

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

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

PART 2 OF 2

FIRST SESSION

NOVEMBER 20, 2023

**Serial No. 118–SS05**

Printed for the use of the 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—PART 2 OF 2**



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C O N T E N T S

PART 1

OPENING STATEMENTS

Hon. Mike Carey, Ohio, Chairman .....	Page 1
Advisory of November 20, 2023 announcing the hearing .....	V

WITNESSES

Patrick Yoes, Retired Louisiana Law Enforcement Officer and National President, Fraternal Order of Police .....	7
Ann Dugas, Retired Louisiana State Employee .....	14
Bernard “Bernie” Piro, Retired Louisiana Fire Fighter .....	18
Paula Porter, Retired Louisiana Educator .....	25

LOCAL SUBMISSIONS FOR THE RECORD

Local Submissions .....	41
-------------------------	----

PUBLIC SUBMISSIONS FOR THE RECORD

Public Submissions.....	69–602
-------------------------	--------

PART 2

PUBLIC SUBMISSIONS FOR THE RECORD—CONTINUED

Public Submissions.....	603–1206
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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](mailto: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](mailto: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/>.

###



"The Only Union for Police Officers and 911 Dispatchers"

Scott A. Hovsepian, President  
sah@masscop.org

John E. Nelson, First Vice-President  
jen@masscop.org

Robert W. Murphy, Secretary/Treasurer  
rwm@masscop.org  
(508) 581-9336  
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December 1, 2023

United State House of Representatives  
Ways and Means Subcommittee on Social Security  
1139 Longworth HOB  
Washington D.C. 20515

Dear Chairperson Ferguson and Honorable Members of the Subcommittee,

The Massachusetts Coalition of Police represents six thousand plus police officers and public safety dispatchers across the commonwealth. We are the largest law enforcement union in Massachusetts. As public sector pension eligible employees, our members are subject to the GPO and WEP reductions. Many of our members have either worked in the private sector prior to their public service, or work in the private sector once retired.

Since a number of people testified at the special hearing in Louisiana giving your subcommittee detailed insight into the issues we are all facing, I wanted to take a moment to highlight the most important point in this whole debate. **Those who worked in the private sector and received their "quarters" paid their federal FICA taxes, earned a benefit, and are now being wrongly denied the benefits for which they paid.** It is as simple as that. There is no real need for me to get too deep into the weeds of the history of why this scheme came into being or reasons to justify its demise or modification. The reality is that these people paid for and earned a benefit they are not receiving. It is a matter of fundamental fairness and one that needs to be addressed now.

We appreciate the attention that this important issue has received by your subcommittee and are very hopeful that both sides can come to an acceptable accord on the filed bills seeking to repair this broken system. If you have any questions on the negative impact that the current system has on our membership, or the positive impact the proposed bills would have on our membership, please feel free to contact me. Thank you for your consideration of this important matter.

Sincerely,

Scott A. Hovsepian, President  
Massachusetts Coalition of Police



**RETIRED STATE, COUNTY AND MUNICIPAL EMPLOYEES  
ASSOCIATION OF MASSACHUSETTS**

11 BEACON STREET BOSTON, MASSACHUSETTS 02108 (617) 723-7283  
WWW.MASSRETIRES.COM

Honorable Jason Smith  
Chairman  
House Committee on Ways and Means

Honorable Richard Neal  
Ranking Member  
House Committee on Ways and Means

Honorable Drew Ferguson  
Chairman  
Subcommittee on Social Security

Honorable John Larson  
Ranking Member  
Subcommittee on Social Security

**Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and  
Government Pension Offset Mistreat Government Workers November 20, 2023**

Thank you for the opportunity to present written testimony regarding the devastating and unfair impact of the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws on retired public employees. We are also respectfully requesting that this Congress finally bring an end to both the WEP and GPO laws – two unfair laws that continue to cause considerable unjust financial harm to millions of public retirees across the country.

Founded in 1968, the Retired State, County and Municipal Employees Association of Massachusetts (*Mass Retirees*) is a bi-partisan organization representing some 52,000 retired Massachusetts public employees. Our Association is somewhat unique in that we represent retirees from all walks of public service across the Commonwealth. *Mass Retirees* members include firefighters, police officers, state workers, teachers, and all other public retirees from across Massachusetts.

Our Association has been a leader in the advocacy effort to end the WEP and GPO since the laws' creation in 1983. In fact, *Mass Retirees* was among the first organizations in the country to call the inclusion of WEP and GPO within the Social Security Reform Act a mistake.

For the past forty years, *Mass Retirees* has been at the forefront of the national effort to repeal or reform both the WEP and GPO. We maintain that these two laws are not only unfair to retired public employees, but also inherently flawed in the arbitrary way they were designed and subsequently applied.



As you may know, the entire Massachusetts public workforce is outside the coverage of Social Security. The fact is that the Commonwealth's public pension systems predate Social Security originally prohibiting our public workforce from participation in Social Security.

Like many other public workers across the country, Massachusetts public retirees often qualify for Social Security through employment that was covered by Social Security. Our members paid their federal FICA taxes through military service, private sector employment, and government employment that is covered service – work that often supplements the modest incomes of public servants.

#### **Lack of Notification and Public Awareness**

Rarely does a day go by where we do not hear from a member unfairly harmed by WEP or GPO. Retirees often report that they were unaware of the existence of these laws until they began to actively plan for retirement. However, it is not unusual to hear from retirees who first learned of WEP/GPO when they applied for Social Security – only to be told that their monthly benefit would be reduced by the WEP or eliminated entirely by the GPO.

The lack of notification and public awareness of these two laws creates a significant problem. First, by no fault of their own, retirees and their families are not properly prepared for retirement in that part of what they believed to be reliable retirement income has been suddenly taken from them.

