-0003

I spent nearly 15 years paying into Social Security before I decided to go back to school and earn a Masters of Arts in Teaching Degree. At the time, I had no idea that nearly all that I had paid in to social security would most likely be lost to me. I also had no idea that I would not be able to receive survivor benefits from my husband should he pass away before I do. By the time I realized this, I was already at my first teaching job. I enjoy teaching but it is disheartening that I cannot at least receive what I have contributed to Social Security as well as survivorship benefits in the event of my husband's death. I think this needs to change to address situations like mine.

Gloria LeMaster

1135

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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).

I worked and paid into Social Security from age 16 until I became a Federal employee in 1973 at age 24. I retired from Federal employment in 2004 and got a job in the private sector, and I worked an additional eight years under Social Security before retiring in 2012.

I applied for Social Security in 2014 at my full retirement age of 66. Had I not been subject to the WEP, my unreduced benefit would have been \$1,000 a month, but because of the WEP reduction, my benefit was only \$600 a month, and it hasn't changed much since then.

Please fix this travesty!

The WEP unfairly penalizes public servants who have dedicated their careers to serving our communities and country. This provision diminishes 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.

The financial impact of the WEP 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.

Sincerely,

Lee Netzer

9841 Oceancrest Drive

Huntington Beach, CA 92646

714-963-7583

1136

From: Lee C. Poinier – retired U.S. Federal employee – 32 years of service

To: The House Committee on Ways and Means Subcommittee on Social Security

This letter is in regard to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I am asking Congress to please pass The Social Security Fairness Act, which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) laws.

Please consider the following scenario in your deliberations:

1. I work 32 years for the U.S. Federal government and earn – and pay into – a pension. I don't pay into Social Security.
You don't work during those same 32 years, or any years, and never pay into Social Security.
2. We both then are employed in the private sector and earn the same amount and pay the same amount into Social Security.
3. We both stop working and have the same total Social Security credits. We both apply for Social Security benefits.
4. My Social Security Benefit is **one-third** of your Social Security Benefit!

Is that fair?

Thank you for your consideration.

Lee C. Poinier

(702) 525-1077 (Cell)

10739 Hobbiton Ave., Las Vegas, NV 89135

leepoinier@cox.net

12/2/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Leon T. Lauer

1138

916 28th Ave S
Grand Forks, ND 58201
701 330 1921

1139

20 November 2023

House Committee on Ways and Means
Subcommittee on Social Security,
1102 Longworth House Office Building,
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee:

I am a member of National Active and Retired Federal Employees. I receive a FERS pension that reduces benefits by 1% below the CPI, lower than the old CSRS. Please eliminate this reduction as well for those who "double dipped" with non Federal employment and received "windfall" offsets. The courtesy of a receipt would be appreciated.

Leonard F. Levine
2652 Glengyle Drive
Vienna, Virginia 22181
703-861-4822

1140

November 20, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102
Longworth House Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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. I personally have not been affected by the WEP and CPO when I joined the government in 1986 the standard social security and federal retirement plan applied.

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, H.R. 82/ S. 597 which would repeal the WEP and GPO would provide much-needed relief to over 2 million public servants and my fellow retirees .

I urge the House Ways and Means Committee to 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,

Nancy Crosby

3110 W 24th Ave , Kennewick WA, 99337 509 735 3288

1141

November 29, 2023

Dear Members of Committee for repealing the Windfall Elimination Provision of the Social Security Act and Government Pension Offset,

Thank you for the opportunity to express to you my opinion on how much this is necessary, especially at this particular time in our history as inflation is the highest it's ever been, grocery expenses are ridiculous, etc. As I am a retired teacher from EBPR, I am, right now, only entitled to a portion of my Social Security. I NEED the entire amount NOW! Living on a fixed income is difficult enough; however, coupled with rising costs of everything, makes it almost impossible. Please, please, please, see this through, and help ALL of us who have paid into this system receive the correct amount we should be receiving. I am humbly, respectfully asking you to do this. My name is Vickie Burt, 10225 S. Ida Ave., Baton Rouge, LA. 70818; number 225-936-7451, and I am a member of TRSL! Giving you this info just in case any of you would want to contact me.

Thank you so much for your time and consideration.

Respectfully yours and wishing you a MERRY CHRISTMAS; please make it one for me,

Vickie Burt

1142

Dear Chairman Smith and Social Security Subcommittee Chairman Ferguson:

I am an active public employee with the State of Louisiana at the Department of Environmental Quality, and I am writing you today to urge you to support bringing H.R. 82 (Social Security Fairness Act) to the House floor NOW. Congressman Graves has been supporting this for years to bring this to the House floor for a vote as soon as possible. Passing the Social Security Fairness Act will immediately benefit millions of retired police officers, state and federal employees, first responders, educators, and other public servants, such as myself. Please support bringing H.R. 82 to the House Floor for a vote.

As you are probably aware, the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) unfairly penalizes retired state employees in Louisiana and several other states. These penalties are drastic and cause financial hardship to many public servants and private sector employees who worked in specific public sector jobs. **I previously have worked in the private sector for 19 years, and now have worked in the public sector for 18 years. To get the normal LA employee pension, I would have to work for the state 12 more years and retire. Based on the amount of years of social security credit I have now, I would still need to work 7 more years in private sector jobs paying social security. This is with substantial earnings just to get credit for years needed, at not even my full benefit. Is this fair to anyone to have to work 7 more years after retiring, or even possible for most people to do!**

The repeal of the WEP and GPO would provide a source of economic relief to retired public sector employees and educators during such an uncertain time. Again, please support bringing H.R. 82 to the House Floor so Congress can take immediate action and pass this bill. Thank you for your consideration of this important matter.

Sincerely,

Eugene Jarreau

1143

December 4, 2023

To: GOP Ways and Means Committee

From: Cynthia R. Horn
1472 Surrey Lane
St. Peters, MO 63304

Dear Committee,

I'm aware that this was passed by the House and Senate in 2022 and was approved by the Ways and Means Committee before the end of calendar year 2022. However, it was then decided there was not adequate time to enact this bill before the end of the year and it was then dismissed.

Last week I watched the video of the hearing held in November 2023 by the Ways and Means Committee at a fire station. I was most impressed with this and the speakers' determinations to ensure the Windfall Elimination Provision will be abolished this year. As a result, I'm submitting my personal testimony which I hope will help to ensure that Congress will pass H.R. Bill 82 which will eliminate the unjust WEP.

I worked for the federal government from 1971 to 2023. I worked for the Federal Aviation Administration and

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retired as a Management Program Analyst. I was not informed of the WEP until approximately 2019. However, I was not aware of all of the parameters. I contacted Social Security then and was told they could not give me an approximate amount of what my social security would be when I retire. Again, I contacted them early this year and again was told they could not give me any information. I contacted Office of Personnel Management (OPM) and they said that information comes from Social Security. I contacted my Personnel Division and was told the same thing. Finally, I decided I had worked enough years and it was time for me to retire at 70 because of health reasons. I still don't know how much I'll receive and am waiting to find out from Social Security.

This is unfair and wrong that civil servants like myself have worked extra jobs for many years to one day help our retirement years. Now, we're told it's "double dipping" to expect to receive what we have paid into the Social Security System for many years. This has been a source of contention for me for many years. It is, simply put, stealing from civil servants who have served the public for many years. This includes federal government workers, teachers, firefighters, police officers,

1145

first responders, correctional officers, state government workers and many others who work as public servants.

Please, explain to Congress how important it is to make this right. This is not fair and it is stealing money from the people who work as public servants. Because we are government employees it is virtually impossible for us to advocate for ourselves.

I am so impressed that so many politicians at this hearing were so in favor of having the WEP abolished before the of this year 2023. In fact, they were so touched by the four personal testimonies given that day, that several of them made their own personal promises to them that they would make sure this ends this year.

I beg of you to consider my testimony as yet another reason this should be enacted this year. It is so long overdue, and with all of the personal strife being endured by so many Americans, this is one way to help retirees live the kind of life they thought they had prepared themselves for.

Thank you for your support.

Cynthia R. Horn

1146

SINCERELY,

YOUR NAME

Honorable legislators,

I worked in the private sector for many years. When our kids began attending Junior High, I took a job at the Katy Independent School District. It was a sacrifice we made to meet our family needs and have a schedule that more appropriately enabled us to care for our kids without hiring child care.

Now, as I near age 62, I was shocked to learn that there will be a reduction in my social security benefits due to my small pension from the district. I also learned that I WILL NOT be entitled to the spousal benefit afforded others if my husband dies before me! This is unfair!

A few things to consider:

1. WEP-GPO is basically a mystery to the American public. Few people even know about it unless they are directly affected and even then, as in my case, only upon considering retirement.
2. It affects relatively so few people-virtually all public servants of retirement age like me, that Congress doesn't seem to have the large voter block required to speedily make things right for us.
3. In reality, the financial impact on social security and the taxpayer will be minimal since we've already paid our portion AND since most funds we receive by the repeal of WEP-GPO will not be used for savings but go directly back into the economy since the money received will be spent on day to day living(gas, rent, food, meds, etc).

Thank you for your consideration,

Margie D Gonzales

5103 Mathis Dr

Katy, Tx 77493

281.797.4177 margie.gonzales5@gmail.com

1148

11/29/2023

Dear Committee Chair and Members,

Greetings to you on the season of much joy and celebration! My hope is that you will have a blessed holiday.

I write to address the questions inherent in the Social Security issues revolving around retired teachers like me. In short, the current approach to Social Security for my peers and me seems to be completely unfair and wrong.

It is noted that a means testing is not applied to the receipt of Social Security. I am comfortable with that so the difference, there, seems to be that people of fine means who have a private pension or grand benefits upon retirement are not at all penalized financially while we teachers (and other public servants) are penalized simple because our pensions are public and state paid.

This does, however, beg the question of why a *federal* penalty is applied on me for receiving a promised and due *state* pension?

This need not be a long appeal to you. Suffice to say that my teaching career was a twenty year plus career conclusion, I held many jobs inside of a couple of other career emphasis in the private sector. Therefore, I have way more than the required forty quarters for full Social Security.

My personal situation would look to be very common. My personal benefits are truncated down to less than \$1,000 monthly due to my public California STIRS pension. This is caused by the WEP (Windfall Elimination Provision). Out of that, I am not sure what my wife would receive if I died before her. My wife has her Social Security of close to \$1900 monthly. Now, because of the GPO (Government Pension Offset) I have found out that I will get just about *nothing* of my wife's Social Security if she precedes me in death. The formula is that two thirds of my pension is figured and is subtracted from her benefit. This is just enough to take the entire benefit.

Two things, here. My pension is the size it is (somewhat less) because I provided for her as a surviving party. I wanted to take care of my wife and **she wants me to be taken care of, also!** My wife worked hard, paid into Social Security and wants to leave this to me.

You know, I will likely get along but I wonder about others. I hope you can see this clearly and, with fairness, support H.R. 82 and begin to create a better, more equitable landscape. We served the public interest over the years.

Scott Hamre, Retired Public School Teacher
10196 Frontier Trail
Cherry Valley, CA 92223-5474
(909) 499-9183

To U. S. Congress:

My name is Michael Steinkamp and I am sharing my story about how the WEP/GPO has affected me. I started contributing to Social Security at the young age of 16. While working three jobs to obtain an undergraduate degree I paid into Social Security. During my three years in the U. S. Army during Vietnam War era I paid into Social Security. Upon obtaining a Masters of Social Work degree I went to work for the State of Louisiana. The agency that employed me had a four day work week policy allowing me to work on Fridays and sometimes Saturdays in the private sector as a medical social worker and as a self-employed clinician with a private practice during which time I continued contributing to Social Security. After retiring from the state in 2012, I continued working as a self-employed clinician with a private, not for profit agency requiring me to pay into the Social Security fund.

I have a combined total of 25 years paying into Social Security outside of my state employment entitling me to receive, according to the Social Security Administration, Social Security benefits in the amount of approximately \$1,012 per month. My actual benefits after the WEP/GPO is applied my benefits are \$453.60 per month. This amount is approximate 45% of my entitled benefits. That means the Federal Government is keeping 55% of the monthly benefits I am entitled to receive. This is money I paid into Social Security that I should be entitled to receive. It is not fair I receive only 45% of my full benefits for the work I performed outside of the time I was employed by the State of Louisiana.

The WEP/GPO does grave injustice to me and many other retired government employees who worked faithfully for their government agency and also paid into the Social Security fund by working in jobs outside of their governmental employment.

Therefore, I am asking that my story be made a permanent part of the congressional record to fix the WEP/GPO. I am also asking Congress to rectify this unfair situation by approving bill H.R. 82 allowing me to receive my full Social Security benefits.

Thank you for your support and consideration in rectifying this injustice.

Sincerely,

Michael Steinkamp

1150

December 4, 2023

To: GOP Ways and Means Committee

From: Michael JohnFrisbie
1472 Surrey
Saint Peters, Missouri 63304

Dear Committee,

I'm writing this letter asking you to please help getting the Social Security Windfall Elimination Provision Bill removed before the end of this year.

I worked as a Correctional Officer for the State of California for 25 years and retired in 2010. I started paying into social security from the age of ten working summer jobs and then different jobs until becoming a Correctional Officer. I receive only a small amount of social security because of my retirement income from the state. My social security has been cut by approximately \$1000 a month. I am still working at the age of 72 to make ends meet.

Myself and all public servants that receive benefits from their retirement are punished for getting a pension. This is just not fair, as we paid into social security all the years before and

Address | City, St Zip Code

1151

after retirement because of a law that doesn't make any sense.

Please tell the congress that this is not fair and it is stealing money from the people who work as public servants.

Thank you for your support.

Michael J. Frisbie

SINCERELY,

YOUR NAME

1152

My name is Carole Odale Lewis. I paid into Social Security for more than 15 years. When I retired in 2000, I went to the local Social Security office in California. I was told that I would receive around \$1000 per month for Social Security. And then the employee said, "Wait, you taught in California, you'll get around \$500 per month."

Yes, I taught in California where I didn't pay into Social Security; but I also taught in Oregon and worked as a flight attendant during the Vietnam War, and had other jobs where I did pay into Social Security. I don't expect to get what I haven't earned. Just what I paid for.