Second, insufficient notification and education leads to confusion and the spread of misinformation. Few retirees know how WEP/GPO function or have a general understanding of the Social Security benefit formula. They are unaware of these laws because they are rarely notified that they exist – that is until it is too late.

Finally, we believe that the characterization of “double dipping” is a misnomer. Frankly, the term is insulting to the hard-working public retirees who spent their careers keeping us safe, educating our children, and ensuring the proper administration of public services.

Our members are not seeking a handout. They are not asking for anything that they did not pay for and earn through their labor – no different than any other American.

#### **Financial Harm and Diminished Quality of Life**

Public retirees whose Social Security benefits have been reduced by the WEP or eliminated by the GPO experience true financial harm, as well as a diminished quality of life in retirement. As we stated above, the lack of notification of the existence of these laws prevents public employees from properly planning for their future.

The loss of earned benefits due to the WEP or the GPO's elimination of a spousal benefit normally paid to a widow represent a real financial blow to retirees and their surviving spouses. Many are forced to return to work, if that is possible, to make ends meet. Others adapt by changing life plans, which may sadly include selling their home.

After playing by the rules, working hard, and earning a benefit the impact of the WEP is a harshly unfair blow upon public retirees. Not to mention the fact that public retirees generally earned modest incomes with working, which is a reason why many maintained a second job. These facts leave public retirees financially vulnerable to the impact caused by loss of income from WEP/GPO.

**Detriment to Recruitment and Retention of Public Employees**

Like many sectors of our economy, public service struggles to recruit and retain qualified employees. This is particularly true in positions that require skills that are often built through private sector employment.

The existence of WEP/GPO further diminishes the ability of public sector employers to recruit qualified employees, as well as retain existing workers. The allure of higher paid private sector jobs, combined with the protection of earned Social Security benefits, is an ever-growing obstacle to public sector careers.

Our communities will become less safe, while public education suffers, and the effectiveness of government services eroded if we cannot maintain a vibrant public workforce.

Ending the WEP/GPO is not only fair to existing and future retirees but is also essential to the future of our public sector workforce. This is an important factor, given that the number of public retirees impacted by WEP/GPO continues to significantly grow each year.

**Restore Faith in Congress**

The length of time WEP/GPO have existed, along with the number of starts and stops taken by Congress in addressing these issues, has given rise to public distrust and cynicism of our democratic process. Many retirees have grown to not only distrust the legislative process but have lost faith in the ability of their elected officials to address what we see as a critical problem.

Congressional action to end WEP/GPO, taken this session, will serve to demonstrate to both current and future public retirees that their service is valued and that our federal government will once again honor its commitments.

Given the now widespread agreement that WEP/GPO are unfair and unjustly harm public retirees, now is the time to act. Now is the time to end both WEP and GPO. Public retirees deserve to receive the Social Security benefits in which they and their spouses have earned – nothing more and nothing less.

*Mass Retirees* has a long and consistent history of working directly with our elected officials, in a bi-partisan manner, to address issues of mutual concern. We are good faith partners in this process and look forward to continuing to work with the various Congressional Committees and staff to finally bring an end to this 40-year unfair financial penalty.

Thank you for the opportunity to voice our members' concerns and our thoughts.

Most sincerely,



Frank Valeri  
President  
*Mass Retirees Association*



Shawn Duhamel  
Chief Executive Officer

*The Voice Of The Retired Public Employee*

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 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, to which they also contributed, 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.

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,

Maj. Matthew D. Schuster, USA Retired  
781 Terrapin Ct  
Concord, CA 94518-2233  
925-787-8963

March 8, 2022

Senator Brown,

Thank you SO very much for fighting for the repeal of the Windfall Elimination Provision and Government Pension Offset. Your favorite U.S. History and Government high school teacher from Quincy, Massachusetts, thanks you wholeheartedly.

I grew up poor in the inner-city of Boston. After graduating high school, I worked full time for a travel company. I had done ok. But, after 9/11 I lost that job and needed to reinvent myself — after over 20 years of full-time work in the private sector. I chose to become a teacher and I cashed in my small retirement funds and took out student loans to pay for both an undergraduate and masters degree.

I am now nearing retirement (2.5 years out) after 17.5 years of teaching. Sadly, I will only get 50% of my pension, and 50% of social security. I have worked hard ever since I worked full time during the summer when I turned 14. It is sad that I will be retiring and not getting my full social security benefits.

THANK YOU, THANK YOU, THANK YOU for making this your fight. I am truly very grateful. I know you're from Ohio, but I am so excited that you are spearheading this important cause.

Be well, and keep on fighting.

Meg McMillen

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 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 a 34+ year federal employee, my annuity affects my earned social security by reducing it by 2/3rds, and due to WEP/GPO I am unable to get social security based on my husband's record. I am a recent widow, and not only do I lose his social security income entirely due to this unfair law, but I also will be paying more taxes as a single person. For me and others, this is common. We have less income, and pay more in taxes all because the WEP/GPO takes away the rights all others have - simply because we worked for more than the federal government. We should not be penalized for being good citizens, and working our entire lives. I would venture to say that those of us caught in this system, never drew unemployment, or tapped other government programs because we were gainfully employed our entire adult lives. Please support a complete repeal of both WEP/GPO.

Thank you for your consideration.

Sincerely,

Melanie J. Heuerman

17717 69th Place N.

Maple Grove, MN 55311

701-238-9129

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 retired parish employee in the Parochial Employee Retirement System (PERS) and would like to ask you to please support the efforts being made to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Many of us have contributed to Social Security through other employment and we should not face a reduction in earned benefits simply because we also receive a government pension. My other jobs and/or forms of income have been by 1099, which means that I had to pay both the employee and the employer portions of social security for those incomes.