Thank you,

Carole O. Lewis
2716 NE 72nd Circle
Vancouver WA 98665

Phone (360) 270-1594

1153

December 3, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Elliot Miller

8360 Fairview Road

Elkins Park, PA 19027

215-605-1661

elliottmiller@hotmail.com

1154

6329 Windy Oaks
Alexandria, LA. 71301

December 1, 2023

The Honorable Jason Smith,
Chairman
House Ways and Means Committee
1139 Longworth HOB
Washington, D.C. 20515

Dear Chairman Smith,

My name is Deborah A. Carter, and I am a retiree in Louisiana. After 28 ½ years of state service, I retired at 61. I am writing this letter in response to the Field Hearing on the Windfall Elimination Provision and Government Pension Offset and their mistreatment of government workers. The hearing was held on Monday, November 20, 2023, in Baton Rouge, LA., and this letter is written to share my experience. During my tenure as an active state employee, I heard about the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) however, I did not understand, nor did I know the impact these two laws would have on me and my family until I began to make inquiries about social security. My plan has always been to delay applying for social security benefits until I reach my full retirement age of 66 ½ or at age 70. My idea behind that was to receive the largest benefit I would be eligible for. In 2022, at the age of 65, I inquired about my social security benefits, and I was devastated to learn that I would receive “zero” benefits simply because of the results of the calculations of both the WEP and GPO. In layman's terms, those results were based on my pension from a government entity, the state of Louisiana, and the way it was calculated.

Words alone cannot describe the impact these policies are having on me and my family as well as the future. Since my retirement, it has been a struggle to make ends meet and have enough funds or our basic needs after all bills are paid. My husband and I are not living frivolously, and we do not take vacations because we cannot afford them, yet it is difficult to think about how our future will unfold. My husband has not retired and is prolonging his employment to increase his retirement benefit. To add insult to injury, my husband is employed with a railroad company, and recently, we inquired about an estimate of benefits if he were to retire within the next two years, 2025. We were advised that his railroad retirement benefits are tied to his social security benefits and because of that I would be entitled to a benefit from his railroad retirement alone. What we learned was if he were to retire in 2025 or were to die, God forbid, I would only be eligible for approximately \$400 per month and would receive zero dollars from his social security because of the GPO law. Hearing that was painful and very scary at the same time. It is a disgrace, especially considering that my husband has worked for all these years thinking that monies deducted from his paycheck for Tier 1 or Tier 2, are a benefit for the spouse. We are both honest

1155

hard workers and do not want to depend on the federal government for help. However, when it comes to social security, we feel differently especially when we have contributed to social security during our employment in the private sector and cannot draw up those benefits that we are entitled to because of the Windfall Elimination Provision and Government Pension Offset laws. Without question, these laws penalize me and the many other dedicated public servants who have worked for a government entity for many years. Where is the logic and fairness in that? I am asking you and your constituents not to make a recommendation to revise these laws but to repeal them.

I appreciate your work on this matter, and I want to thank you for your time. If you have any questions, you may contact me at (318) 623-2139.

Sincerely,

Deborah A. Carter

December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am an active working member of State Government who began my career in government after I spent many years working in the private sector. I am 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 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, 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 strongly urge the House Ways and Means Committee to 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,

Diana M. Cichon

1157

14358 Sperry Rd.
Newbury, Ohio 44065
(440) 477-7516

1158

Date: November 28, 2023

To: Ways & Means Chairman Smith and Social Security Subcommittee Chairman Ferguson on the Announce Subcommittee Field Hearing on Social Security's Disservice to Public Servants: No. SS-05 contact 202-225-3625

Regarding How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Worker.

From: Imogene Giangrande RN, BSN 82 Wilkins Road Braintree, Ma 781-848-8216 e-mail jeangiagrande@gmail.com Giving Testimony on the WEB and GPO

I am a retired Nurse from Boston City Hospital 27 years ago under a State of Massachusetts retirement system. I also worked under Social Security for 25 years by working two-three jobs for 20 years and started work at the age of 14. When I took my social security at age 71 I was penalized \$ 300.00 a month for all the dedication I gave to my profession by working for less pay working in a government system only to give back to my government rather than fully working for higher pay in a for profit. If I had worked in a for profit organization and contributed to a 401K, I would not have been penalized. How can this be fair for government workers?? All who work under any system should be eligible for their full benefits. The bill in 1980 by Regan is not appropriate or fair for today's cost of living and working benefits. I lose \$3,600 a year which in the past 7 years amounts to \$25,200. This may not seem much for many, but on limited income with the inflation sky rocketing, it is a lot.

Please consider eliminating the WEB and GPO or at least revising in such a way it will be eliminated within a couple of years fully.

Thank you for your consideration for all impacted by this unfair situation.

Sincerely,

Imogene Giangrande RN,BSN

1159

November 30, 2023

To whom it may concern,

For thirty-three years, I worked in the public school system and have since retired from that system. During that time and as well as after my retirement, I worked in a variety of positions because I needed to supplement my base income. With this extra work, I met the requirements for Social Security retirement benefits. When I turned 65, I was told that because I had a state retirement, I could not receive my full Social Security benefits. I did not pay a reduced amount of Social Security taxes because I would one day be eligible for a state retirement, therefore, my Social Security eligibility should not be reduced. The work I did to achieve Social Security requirements was not a part of my state job, but was additional work necessary for paying bills, buying food and paying for medicines. With the current rules for pension offset, I am being penalized for being a hard worker. My retirement income is the sole income for my household. To have part of my earned income reduced negatively impacts my basic livelihood. Please correct this inequity.

Thank you,

Curtistine Earnest

6117 Verona Lane

Shreveport, La 71105

318-773-5912

Member of Louisiana Retired Teachers Association.

1160

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

November 20, 2023

Dear Chairman Smith, RM Neal, Chairman Ferguson, RM Larson and members of the Committee and Subcommittee:

I write to you as a Civil Service Annuitant who qualifies for both a federal and a Social Security pension, the latter of which has been substantially reduced by the WEP.

Although a group of us in Vancouver, WA cannot seem to get our Representative (Gluesenkamp-Perez) to cosponsor this important legislation, we do have strong bipartisan support from WA Reps. Newhouse, Kilmer, Larsen, Schrier, Delbene, Strickland, Jayapal and McMorris-Rodgers. I am writing to express my staunch support for the repeal of the WEP and the GPO.

The WEP and GPO reductions unfairly penalize public servants who have dedicated their careers to serving our communities and country — at a time when inflationary pressures have made it difficult to meet budgetary retirement needs.

Further, these reductions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It's unjust that individuals who've contributed to Social Security through other employment should face reductions in earned benefits simply because they also receive a public service pension. Reductions disproportionately affect lower-income retirees who rely on earned benefits for essential expenses. Thus, it's crucial for you to recognize that us retirees have paid into both systems and should not be penalized for receiving the benefits we 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 those of us who've dedicated our careers to serving communities and country.

I urge the House Ways and Means Committee to support repeal of the WEP and GPO, and will appreciate your attention to this important issue so as to provide a much fairer and more equitable retirement system for all.

Thanks for your consideration.

Respectfully submitted,



Carl V. Burger
18513 NE Risto Road
Battle Ground, WA 98604
(360)-723-5444

1161

November 18, 2023

To: House Committee on Ways and Means Chairman Jason Smith and Social Security Subcommittee Chairman Drew Ferguson

I am taking the liberty of writing you to express my sincere appreciation for the November 20th hearing on H.R. 82, which deals with the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

H.R. 82 will end unfair policies that significantly reduce, and in some cases eliminate, earned Social Security benefits for myself and millions of federal, state and local government retirees, simply because we earned a pension from our public service.

I am now retired, and facing more financial uncertainty than ever. During my public service, I held a second job for many years. I sacrificed holding two jobs because I wanted to do everything I could to live independently in retirement, without relying on my children for financial support. I earned Social Security benefits, and I counted on that additional income. However, the WEP has reduced my Social Security monthly check by more than \$450 per month, creating financial hardship during my sunseting years.

The WEP and GPO were implemented as a government cost-savings measure on the backs of hard-working Amerians....this is wrong! H.R. 82 will right this wrong!