I was one of only six court reporters in the Parish. I worked for the judges in our Judicial District Court but was considered a Parish employee. There was lots of confusion and frustration as far as which benefits we were considered parish employees for. I did not even know about the Deferred Comp Program through the parish until a few years before I retired. When I did find out and asked about it, they told me I would not be eligible for the portion that the parish contributed into the program even if I started putting into it at that point.

There have been many confusing and frustrating moments throughout the years so I've always felt a little uncomfortable about what I didn't know even though I did my best to understand. I felt even more lost as I started to realize there could be serious and significant consequences from WEP and GPO even though I didn't know exactly how they were going to affect my future.

There were no parish employee meetings to learn about or discuss deferred comp or other such issues, much less WEP and/or GPO. Trying to understand WEP and GPO is much more complex and confusing. I'm still not sure which or if both apply to me and exactly how that will affect me. I just keep hearing that one or both will. I can't seem to find anyone who knows.

Then at one point in my career I heard that my social security would be none or very little because I was going to receive a government pension. I could not get straight answers as to why that was other than the fact that I was eligible for a government pension. There were no pre-retirement meetings where I worked which educated employees on WEP or GPO where we could gather information that would help us make the best financial decisions in preparation for when we would retire.

Becky Fontenot at PERS, however, was amazing as far as giving me information regarding my actual PERS pension, down to the penny. Of course, she had nothing to do with WEP and/or GPO.

When I selected which option of my pension I was going to choose, I chose a lower monthly amount so that my spouse would continue to get my pension benefits should I predecease him. My thought at the time was that while we were both living, I would get my pension and he would get social security and we would just have to live below our means to be able to make it on those fixed amounts well into the future. I thought if I predeceased him, he would still have both his social security and my pension to live on. Now I'm hearing rumors that should he predecease me, I will not get any of his social security benefits; that the 'formula' applied to me receiving social security while having a government pension would also be applied toward me getting his social security benefits that he worked for and paid into all of his life. That would leave me with a significant loss of income at that point. It's also making me question whether he would be able to continue to get his social security if he starts collecting my pension in the event of my death. Does anyone know the answer to that?

I still have lots of questions and would love to know the best person to talk to about all of this. No one I've worked with seems to have the answers.

My husband recently started collecting social security. While we were on the phone speaking with a lady at the social security office about his situation, I was asking her about my situation. She told me that since I was not eligible for social security until April of 2023 that I had to wait until January of 2023 to discuss it with them. So I still have no answers.

Even after watching the recent hearing held in Louisiana on November 20<sup>th</sup>, 2023, I'm still confused as to whether WEP or GPO or both will affect me. I just know that one or both will, very soon.

Also, because I worked as a court reporter, part of my annual income, every year, was from transcript requests. That portion of my income was considered self-employment. I got a 1099 from certain entities and the rest was reported to the IRS as self-employment income. That meant I paid both the employee and employer portions of social security on that income.

Now that I'm retired and still work part-time in a totally different type job, I am still a 1099 employee and am still paying both sides of the social security and reporting it to the IRS.

If someone is prohibited by WEP or GPO from getting social security, why should they have had to pay into the social security system at all on any income? Why isn't there someone out there to explain WEP and GPO to government employees so that they can make the best financial retirement decisions?

I've worked very hard for my government pension. Believing that my transcripts did have an effect on the lives of individuals, I've also worked very hard on preparation of transcripts, my 1099 income. I often worked late nights, weekends, and holidays, missing important family events, losing time with my husband, children, parents, and other family members, just to be told that I have to pay both the employee and employer portions and may not even be eligible to receive any of it. As much as we need good court reporters, at this point in time I would not encourage anyone to be a court reporter today, especially if the WEP and GPO continue to stand.

And who can tell me which government employees this applies to and which ones it does not apply to? I've heard that some federal employees do get to collect their pension and their social security. I've heard postal workers get to collect their pension and their social security. I've heard teachers get no social security. Who makes the decision as to whom WEP and GPO applies?



Someone may have had good intentions when they introduced WEP and GPO but they apparently did not foresee the actual or unintended consequences of them.

Please support the Social Security Fairness Act of 2023, H.R. 82/S. 597 which would repeal the WEP and GPO and provide relief to public servants who are paying into social security and having their retirement benefits reduced because of WEP and GPO.

After listening to the November 20<sup>th</sup> hearing in Louisiana, it bothered me tremendously to know that our first responders who have paid into the system and have worked extra jobs are affected the way they are by WEP and GPO.

It also broke my heart and disturbed me to hear that a school teacher who became a widow and a single parent could not get the same benefits for her and her children that is available to others due to some arbitrary policy prohibiting her from getting that assistance. She is someone who absolutely should have been eligible for assistance.

We also need to realize we will lose lots of good people going into these public servant positions as more people become aware of and will consider how WEP and GPO will affect their financial future.

I urge the members of the House and Ways and Means Committee to do everything in their power to repeal the WEP and GPO, and to help all those affected by them.

I appreciate all the time, attention and effort being put forth to work on this issue that affects so many hard-working individuals, and I look forward to a future where WEP and GPO no longer exist.

I know that you have many issues to tackle these days and I'm grateful so many of you are supportive of this particular one.

I pray for you and all of our leaders regularly, and I especially pray for you and your families as you head into this Christmas season.

With warmest regards, I am,

Melanie R. Callender  
129 Zeller Street  
Ama, Louisiana 70031  
985-703-2812

My name is Melody Deroche. I retired one year ago from St. James Parish School System after working 40 years as a bookkeeper/secretary for the system.