Sincerely,

Estrella Chaires

1162

November 18, 2023

To: House Committee on Ways and Means Chairman Jason Smith and Social Security Subcommittee Chairman Drew Ferguson

I am taking the liberty of writing you to express my sincere appreciation for the November 20th hearing on H.R. 82, which deals with the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

H.R. 82 will end unfair policies that significantly reduce, and in some cases eliminate, earned Social Security benefits for myself and millions of federal, state and local government retirees, simply because we earned a pension from our public service.

I am now retired, and facing more financial uncertainty than ever. During my public service, I held a second job for many years. I sacrificed holding two jobs because I wanted to do everything I could to live independently in retirement, without relying on my children for financial support. I earned Social Security benefits, and I counted on that additional income. However, the WEP has reduced my Social Security monthly check by more than \$450 per month, creating financial hardship during my sunseting years.

The WEP and GPO were implemented as a government cost-savings measure on the backs of hard-working Amerians....this is wrong! H.R. 82 will right this wrong!

Sincerely,

Estrella Chaires

1163

November 18, 2023

To: House Committee on Ways and Means Chairman Jason Smith and Social Security Subcommittee Chairman Drew Ferguson

I am taking the liberty of writing you to express my sincere appreciation for the November 20th hearing on H.R. 82, which deals with the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

H.R. 82 will end unfair policies that significantly reduce, and in some cases eliminate, earned Social Security benefits for myself and millions of federal, state and local government retirees, simply because we earned a pension from our public service.

I am now retired, and facing more financial uncertainty than ever. During my public service, I held a second job for many years. I sacrificed holding two jobs because I wanted to do everything I could to live independently in retirement, without relying on my children for financial support. I earned Social Security benefits, and I counted on that additional income. However, the WEP has reduced my Social Security monthly check by more than \$450 per month, creating financial hardship during my sunseting years.

The WEP and GPO were implemented as a government cost-savings measure on the backs of hard-working Amerians....this is wrong! H.R. 82 will right this wrong!

Sincerely,

Estrella Chaires

1164

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

This WEP/GPO legislation cost me personally over \$250 per month.

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 urge the House Ways and Means Committee to 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,

Robert L Helfrich

6717 Revere Lane
Indianapolis IN 46237

DIRECTIONS: PLEASE FOLLOW THE EMAIL STEPS AND EITHER DOWNLOAD OR COPY AND PASTE THE LETTER TEXT BELOW TO YOUR BLANK DOCUMENT TO PERSONALIZE.

[Date]

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a spouse of 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).

My retirement planning never included my loss of Social Security benefits for an ex-spouse who had a small pension from a teaching position at an inner city school working with at risk students. I married and put my husband through law school and he accepted a job with the Dept of Justice. We had a child who had two surgeries his first year of life and I was unable to continue working a full time job. I had to stay home with our disabled son for the next 15 years. My husband filed for divorce after 19 years of marriage. At that time I applied for 38 teaching jobs and was not hired I believed because of my age. I have struggled to support the children and plan for my retirement. Now I find the small pension I have will have a detrimental affect on my spousal social security benefit. The sacrifice I made to maintain the care of a disabled child has now determined that I will live in poverty for the rest of my life due to the WEP and GPO laws. I supported my husband as a Federal Worker and insured the success of our family for 19 years. Now I have the consequence of losing my social security benefit earned during the marriage. I still have to provide financial assistance to my disabled son, am devastated financially, and do not have the ability to retire, and am now 68 years old facing the loss of social security benefits desperately needed due to WEP and GPO laws.

The WEP and GPO unfairly penalize my social security spousal benefit. I am a public servant and have dedicated my life to helping at risk students and then my own disabled child. 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.

1166

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, 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 urge the House Ways and Means Committee to 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,

[Theresa Pytell

772 Crystal Way Fruita Co 81521

303-229-9216

1167

Robert L. Miller
17518 U Street
Omaha, NE 68135

December 3, 2023

U.S. House of Representatives Ways and Means Subcommittee on Social Security

Dear Chairman Smith.

I was a police officer for the City of Council Bluffs, Iowa, for 31 years. I retired in 2013.

I worked hard and paid a significant amount in to Social Security over the years. In planning for retirement, I was counting on, and budgeting for, receiving the **full** Social Security benefit at 65.

Unfortunately, and to my shock, when I turned 65 I learned that I will only receive a **small percentage** of that benefit.

To say this is unfair is an understatement.

I made **FULL payments** in to Social Security. I should receive the full benefits.

This is no way to treat the people who served the public.

Further, with more and more young people steering away from police work, the ability to receive full Social Security benefits would be a plus.

Thank you for your efforts.

Robert L. Miller
402-658-4643

1168

To : House Committee on Ways and Means

Date: November 19, 2023

RE: Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

To Chairman Jason Smith (MO-08) and Social Security Subcommittee Chairman Drew Ferguson (GA-03)

Independence Day 2023 found me feeling lost and frustrated with a system that denies earned Social Security benefits to those who have paid into the fund. As the spouse of a deceased Vietnam Veteran and retired educator, I applied for Social Security Benefits on June 30, 2023. Both of us worked in education but also had several years where we worked jobs that paid into Social Security. My husband, who, like me, worked several jobs after he was released from the army and before becoming an educator in the public schools, received SS benefits for a short time. Money that he paid into the system was reduced and eliminated when he retired and then when he passed, all funds were stopped. I worked several years (i.e., 7 years) on a job that paid into social security with no other retirement. At the Social Security office, I was told that based on the monies we had contributed to the fund, I could receive up to \$900.00 from both my husband and/or my contributions; EXCEPT for the fact that we also paid into the teacher's retirement fund, so as a result, after the government official did the math, I was eligible for NONE of those funds. None, Nothing, ZERO! Imagine the feeling that monies that my husband and I contributed, denied us because we were dutiful in educating ourselves so that we could also educate others and in the process contribute to a pension fund to support ourselves in retirement.

We say that Independence Day is to celebrate freedom and that freedom was never free. In retirement, our financial independence should be sustained by all benefits we have earned and deserve.

Sincerely


Wealthia L. Jackson

November 30, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a current federal worker and member of the National Active and Retired Federal Employees Association (NARFE), planning to retire in the spring of 2024 from over 40 years of FAA service, and I am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

For my entire career, I have believed that the WEP and GPO unfairly penalizes public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that me and many other 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.

The financial impact of the WEP and GPO will be significant for me as I retire, and for those already retired, and I believe it will make it difficult for me and other 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 I don't believe it is fair that they are penalized for receiving the benefits they have earned.

The WEP and GPO creates 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.

I fully support passage of the Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO and would provide much-needed relief to over 2 million public servants who have dedicated their careers to serving our communities and country. The passage of this act 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 the House Ways and Means Committee to 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.

I am very grateful for your consideration.

1170

Sincerely,

Robert L. Cope
614 Francis Circle
Mount Juliet, TN 37122
Telephone (615) 754-7349

1171

Letter to the House Ways and Means Committee concerning the elimination of the WEP.

I have always considered teaching to be a public service in which I was proud to serve. I sacrificed pay for the chance to educate our children.

Nineteen years of teaching was in the public school system in Texas, which I now receive \$2600 a month in retirement for that service. I retired at the age of 71 in May of 2021.

I taught 13 years at a private school that paid into the social security system. I did earn all 40 quarters necessary to receive full social security.

I was also married for 24 years and stayed home with my children until the youngest was 12. My social security amounts to \$1600 before Medicare. That amount is now being cut back by 40% with the \$300 I receive from my ex-husband's benefits. This is so unfair and will greatly impact my ability to live independently.