I also worked 17 ½ years part-time for Winn Dixie since I have been a single parent since 1985.

I should receive \$900.00 per month from Social Security but only receive 1/3 of this amount because of the WEP, which is \$300.00. My Medicare comes out of this amount therefore, I only receive \$144.00 per month before taxes. I was also married for over 10 years but can receive any of my ex-husband's social security because of the Government Pension Offset.

I feel that it has never been fair to me to not receive my full social security. I worked for it and I deserve it.

I would appreciate any assistance in getting this unfair practice overturned and made right and fair.

Thank you,

Melody Deroche

1332 North Airline Ave.

Gramercy, La 70052

225-573-6669

Dear Members of the House Ways and Means Committee:

RE: **Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

My name is Jan Carrier. I am a retired Louisiana state employee. Senator Garret Graves urged those of us who are adversely affected by the WEP/GPO to share their story. The following is my story.

In 1976, I became a teenage mother. In 1977, I was emancipated and started my first full-time job as a secretary. As a single teenage mother, I knew it was my responsibility to provide food, clothing and health insurance for daughter – it was not the government's responsibility or my parents' to support me and my daughter.

I was employed in private industry from August, 1977 to March, 1991. Like everyone else working in Social Security "covered" employment, it was MANDATORY, not VOLUNTARY, to pay Social Security taxes on my earnings; and the purpose of paying Social Security taxes was to have an income stream when you retired. During this period of time had no idea that I would eventually change my career path from private to public.

In March 1991, I resigned from my private sector job to pursue a career with the State of Louisiana. My employment with the State of Louisiana lasted from March 11, 1991 to August 15, 2021 (30 years). After working for a total of 42 years in both the private and government sectors, I retired and now receive a government pension.

When I switched careers from private to public, I had **ZERO** knowledge how my "non-covered" employment with State government would adversely affect and substantially reduce my Social Security entitlement due to Congress' enactment of the Windfall Elimination Provision (WEP). I also had no knowledge that my spousal benefit would be eliminated. I learned of the negative impact the GPO had on spousal benefits when my father-in-law died in 2011. My mother-in-law who is a retired public school teacher went

to SSA to report her husband's death. She assumed she would be entitled to his full Social Security benefit much like other widows. That's when she learned that her teachers' pension would offset the amount of her surviving spouse entitlement. This created a big hardship for her and still does till this day.

When nearing retirement I began to research the WEP and GPO more closely. Supposedly, Congress established the Windfall Elimination Provision (WEP) in 1983 to **improve the fairness of Social Security by reducing benefits** for individuals who would otherwise receive a full benefit based on earnings in Social Security-covered employment. According to SSA, "for people who reach age 62 in 1990 or later, using the WEP computation for the PIA generally applies 40 percent to the first bend point instead of the 90 percent used to compute the regular PIA so as to eliminate "windfall" benefits." So basically Social Security has determine that I'm now only entitled to 40 percent of my Social Security benefits based on my own earnings record. I find this unbelievable UNFAIRNESS. I mean no disrespect, but fairness to whom? Certainly not to those who paid their mandatory Social Security taxes. I totally disagree with the windfall theory as I have contributed to two different retirement systems and should be entitled to both benefits without one negatively affecting the other.

According to Social Security rules, to qualify for Social Security retirement benefits you must have at least 10 years of work (40 credits). Based on my own "covered" employment work history (beginning in 1977 and ending in 1991), I meet the 40 credit requirement needed to receive my full benefits based on my "own" earnings record. The WEP is holding my benefits hostage all in the name of fairness?

Now to add insult to injury, Congress passed the Government Pension Offset (GPO) provision to further penalize government pension earners. As you know 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.

I am not only penalized by the WEP, but I am also penalized by the GPO. My husband and I have been married for 43 years. I recently discovered I am not entitled to one dime of spousal benefits! If husband dies, all of his hard earned Social Security benefits vanish from existence as I am entitled to nothing! Again my husband and I are unfairly penalized simply because I worked as a government employee.

The argument made for feeling we are unfairly penalized is for example: Take a married couple; the wife decides to never work in her lifetime; husband has "covered" employment; husband meets all the requirements for Social Security benefits; wife also meets the Social Security requirements for spousal benefits; wife is entitled to now entitled spousal benefits from her husband's earnings record even though she NEVER contributed one dime to the Social Security system.

The GPO, particularly, represents discrimination against women. According to the Congressional Research Service dated March 7, 2022, as of December 2021, 723,970 Social Security beneficiaries, or about 1% of all beneficiaries, had spousal or widow(er)'s benefits reduced by the GPO (not counting 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 eliminate the spousal or widow(er)'s benefit). Of these persons subject to the GPO, 52% were spouses and 48% were widows and widowers. About 83% of all affected persons were women.

Government pension earners did not create the Social Security insolvency problem and Congress should immediately discontinue using all of us as a means of solving the Social Security insolvency problem. We have paid our

hard earned money into the Social Security System with the expectation of receiving the benefits which we are entitled.

I have followed HR 82 for several years because of my new found awareness of the adverse effects the WEP/GPO will eventually have on my household.

My research found the following:

- In 2008, HR 82 had **352** cosponsors out of 435 representatives. If every co-sponsor voted in favor of the resolution, it would not only sail through, but would be a veto-proof bill. Then Congress failed to bring it to the House floor for a vote.
- In 2022, HR 82 had **294** cosponsors. In the 435-member House of Representatives, a simple majority is 218 votes and a 2/3 supermajority requires 290 votes. Representative Rodney Davis filed a motion to place his legislation on the Consensus Calendar. HR 82 was never placed on the Consensus Calendar nor brought to the House floor for a vote.

Today HR 82 currently has **300** cosponsors. I beg Congress to take this important opportunity to bring HR 82 to the floor and vote to immediately repeal the WEP and GPO.

Sincerely,

Jan Carrier

Dear Members of the Ways and Means Committee,

I am writing to you in regards to the WEP and GPO regulations and the urgent need to repeal this.

My husband had to retire from his job as a police officer due to accidental disability at the age of 37. At no time was he aware of the WEP rules. When he was age 62 and went to apply for his social security, which he had paid into from previous employment and his earlier days on the police force before there was a town pension, is when he learned of WEP. His first social security check was for 99 cents! This was 35 years ago. Fast forward to today and the ever-rising cost of living, the reduced amount he gets does not even cover the cost of a few weeks of groceries, never mind the cost of medications. Unfortunately, the amount of his disability pension was based on his salary in 1989 which is far below the salaries of police officers today.

I understand that those who never paid in to Social Security are not entitled to it but for those who have paid in they should be able to get the benefit without a penalty. You are penalizing the people who keep your communities protected and safe, the teachers who are educating and shaping the future people of the United States. No wonder there is difficulty filling the positions of firefighters, police officers and teachers.

I understand it may be hard for you to fathom what it is to live on the amounts that people effective by WEP or GPO due to the amount of your salaries or pensions, but you need to think about the core people who are out there and how it effects their life. I am hoping you will support the repeal of these two laws.

Thank you,

Barbara and Bernard Bourdon

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 retired US Postal Service Rural Carrier (Retired under CSRS in 2005) member of the National Active and Retired Federal Employees Association (NARFE). I'm writing to you regarding The Social Security Fairness Act. Among its provisions, this measure would fully repeal the GPO and WEP Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions in current law. These reductions in the earned benefits of retired federal workers is simply unfair and enacting the Social Security Fairness will do much to help older, vulnerable retirees. Passing this law would make an appreciable difference in my standard of living.

Please take up and pass this Act and consider including it in any "Phase 4" legislation. The repeal of the WEP and GPO would simultaneously end a gross injustice against retired public employees and help to stimulate the economy by eliminating the punitive reduction in Social Security benefits for these Americans. It would also have an immediate, positive impact on public employees. These penalties are a drag on a struggling economy and hurt those employees least able to afford it. Repealing WEP and GPO is the right thing to do and I and my fellow retirees urge you to get this ball rolling now.

Sincerely,

Michael Capobianco

14005 Robey Drive

Hughesville, MD 20637



(301)274-9489

Dec 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 municipal retiree of the City of Chicago and I am writing to express my strong support of the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants like myself who dedicated our careers to serving the communities and the country. These provisions diminish the retirement servants have earned through the 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.

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 financial and dignity they deserve

I urge the House Ways and Means Committee 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 T. Groark  
3821 W. 86<sup>th</sup> Place  
Chicago, IL 60652  
773-914-4400

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:

Below is my history of paying into Social Security! This is how it has impacted me.

I have worked since I was 12 years old, beginning as a Detroit Newspaper delivery boy. I started paying Social Security at age 16 working part time jobs until I graduated from Highschool. I am currently 68. After Highschool I joined the FBI as a support employee paying Social Security for the first 3 years. During my time as a support employee with the FBI I went to College at night. Once I graduated from College I began a lucrative career as an Accountant for Marathon Oil Company on a career path to management, again paying Social Security. Three years later I was accepted into the FBI as a Special Agent at a significant pay cut. I did not pay into Social Security during my 32-year employment as a Special Agent and then Supervisory Special Agent with the FBI, moving around the country at severe cost to myself and my family often residing in high-cost areas before there was a COLA, while serving my Country. I retired from the FBI in 2010 and continue to work to this day still paying into Social Security. I began taking Social Security Benefits at age 66 and feel that I, like other federal retirees, have been mistreated regarding this issue.

I paid into Social Security for many years, working jobs to initially pay for my college education and then to support my family 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. How is that fair? Why am I being penalized for working hard? I served my Country at the will of the Federal Government being transferred to areas where my talents could best be used at no choice of my own and hardship to my family at personal cost. If I had not chosen to serve my Country as I did and stayed with Marathon Oil Company, I would have maintained a higher standard of living and full Social Security 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, pay me my full earned benefits, no more no LESS.

PLEASE SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law, so please stop putting this off, like the last congressional session. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

Michael P. O'Connor  
15380 Huff St  
Livonia, Michigan 48154  
Mpotao@aol.com (734)464-2639 (home land line)

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.

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 my particular case, application of WEP reduces my monthly Social Security benefit below my Medicare Part B premium amount. Every year, I end up writing a substantial check to the Centers for Medicare and Medicaid Services.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597, which would repeal the WEP and GPO, will 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,

MICHAEL R. WILLIAMS  
825 Diamondhead Drive  
Lawrence, KS 66049-5029  
(785) 764-1223

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. They are both solutions in search of a problem.

Let me explain how the WEP affects me as well as others in my position. We originally worked for a federal agency that automatically enrolled us in the Civil Service Retirement System (CSRS). During the time we worked for the agency, we contributed 7% of all of our salary to the CSRS. We were not allowed to contribute to the Social Security System during our federal careers. After we retired under CSRS many of us went to work for companies or became self-employed and then we contributed to the Social Security System. When we eventually earned enough social security quarters to meet at least the minimum requirements of Social Security System, we claimed that as well. In my case, because I am a civil service retiree under CSRS, I am only allowed to receive a little more than \$1.00 out of every \$3.00 I am entitled to under the Social Security System because of the WEP. This is totally unfair. I earned those social security dollars after I retired under CSRS. One should have nothing to do with the other.