I have a very hard time understanding why a profession that serves everyone and is necessary for everyone, is being penalized unfairly. Those in private industry are allowed to have a full pension and social security and this is not considered to be "double dipping." I am not asking for anything that I did not earn.

Please consider the impact the WEP makes on the lives of those of us who deserve to retire and live independently.

Sincerely,

Nancy Kahlden

5005 Georgi Lane #209
Houston, Texas 77092
713-775-5443

November 17, 2023

Congressman Garrett Graves
2077 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Graves,

I would like to take this opportunity to thank you for your continued hard work on HR82, The Social Security Fairness Act that would finally repeal Government Pension Offset and Windfall Elimination Provision.

As a retiree from Louisiana State University, an agency of the State of Louisiana, I have been a victim of Government Pension Offset since May 2, 2015. Upon retirement, my monthly spousal Social Security EARNED benefit was reduced by \$1,200. That has impacted my financial situation in ways I cannot describe. It causes a great deal of stress and uncertainty regarding my financial stability. I live in the constant fear of "running out" of money, and under the constant threat of receiving another letter from the Social Security Administration (SSA) stating that by some mysterious calculation I have once again been "overpaid" and must pay some outrageous amount back to the government. This is STRESS in my life that I do not need nor deserve. Please know that the SSA has confiscated a whopping \$122,400 in benefits from me due to GPO.

The sad fact is that I began writing letters and sending postcards to members of congress at least 20 years ago. My pleadings have fallen on deaf ears. Retirees who have spent their working years for the betterment of mankind in various rolls (teachers, firemen, policemen, first responders, staff at colleges and universities, postal workers, etc.) deserve to receive the FULL benefits they or their spouse earned for them. These harmful and arbitrary provisions MUST be repealed now.

Given this unusual opportunity, I'd like to tell the members of congress a little about myself. I am a PATRIOT, I bleed Red, White, and Blue. I have never needed or taken a government HANDOUT in my life and am not asking for one now. I am a 77-year-old widow; I've been diagnosed with two very serious illnesses since I retired...Rheumatoid Arthritis (RA) and a very rare cancer called Sarcoma; I have survived TWO bouts of Covid 19. I am not LAZY, but I am no longer physically able to work. I absolutely need members of congress to permanently repeal GPO/WEP and restore my FULL social security benefit. It's the only humane and compassionate thing to do for the retirees who are struggling to get by in our "golden years".

Kindest regards,

Gaila M. Starns

Gaila M. Starns
Congressional District 6

November 18, 2023

Congressman Garrett Graves
2077 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Graves,

I would like to thank you for your continued hard work on HR82, The Social Security Fairness Act that would finally repeal Government Pension Offset and Windfall Elimination Provision.

As a retiree from Louisiana State University, an agency of the State of Louisiana, I have been a victim of Government Pension Offset since May 2, 2015. Upon retirement, my monthly spousal Social Security EARNED benefit was reduced by \$1,200. That has impacted my financial situation in ways I cannot describe. It causes a great deal of stress and uncertainty regarding my financial stability. The SSA is constantly questioning whether any additional funds (in the form of a COLA) have been received from the State of Louisiana retirement system (LASERS). If the answer is yes, they want their 67% of every dollar of increase received and are prepared to reduce my monthly SS check accordingly. How is this allowed? Price increases at Walmart, the gas station, pharmacy, or any other place that I spend money are not decreased by 67%! I must pay the FULL price increases like everyone else. Why am I not allowed to have an increase in my income to compensate for the constantly rising cost of living? This is STRESS in my life that I do not need nor deserve. Please know that the SSA has confiscated a whopping \$122,400 in benefits from me due to GPO, in addition to two "overpayments" listed below.

Any time I find a letter from the Social Security Administration in my mailbox, I cringe and immediately have heart palpitations which result in a full-blown panic attack. I live under the constant threat of receiving another letter from the Social Security Administration (SSA) stating that by some mysterious calculation I have once again been "overpaid" and must pay some arbitrary amount back to the government. On August 12, 2016, I received a letter from SSA informing me that I had been "overpaid" by \$649.00 that must be repaid to the government. I complied immediately. Another letter, dated November 28, 2018, arrived to inform me that once again, I had been "overpaid" by \$324.00. I repaid the government, but this time I followed the process required to dispute the overpayment. I prepared a large packet of documentation and mailed it to the SSA in support of my belief that there had not, in fact, been another overpayment. I requested a response from SSA to show me how they had calculated the overpayment. That packet was mailed "Certified—Return Receipt Requested" on December 28, 2018. I am still WAITING for a response from the SSA. They have all the power necessary to do as they please without being accountable for the numbers contained in the letters sent. They can confiscate money from my bank account at will and I cannot stop them. They can tell me that I owe money, the amount of which they

don't have to prove, and I am powerless to fight this huge government agency and they know it. Every letter received from the SSA contains differing numbers. If I were to receive 10 letters, every letter would contain different numbers and dates. Nothing ever matches and cannot be trusted for validity or correctness. I have many such letters to prove my point that I would be happy to forward to congress, if requested. With the current resources available to the SSA, WHY can't they have a computer system and software that accurately calculates one's benefits? WHY are there constant errors and miscalculations? Also, it is my opinion (and this is a BIG concern) that the percentage of the GPO/WEP offset is too LARGE and I believe the SSA should have ONLY ONE opportunity to calculate the amount of the offset, and that is when a person goes into the SSA office to notify them of their anticipated date of retirement and to sign up for their social security benefits. Offset calculations and corrections in benefit amounts should not be allowed in perpetuity for the rest of one's life! This is a form of mental and fiscal abuse, in my opinion.

The sad fact is that I began writing letters and sending postcards to members of congress at least 20 years ago requesting that GPO/WEP be repealed. My pleadings have continually fallen on deaf ears. Retirees who have spent their working years for the betterment of society in various rolls such as teachers, firemen, policemen, first responders, staff at colleges and universities, postal workers, etc. deserve to receive the FULL benefits they or their spouse earned for them. These harmful and arbitrary provisions MUST be repealed now.

Given this unusual opportunity, I'd like to tell the members of congress a little about myself. I am a proud American, a PATRIOT, and I bleed Red, White, and Blue. I have never needed or taken a government HANDOUT in my life and am not asking for one now. I am a 77-year-old widow; I've been diagnosed with two very serious illnesses since I retired...Rheumatoid Arthritis (RA) and a very rare cancer called Sarcoma; I have survived TWO bouts of Covid 19. I am not LAZY and would currently have a job except for the fact that I am no longer physically able to work. I did work until age 69 which is well past my full retirement age. I absolutely need members of congress to repeal GPO/WEP quickly and to permanently restore my FULL social security benefit. It's the only humane and compassionate thing to do for me and all retirees who are struggling in today's economy.

Kindest regards,

Gaila M. Starns

Gaila M. Starns
9537 Trendale Drive
Greenwell Springs, LA 70739
225-921-0580
aliag3@bellsouth.net
Congressional District 6

1175

November 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,


Linas Z Danilevicius
58 S Fair Manor Circle
The Woodlands, TX 77382
512-695-7797

1176

December 1, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 have unfairly penalized me by diminishing my retirement benefits that I earned through years of hard work and dedication. I worked in the private sector prior to joining the Department of Veterans Affairs where I worked in medical administration for 29 years. As a public servant I dedicated myself to serving our veterans, their communities, and the country. After retirement, I further served my community by working as a substitute teacher for several years. WEP and GPO have diminished my retirement benefits. I was forced to contribute to a retirement system in which I was never going to be able to see any benefit. It is not right that individuals who have contributed to Social Security through other employment have earned benefits reduced or eliminated simply because they also receive a pension from a public service position.