The GPO is a whole different matter. It affects both the employees and the spouses of federal and others, who were not covered by Social Security during their Federal or other public service careers. The spouses are simply being penalized because they chose to marry one of these types of employees. The financial impact of the WEP and GPO is significant for those affected making it difficult for some 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 retirement system for all.

Thank you for your consideration,

Michael V. Anderson  
13517 Earl Court  
Rapid City, SD 57702  
701-412-5330

December 2, 2023

Dear Sirs:

My name is Micah Butler. I live in New Roads, Louisiana. I was asked to write to you on behalf of the Louisiana Retired Teachers Association.

My mother worked in the private sector where she paid for social security benefits for over 30 years. Later she decided to become an elementary teacher. She has worked for the Louisiana public school system for 12 years.

Now her social security benefits are being cut because she will receive benefits from her teacher retirement plan. She and her previous employers paid for social security benefits for her for 30+ years that she worked in the private sector. I feel that she should receive the full benefits that she paid for.

I work for a large corporation that has a retirement plan for all employees, and our social security benefits will not be cut because of it. I feel this is unfair.

If you have any questions, please feel free to call me at (225) 718-1954.

Sincerely,

Micah H. Butler

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 Colorado State government retiree and am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP unfairly penalizes me for having dedicated a career to serving in state government. 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 makes it difficult to make ends meet and to also plan for a secure retirement. Losing 40% of my Social Security benefits, to which I am entitled to, has a significant impact on my future financial security.

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,

Mona Barnes  
11670 Josephine St.  
Thornton, CO 80233  
720-331-0813



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 Association of Postal Supervisors, (NAPS), and 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 have unfairly penalized me, a USPS retiree who has dedicated my career to serving my community and country. These provisions diminish the retirement benefits that 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. I raised 2 children as a single parent, providing a home for them, and educating my one daughter who survives. My youngest, at age 14, was killed in a tragic non-vehicular accident.

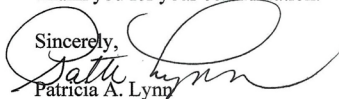
My Social Security earnings were not great, as I started earning in the early 60s, when women were not paid as well as they are now. I am 80 years old, and I STILL have to work part-time to make ends meet. If I received my full Social Security benefits, I could actually fully retire. When I started working, I was promised my benefits. In order to save money, the WEP-GPO was instituted, slapping government workers in their collective faces.

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. AND, I could finally retire and REST!!!

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,



Patricia A. Lynn  
6411 NW 58th Street  
Tamarac, FL 33321-5722

H.R. 82 HEARING

To Whom it May Concern:

Telling my Story

I taught high school math for 39 years. I am now a retired teacher, and this ridiculous law hurts me in 2 ways. First, my husband died in August 2018. I get NONE of his Social Security. It's been very hard to make ends meet. I retired in 2022 and I'm struggling as badly or worse than when I first started teaching. It's so hard to make it to the next payment. I'm working as a cross country/ track and field official, but it just doesn't seem to be enough. I have health issues, so I really don't want to sub. Funny thing though, if I had died first, he would have gotten my retirement and my social security. I chose to teach in public education, so I am penalized for it. People in other professions don't have to deal with this. They also don't have to supplement my income by working 2<sup>nd</sup> and 3<sup>rd</sup> jobs where social security was paid to make ends meet. Secondly, I turn 65 next month and I'll get very little if any of my own social security because of this ridiculous WEP/GPO. I just don't understand why this country must always treat educators so badly. Please repeal this so we can live easier lives as we grow old instead of making us live at the poverty level.

Thanks,

Linda Sarrett Mathis

3713 Mohawk Drive

Lagrange, KY 40031

502-396-4740

To Whom It May Concern:

My name is Joyce Barison and I am 78 years old and still working because I love it and also because the income helps.

I teach ESL at Berkeley Adult School. I started teaching ESL when I was 60 years old, after going back to school to get my Certificate to Teach ESL as well as my Teaching Credential.

I worked off and on in my life, not earning very much money, but earning SS, until I started teaching ESL. I have now worked as a teacher for 18 years and I am still teaching. I recently found out that when I retire, after 18+ years, I will get a small annuity of about \$724/m. I have been receiving SS since I was 66 years old and I now get the huge sum of \$1,154/m. I also found out that SS will deduct \$500 from my small payment of \$1,154/m. This will end up giving me only \$224/m after 18+ years of dedicated work as a teacher. The older I get, the longer I work, the more they will take away.

Please explain to me how this is fair? It hurts me in my heart and soul that the government of the United States of America would treat teachers in such a way. I simply doesn't make any sense to me.

Please help me and countless others like me, by repealing this horribly unfair law and allowing us access to the retirement money we deserve.

Thank you!!!

Joyce Barison

**My Story in a nutshell**---- I am now 73 years old. I was a special education teacher, assistant principal, principal (in a lower socio-economic area) and education supervisor. After serving 25 years in education, I briefly worked at the Louisiana Procurement Agency. Then I worked in real estate for 19 years. My husband died in 1992. I have never remarried. My husband had social security credits, and I obviously have enough of my own social security credits due to approximately 20 years in other professions in addition to my service in public education!!! However, due to the unjust WEP/GPO offsets, I cannot get the full social security benefits I earned. Please support those who WORKED and who may still be working!!

LYNN NUNEZ GAGNON, RETIRED EDUCATOR  
985-705-1133  
COVINGTON, LA 70435

November 16, 2023

My name is Sandra Kramer, 65 years of age, I have resided in Lake Charles, Louisiana all my life.

I started working at the age of 18, in my senior year of high school (1977), through a program COE, where students would be placed in a business environment to have experience. The students would be paid and graded on their performance in job training.