The financial impact of WEP and GPO is significant for us as it makes it more difficult for us to make ends meet and plan for a secure retirement. It is crucial to recognize that we retirees have paid into both Social Security and our public service pensions but are penalized for our dedication by not being able to receive the benefits we earned.

Two additional points. I find these provisions very hard to understand and unable to determine the extent of my benefit. This lack of clarity further compounds the challenges faced by us who are already navigating the complexities of retirement planning. Secondly, I also find it very unfair that a spouse who **has never worked** can receive a benefit based on her spouse's work history and because of GPO, I am penalized and not allowed that same benefit.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597 which would repeal the WEP and GPO would provide fairness to me and other public servants who dedicated their careers to serving our communities and country. It would ensure that our hard-earned retirement benefits are not unfairly reduced or eliminated, and we can retire with the benefits we earned.

I urge the House Ways and Means Committee to 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,

Linda Hawkins
22271 Main St.
Abita Springs, La 70420
(985) 264-4677

I was a teacher in CT for thirty years. I earned my masters degree and thirty plus credits beyond my masters. I spent two-three thousand dollars a year to supplement my classroom, and have receipts to support my statement. My salary was \$12,000 my first year of teaching. The last eight years of my career, teachers received ONE small raise and lost medical benefits and steps in pay.

At the same time I was teaching, I was raising my family with my husband. We took a great risk and began a construction company in Connecticut. We worked very hard for many years to create jobs for ironworkers in our state. Through this company, I paid my own Social Security and Medicare fee and OUR business paid the employer portion. My husband paid his employee share and the employers share of Social Security and Medicare for thirty five years.

I also worked for two companies developing math and science curriculums for elementary students during this same time. I not only paid my share of Social Security, but my employers portion also, as I was paid as a consultant.

In 2001, my husband was diagnosed with cancer. He battled this illness for fourteen years before his death. I did a quick estimate of our contributions to Social Security and came up with a total of approximately \$300,000. Bill got to collect for a few years. I retired in 2011. I began to collect my reduced SS payments in Dec. 2012. My husband passed away in 2015. I received \$225 to bury him and lost all of his social security. As a widow, I was to receive \$2090 a month. My own Social Security payment was reduced to \$224.70 from a promised payment of \$484. I paid my fair share. My husband paid his fair share. I paid SEPARATELY into Social Security. Why am I penalized twice?

We have a large group in our state working toward passing the Fairness in Social Security Act. Please know how difficult it is to survive when everywhere I look, I am getting tax increases and not my fair share of Social Security.

1178

November 22, 2023

House Committee on Ways and Means Subcommittee on Social Security 1102 Longworth House
Office Building Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson
and members of the committee and subcommittee,

I am a retired postmaster having served for 30+ years in the United States Postal Service. Prior to
working for the Postal Service, I worked as a waitress, as a telecommunications operator for
Northwestern Bell Telephone, and as a clerk for the City of Ottumwa office, paying into social
security for all these jobs. I was a single mother raising two wonderful boys on my own, living
paycheck to paycheck. Joining the USPS was a Godsend.

When I retired, I still needed more credits to get Social Security. But since I was already more
than halfway there, I worked some temporary jobs to get the needed credits. At age 70, I finally
achieved that goal. When I applied the Social Security Webpage gave me an estimate of what I
was to receive each month. I, however, was aware of the WEP deduction even as I worked.
When the application was finalized 49% of the amount shown was deducted from what I would
receive.

I ask you how it is right and fair that the jobs where I worked before and after the USPS and paid
the full Social Security contribution for my paycheck, are now only worth 51% compared to the
what the people who I worked side by side within these positions get the whole 100%?

How is it right that a person who tried, and succeeded, in better their lot in life, is punished in
retirement because she chose to better provide for her sons?

The amount of the COLA each year on Social Security each year raises just enough to pay for
the increase in Medicare, so there is no 'raise' for me.

I am currently 72 years old and live with my disabled veteran's son to make ends meet. The
missing 49% would let us not to be so concerned as the end of the month approaches about
whether we can make another trip to the grocery store or gas station.

Please repeal this punishment placed on public servants.

Linda L Silverio
2245 Copper Wynd Dr
Pleasant Hill, IA 50327

Lsilverio0703@gmail.com
219 765-2650

November 28, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 penalized me as a public servant. As a Federal retiree, WEP and GPO has made a significant impact on me financially. **As a Civil servant, I worked 38 ½ years. I am proud of what I accomplished in my Federal career.**

Throughout my Federal career, I also worked in other non-Federal jobs contributing to Social Security. I began working at the age of 16 (1975). I did not begin federal service until I was out of high school. While federally employed during the period of 1990-1991 my husband and I faced financial hardship due to the economy. We had two small children in day care. To make ends meet, I worked evenings and weekends at a department store to ensure we could put food on the table and attend to our two daughters needs. Years later, going through a divorce I worked additional part-time jobs to take care of my children as their father felt it was not necessary to contribute financially until we were divorced. After the divorce, I continued to work part-time, as child support was minimal.

I retired in Sept 3, 2019. I receive a reduced earned benefit (\$151 each month) even though I earned the right to receive full benefit outside of my Federal employment. In addition, I am very concerned about my own welfare, should my husband die unexpectedly as I would not be entitled to his benefits.

WEP and GPO has diminished my retirement benefits even though I have earned it through years of hard work and dedication. It is unjust that I am penalized for working beyond my Federal employment. 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, 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.

1180

I urge the House Ways and Means Committee to 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,

Linda M. Swensen
217 Surf Rd.
Melbourne Beach, FL 32951
(321) 917-5118

1181

November 22, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Linh Luu
5511 Ashleigh Road, Fairfax, VA 22030
703.815.2731

H.R 82 - Social Security Fairness Act

Connie Livaccari
Retired Government Employee

I began my career with the U.S. Government in March 1977 for the Department of Agriculture. I then continued my service with the Department of Defense until my retirement in February 2014.

Over the course of my career, I was mandated by the Government to pay for several retirement systems to include CSRS, CSRS Offset and Social Security.

I began collecting my CSRS annuity in February 2014 and when I became eligible for Social Security in 2021, my annuity payments were reduced by $\frac{1}{4}$ which equated to almost \$5,000 annually.

The government deducted payments from my salary for almost 35 years for these retirement systems, used my monies over these years only to tell me I was not eligible to fully collect on these retirements after the fact. We are not asking for a free handout from the Government. We are only saying we deserve what we have already paid. How can this not be unjust? I ask you.

Not to mention, my forfeiture of my spouse's social security annuity upon his death. Public servants have been penalized for 4 decades and this injustice must end. This is not how the U.S. Government should treat individuals that have dedicated their lives to the betterment of our Country.

Please do the right thing.

Connie Livaccari
Saint Amant, Louisiana

11/21/23

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

I am a federal retiree from Pearl Harbor Naval Shipyard and member of the National Active and Retired Federal Employees Association (NARFE) and Federal Managers Association (FMA) 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 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, 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 urge the House Ways and Means Committee to 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.

1184

Thank you for your consideration.

Sincerely,

Lloyd Fujimoto

98-122 Puaalii Street
Aiea, Hawaii 96701-2204

(808) 225-5079

1185

November 26, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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.

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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 urge the House Ways and Means Committee to 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.