After I graduated from high school, I attended SOWELA Technical School to further my education. I have worked for several companies in Lake Charles, LA. All in which I paid Social Security Taxes.

In 1990, I was offered a position at the Calcasieu Parish School Board in Lake Charles, LA. I chose to retire after 31 years of service at the school board. I was the age of 63. I do receive a pension check from the school board, but it is less than 50% of my wages earned while I was working. My SSI check is less than 50% of the amount I would have received if I hadn't worked in the school system. When I accepted the job, it was not discussed how it was going to affect my Social Security check working for a parish/state organization.

I am married, if something happened to my husband before me, it is said that I would be eligible for some of his social security. I know that the process would be very disappointing, because the WEP would be used to calculate what I would be eligible to receive. It would be a very small portion or none!

As I look back, this is highway robbery, not only for me but for thousands of people who are in the same situation. We have paid our way in Social Security taxes! It is not "double dipping"! How dare you say what I can or cannot have! We are the backbone of this country! It is time for you to take care of the people of this state, and United States of American! Stop giving out handouts to other citizens who don't won't to work, countries who hate the USA. It is time to take care of the citizens who have worked hard and held their own in society. The cost of living has risen over 50%, and there is no increase in the monthly wages. Have you ever had to decide how you are going to pay your bills, put gas in your car or put food on the table, clothes on your back? Maybe, you should stop, and think about it. This is a disgrace to the citizens who have been the backbone of the USA. It is time you started doing the right thing!

Sandra Kramer  
6821 N. Banbury Road  
Lake Charles, LA 70605

Stephen J Foster  
109 Hillock Court  
East Stroudsburg, PA 18302

Re: HR 82 the Social Security Fairness Act

To whom it may concern;

I spent 25 years (1979 to 2005) as a municipal police officer and I am receiving a police pension based on my employment and contributions. Membership in the pension system was not optional.

I also worked in jobs (before, during and after that period) that were covered by Social Security withholding and I paid my Social Security Tax the same as everyone else. I even had 1 year where my income was \$1 short of the threshold for Social Security credit and I did not get credit for that year, yet I still paid the required Social Security Tax on the income.

When it came time to seriously prepare for retirement, I learned that I was subject to the Windfall Elimination Provision (WEP) and that I would be losing a significant portion of my Social Security benefit.

I hear a lot of talk that the WEP is to prevent "double dipping" or collecting Social Security Benefits on income that was not subject to Social Security Withholdings. My understanding is that this is not accurate. My full Social Security Benefits are based on income which was subject to Social Security Withholding and does not include my Police Department salary. Had I only worked those "Social Security Jobs" and not worked as a Police Officer, I would have been entitled to a full Social Security Check with no WEP penalty.

As a result of the WEP, I worked a number of years after retiring from the police force to try and offset part of the WEP penalty.

In addition to paying all required income taxes, I paid almost 10% of my police salary toward my pension. In the beginning of my career, this 10% was

Tax Deferred but later on it was not. Yet people are permitted to contribute part of their income to IRAs, 401(k)s, etc, tax deferred, and their Social Security Benefits are not penalized by the WEP.

When I first began my career in 1979, there was no WEP. Had I known or understood the WEP when it started in 1983, I may have considered voluntarily paying on my police income-if that was even an option. But that was never offered to me.

***The most important part of my story:*** The income I received as a police officer, for which I am receiving my pension, did not have any effect on the calculation of my Social Security Benefit before the WEP penalty. Therefore, the reasoning of double dipping is not valid and reducing my earned Social Security Benefit is an unfair reward for my service to my community.

Sincerely,

Stephen Foster

I worked at the VA for 30 years under the CSRS pension plan. I started in December 1981, a month after I turned 24, not long before WEP became law and 4 years after GPO became law. I could have switched to FERS a couple years later but my HR advised me to stay in CSRS. I was 26, what did I know. I listened to what I was advised to do. **If my husband dies before me I get -0- thanks to GPO.** What does his work history have to do with mine. Women who never worked can collect from their husband. My neighbor collects survivor benefits from her deceased ex-husband as does his 2<sup>nd</sup> wife. My neighbor never worked and is now 93. That's a lot of social security that she is receiving for never working. I am a new grandma and I am seeing how much I missed with my boys because I worked. I worked to help pay for our house and bills and we put our boys through college with no help from the government. **I did earn social security thru work before and after the VA and I am not receiving what I earned thanks to WEP.** I receive a federal pension but not all federal employees made the big bucks. But I am most worried about the GPO. My house is paid but I don't think I can afford the taxes, insurance, utilities, etc. myself if I lost my husband. This year I started with medicare and I now receive \$55 from Social Security after paying the medicare premium. The WEP and GPO is hurting so many senior citizens across the country. My husband and I both worked over 40 years each and now I have to worry about my financial future because of WEP and GPO. This has gone on for 40 years and sat is congress for 20 years and dies. **Our government gave me my pension and now I am penalized for the pension our government gave me. I earned this social security that I am not receiving.**

As I said, I worked at the VA. Many of my coworkers were Veterans, probably Vietnam and would also be under CSRS pension plan and would also be affected by WEP/GPO.

Sandy Maurer  
Corfu, NY

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,

*Bottom Line Up Front: It is unfair to decrement the full Social Security recompenses of individuals who have met the eligibility requirements to qualify for full Social Security payments.*

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,

Myron J. Sagall

700 Marblehedge Way

Silver Spring, MD 20905-5983

December 2, 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 on January 3, 2023, with 38 years of service. 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 2019 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, 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/ *Myrtis Herrod*

Myrtis Herrod  
6056 Golf View Crossing  
Locust Grove, GA 30248  
404-316-6853

December 4, 2023

Dear Chairman Smith, Chairman Ferguson, and members of the House Ways and Means Committee,

We are submitting these comments on behalf of the Louisiana State Association of Letter Carriers (LSALC), which represents nearly 3,800 active and retired city letter carriers.