I receive less than 1/3 of what I am entitled to in Social Security Benefits. After Medicare Part B is taken out not much left. With the cost of everything today I am forced to continue to working. When a person retires they shouldn't be forced into working to make ends meet.

Thank you for your consideration.

Sincerely,

Lonnie Johnson
308 S 3rd St
Arlington SD 57212-2203
605-203-0045

1186

TO: The House Committee on Ways and Means Subcommittee on Social Security

FROM: Loretta Cardali- Maine State Employee

SUBJECT: How the Windfall Elimination Provision and Government Offset is Unfair to Government Workers

As a current Public Servant, I would like to request that the Committee repeal the WEP/GPO Act. I served as a Maine State employee for 15 years and will retire in 2027. I did not pay into Social Security during my time in State service. BUT I did contribute to the State pension. However, I have worked for 18 years in a non-federal position allowing me to accumulate enough credits to be eligible for Social Security. I earned that income and paid into Social Security entirely independent of my government service, therefore, it seems unfair that I should be penalized under the WEP/GPO Act. I don't understand why my prior government employment should reduce my Social Security. I am only asking that I receive what is due to me once I started paying into Social Security. To be clear, no one is asking that their government service be considered when calculating Social Security income, just don't reduce what we rightfully are due when we leave government service.

My employer and myself have paid over \$40,000 into social security over 18 years. Why am I penalized because I worked for the State government? Other State pensions, city pensions, county pensions – none of these employees have their social security reduced because they are receiving another pension. Any other pension fund would be charged with fraud if they reduced benefits to one group of people. I will have been working for a total of 37 years and can't retire with \$1100 per month to live on. Earning only \$29,000 per year does not make for a big pension but to have it cut by the federal government is so unfair. No one can believe it when I tell them why I receive so little after 37 years of work.

I am hopeful you will recognize the unfairness of this law and ask that the Committee repeal the WEP/GPO Act.

Thank You,

Loretta Cardali
62 Stoneham Drive
West Gardiner, ME 04345
207-458-8343

12/02/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal,
Chairman Ferguson, Ranking Member
Larson and members of the committee and
subcommittee,

I am a citizen who worked for a state
university in Ohio for 15 years (1984 to 2000),
and then has worked and paid into Social
Security FOR OVER 20 years. I am writing to
express my strong support for the repeal of
the Windfall Elimination Provision (WEP) and
Government Pension Offset (GPO).

From 2000 to 2019 I worked in financial
services. Since 2019 I have worked in health
care - including I worked in a HOSPITAL for
the start of and worst of the COVID pandemic.

This makes it particularly unjust and hurtful that I face reductions in earned SSA benefits simply because I am also eligible to receive a pension from a public service position.

It is crucial to recognize that thousands of people have paid into both Social Security and their public service pensions, and they should not be penalized for receiving the benefits they have earned.

I was raised by blue collar parents, and I have worked VERY hard in all of the jobs I have held. The current SSA Windfall Provision makes me feel like the employment I've held since 2000 is less important, and that it is being denigrated. Ultimately I am being treated like I am less important as a hard working US citizen, as a portion of my earned financial benefits are taken away.

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 present and future retirees.

I urge the House Ways and Means Committee to 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,
Lori Faur
PO Box 36643
Canton, OH 44735
Telephone:
330-896-3447 (work)

November 27, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington DC. 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,
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. We were also promised that social security would be there for us when we retired.

The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet. These provisions disproportionately affect lower income retirees who rely on their earned benefits for essential expenses.

Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood.

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.

Recently I have had to sell my home of almost 50 years. Financially I could not afford to stay in my house because I am a widow with only my pension to live on. My Husband was self-employed and did not have a pension. The cost of keeping a house going was more than I could handle. If I had received my husband's social security I could have stayed in my home. I lived in my community for 56 years and did not want to move and leave all my friends and the 30 years I had served in the local post office. I retired as the Postmaster and loved working in my community.

I urge the House Ways and Means Committee to take action in support of repealing 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.

1191

Sincerely,
Lorraine C. Courson
Postmaster Retired
Cassadaga NY 14718

New address
152 Aldren Avenue Apt.26B
Jamestown NY 14701
716-488-7263

1192

December 1, 2023

The Honorable Jason Smith
Chair
Ways and Means Committee
United States House of Representatives
Washington, D.C. 20515

RE: November 20, 2023 Social Security Subcommittee Hearing: Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

Dear Chairman Smith,

My pension is minimal, and the City of Detroit's bankruptcy reduced my pension even further. The GPO and the Windfall Elimination would also reduce my Social Security drastically. I have been a law enforcement officer for (37) years, and my SS should be relatively high with our city's hybrid-based pension that includes waterfalls if the stock market recedes or there is a recession. Many members of my great department could become destitute.

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 Police Officers and First Responders lost their retiree healthcare during the largest municipal bankruptcy in 2014.

I am pleading for my department, profession, and first responders. I humbly and respectfully request support and approval of legislation for First Responders to be exempt from Windfall Elimination and the Government Pension Offset. I thank you for your attention in this matter.

Lieutenant Mark Young

Detroit Police Department

Mark Young, Lieutenant

Detroit Police Department

28 W. Adams, Suite 700

Detroit, Michigan 48226

(313) 961-5699

(313) 961-0923 Fax

youngm604@detroitmi.gov

1193

November 26, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 earned benefits simply because they also receive a pension from a public service position.

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 urge the House Ways and Means Committee to 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,

Marilyn Lucht
1845 Tulip Drive
Sarasota FL 34239

1194

November 26, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Lyn Cator
N44W6025 Hamilton Road, #105
Cedarburg, WI 53012
808-491-7800

1195

November 30, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Marie A. Urban
6 Lake Village Circle
Ocean View, DE 19970
rabaldwin@verizon.net
302-539-7841 (H)
301-801-9559 (M)

1196

December 2, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

Subject: Support for pending legislation to eliminate WEP and GPO Offset

Dear Subcommittee Members:

Federal and state employees have been and continue to be unfairly targeted by WEP and GPO for decades.

I worked for the Federal Government for over 30 years under CSRS and did not pay into Social Security. But, before and after I worked in civilian jobs and paid my fair share into Social Security. My entire Federal career has been in law enforcement, primarily drug enforcement. Because I chose to work for my country I do not feel I should be penalized for choosing to that path! My major concern is that I **"PAID" the same amount for Social Security as every other American worker** so why should I and others be caught in this unfair legislation.

I paid into Social Security for many years, and the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, has penalized me from receiving my full benefits.

PLEASE VOTE TO SUPPORT H.R.82.

Please do not put this off as the last congressional session did. Consider my request. WEP and GPO unfairly penalized people who receive Social Security benefits.

Thank you for your consideration.

Jerry Mooney
135 Rice Mill
St. Simons Island, GA 31522
Jam0886@bellsouth.net
912-230-7615

James P Muro
3240 Celebration Blvd
Suwanee, GA 30024

WEP & GPO effect on me: 434-566-5754, 11-23-2023

a. April 6, 2022: The first letter indicating I owed Social Security Administration (SSA) past due medical premiums. The bill of \$891.60 was for January, 2022 through December 2022. (see encl. 1)

b. To summarize, there were six similar letters with different amounts that I responded to and provided proof that I did not owe any past due premiums. I provided approximately three inches of documents since April 6, 2022 through November 2023. (see encl. 2)

c. During this time period, I met and spoke with SSA representatives, including a meeting with Mrs. Greenwald (May 16, 2023). The meeting took place at 4365 Shackelford Rd., Norcross, GA 30093. Mrs. Greenwald agreed that my account was paid in full. I thought all was resolved; however, I did not receive anything in writing on that day or in future mailings.

d. I received letter dated August 29, 2023 requesting retroactive medical premiums of \$1816.50. I visited the SSA office and provided the letter to Mrs. Greenwald through a representative at the SSA office at 4365 Shackelford Rd. (see encl. 3)

e. I met with Mrs. Greenwald on October 30, 2023 and she informed me that the letter incorrectly stated the retroactive medicare premiums due for premium years dated back to my overall record and not just from the period from December, 2021 through November 2022. We had a discussion but she did not provide information in writing. (see encl. 3)

f. A letter dated October 31, 2023, referring to the conversation with Mrs. Greenwald, indicated that the original request (dated September 19, 2023) for Medicare Premium Reconsideration had been forwarded to the medicare payment center for processing.

g. In "My Social Security" on the internet, information is not correct and is misleading when SSA personnel refer to the information. I have been told that the internet information cannot be corrected. (see encl. 4). This should be forwarded to the Inspector General's SS Fraud hot line 1-800-269-0271.

h. I have received social security (retirement) since 2007 when I was eligible for Medicare. I retired from the Department of Army. I have paid all my Medicare bills that I received through the years. Because I receive a pension, my social security was reduced due to the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

i. In an attempt to reconcile this issue, I have spent over a year and seven months dealing with the information. At almost 82 years, the process of researching, communicating via internet and telephone, and traveling to meeting places has been overwhelming to me. The government should help federal employees, especially seniors that have medical illnesses and technology handicaps. The process needs to be updated and accurate for the recipients affected by WEP and GPO or repealed.

1198

November 20, 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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, 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 urge the House Ways and Means Committee to 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,

Malcolm Lee Paine
404 Bowl Avenue
Cameron, Wisconsin 54822

Phone: 715-458-2988

11/20/2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 under Social Security from the time I was 16 years old until I got a government job when I was 35 (1980). Then I was under CSRS until 1986, when I switched to FERS, where I again paid into Social Security until I retired in 2003. Approximately half of my \$25,000 pension is CSRS, half FERS. This is a severely reduced amount due to WEP because of the portion of my pension attributed to CSRS. Note that the \$25,000 pension is what it is after 20 years of diet COLAs on the FERS portion.

I have been retired for 20 years. The financial impact of the WEP unfairly reduced my pension for these past 20 years. I paid into both Social Security and the CSRS, both for many years, and I should not be penalized for receiving the benefits that I 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 urge the House Ways and Means Committee to 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,

Marcia Socolik
2039 Wildwood Lake Street
Henderson NV 89052
702-896-1547

1200

Maria Antolak
6412 W 86th Street
Burbank IL 60459

i_oleniacz@yahoo.com

December 3, 2023

To: Social Security Ways & Means Subcommittee
Re: Field Hearing on Social Security's Disservice to Public Servants, H.R.82

Dear Representative,

I'm turning to you for your help in reversing WEP - the legislation - that unfairly reduces social security benefits for immigrants.

Polish immigrants who worked in Poland receive very small pensions based on their contributions to social security (ZUS). The American social security reduction forces many retirees to rely on the government's help and it makes them live below the poverty level.

I worked in Poland for 20 years, for which I collect \$360.00 monthly. For my work in the USA lasting 20 years, I receive \$860.00 a month. This sum cannot cover even my monthly apartment fee (\$950.00).

The unfairly reduced social security has a detrimental impact on my quality of life: I can't afford basic groceries, medicine, and have difficulty paying forever increasing bills. Soon I might lose my home because I can't keep borrowing money to pay the fees. By constantly worrying about inadequate finances, I can't sleep and feel distressed instead of enjoying a peaceful retirement.

Is it fair to cut a well-deserved and an already low income for the most vulnerable in society? When Polish American retirees make inquiries at Chicago Social Security offices about the deducted sum, they are treated with contempt and rudeness.

I am kindly asking for your support of the repeal of the Windfall Elimination Provision to ensure that immigrant senior citizens, who by their work contributed to America's growth, live in dignity and financial security.

Sincerely,

Maria Antolak

1201

Maria Dudek
4131 W Belmont Ave #308
Chicago, IL 60641
Phone: (773) 507-9032
Email: dudek.maria47@gmail.com

01 December 2023

PASI Educational Organization
c/o Gene Sokolowski Ph.D.
13952 Greendale Drive Woodbridge, VA 22191

Subject: Field Hearing on Social Security's Disservice to Public Servants, H.R.82

To whom it may concern,

I am working in the United States of America since 2005 and the rising cost of living, medical expenses do not allow me to fully retirement. My health issues and the need for ongoing medical care affect my retirement plans. Healthcare costs are a significant factor in delaying my retirement.

In 2015, I got a Social Security pension of \$308 with a tax bill of \$218. Currently, I receive \$948 from Social Security USA (revaluation), and I still need to work to cover my daily and monthly expenses. Even though I have worked in Poland for 25 years and receive a salary of PLN 1,700 (\$680) this income is not enough to cover my cost.

Taxes on dual retirement income have a potential impact on my overall financial situation.

Sincerely,

Maria Dudek

1202

I am a retired employee that completed 33 years of employ under the CSRS retirement system at which point, my CSRS position was phased out, so I took a private sector job for 12 years, that I was covered by Social Security. I was vested in both systems before I retired.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) reduces or eliminates (as in my case) all Social Security retirement payment.

If I had been able to continue working my CSRS position for a total of 45 years, I would have qualified for significantly higher CSRS retirement pension than the total combination of my 33 years at CSRS and the 12 years of Social Security, even if the pension was not impacted by the WEP/GPO.

However, because of WEP/GPO, I do not qualify for any Social Security payment at all.

Most Social Security retirees' Medicare costs are deducted from their Social Security payment so they do not have out of pocket costs for Medicare like I do, their payment is just reduced by the Medicare premium.

I would like to strongly encourage you to consider this situation, considering that I worked in both systems and earned (was vested) in both systems and should receive retirement payments from both systems.

My situation is not (double dipping), in that I am not eligible to receive maximum payments in both systems, just what I earned.

There are and have been other workers who are impacted by WEP/GPO that are also not being treated fairly either.

I feel that this WEP/GPO situation needs to be addressed and corrected.

Thank you for your time and consideration of my views, and I look forward to your response.

Sincerely,

Marion Shier

1203

12/04/2023

Re: Windfall Elimination Provision

To Whom It May Concern:

I worked at SELU in the financial aid office. Prior to my employment there, I worked many years in the private sector. During these years, I earned the maximum number of quarters to receive SS benefits. Upon retirement, these benefits were reduced more than half under the WEP.

This reduction has caused a hardship for me. There have been times I could not afford my medications and needed assistance. I take pride in being an independent lady. I am not comfortable asking for help.

I, along with many hard-working people, pay into SS expecting to receive their full benefits. Unfortunately, being a state retiree, I have been penalized under the WEP.

I worked tirelessly at SELU ensuring over 15,000 students aid was available in a timely matter to attend each semester. I have had numerous students approach me to thank me for my public service. I should not be penalized by SS for being a public servant.

Regards,

Mary Ann Farris

1204

24 November 2023

House Committee on Ways and Means
Subcommittee on Social Security
1102 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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 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. My experience has shown a substantial loss of pension at 62 years of age and again when I applied for SS as my work career did not meet substantial gains when I was a young working mother.

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, 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 urge the House Ways and Means Committee to 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,

Mary Anne Fawkes
320 Old Lakeshore Rd
Unit 10
Gilford, NH 03249
603-247-7756