First, we would like to express our appreciation for the hearing held in Baton Rouge on Nov. 20. Your questions and the witnesses' testimonies emphasized the true hardship the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) have had on the nation's retired public servants in Louisiana and nationwide.

These provisions are unfair and wrongfully reduce or sometimes eliminate the benefits that letter carriers and other public workers have paid into and earned throughout their careers.

Letter carriers spend their working lives serving their communities and providing an essential service that all Americans rely on. We are lifelines for seniors who need medications. We ensure our customers receive paychecks and bills on time. We deliver essential packages six and sometimes seven days a week. We are proven devoted public servants who deserve to receive the full Social Security benefits that we have earned.

Our retired members, who are living on fixed incomes, are not asking for anything extra. We, alongside millions of other public employees, are asking you to repeal the WEP and GPO so that we can receive the benefits we are entitled to and enjoy the modest retirement that we worked for and expected.

This benefit reduction does not happen in the private sector, and if it did, it would likely be tried in court. We must do better by treating our public servants better. We cannot allow the government to keep taking from our earned retirement benefits. It is time to finally repeal the WEP and GPO, with your help and support.

We appreciate your consideration of the Social Security Fairness Act (H.R. 82), and the LSALC is hopeful that the committee will hold a markup on the legislation soon.

Sincerely,

Brian L. Renfro  
President, National Association of Letter Carriers

Troy Scott  
President, Louisiana State Association of Letter Carriers



**NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS, INC.**

*Representing America's Finest*

**U. S. HOUSE OF REPRESENTATIVES  
COMMITTEE ON WAYS AND MEANS  
*Subcommittee on Social Security***

**Statement of Michael McHale on behalf of the  
National Association of Police Organizations  
317 S. Patrick Street, Alexandria, Virginia 22314**

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

**November 20, 2023**

Chairman Ferguson, Ranking Member Larson, and distinguished members of the Subcommittee, my name is Michael McHale, and I am proud to serve as President of the National Association of Police Organizations (NAPO). I am submitting this statement today on behalf of NAPO, representing over 241,000 active and retired law enforcement officers throughout the United States. NAPO is a coalition of over 1,000 police unions and associations from across the nation, which was organized for the purpose of advancing the interests of America's law enforcement officers through legislative advocacy, political action, and education.

I want to thank the Chairman for holding this important hearing and recognizing the adverse effect the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) have on public employees.

Since 1935, state and local government employees have been deliberately excluded by Congress from mandatory participation in Social Security for two reasons: a Constitutional concern over whether the federal government could impose a tax on state governments; and because many state and local employees were already protected by public pension plans. Today, there are about 6.5 million such employees in the state and local workforce – including 76 percent of public safety officers.

As public safety officers often retire under job related disability, many state and local governments have opted to keep their employees in adequate pre-existing pension systems. While intended to be a "leveling" response, the GPO and WEP disproportionately harm our nation's public safety officers, who due to their profession, are not covered by Social Security. But it is not just public safety officers impacted by these provisions: nearly 3 million public servants are impacted by the GPO and/or WEP.

The GPO reduces public employees' Social Security spousal or survivor benefit by two-thirds of their public pension. This has a detrimental effect on a law enforcement officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer would normally be eligible for half of the deceased's benefit. However, if the surviving law enforcement officer had not been paying into Social Security while working, the GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all the payment. If these officers had not chosen to serve their communities, they would receive the full allotment of the spouse's benefit.

In addition to the GPO, public safety employees are also adversely affected by the WEP. Although most law enforcement officers retire after a specific length of service, usually while in their early to mid-fifties, many look for new opportunities. Many take jobs in Social Security covered positions in the private sector that allow them to put their skills and experience to good use. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by WEP. Instead of receiving their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

The WEP causes hard-working public safety officers to lose the benefits they earned themselves, thus punishing those who selflessly serve and protect our communities. The GPO and WEP unfairly penalize officers for choosing a public service profession that mandates early retirement by taking away hard-earned, and much needed benefits.

This issue is more than a retirement issue; it is a public safety issue. Not only do the GPO and WEP impact individual public safety officers and their families, but they also impact the public safety profession. The GPO and WEP discourage talented people from entering or staying in the public safety profession. Individuals who worked in other careers are less likely to want to become police officers or firefighters if doing so will mean a loss of earned Social Security benefits. Additionally, non-Social Security states are finding it difficult to attract quality law enforcement officers as more people learn about the GPO and WEP.

The loss of income caused by the GPO and WEP is a financial strain on law enforcement officers and their families; a strain that those who spent their careers on the front lines protecting our nation's communities do not need. By significantly scaling back and reducing retirement pensions for law enforcement officers – as the GPO and WEP do – officers and their families are provided much less protection against financial difficulties. This is no way to honor those who chose to serve our nation and its communities.

The Social Security Fairness Act, H.R. 82, which would fully repeal both the GPO and WEP, currently has 300 bipartisan cosponsors and that number will continue to grow. Now is the time for Congress to act to preserve the retirement security of those who selflessly serve and protect our communities and pass H.R. 82.

We look forward to working with the Committee to remedy the arbitrary and unwarranted penalties faced by retired law enforcement officers and their families. Thank you for your time and consideration of this important issue.

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,

Gregory Karbowski

2031 Sumter Ct

Lawrenceville, GA 30044-5999

470-991-8259



William Shackelford  
National President

Kathryn E. Hensley  
National Secretary/Treasurer

November 20, 2023

Committee on Ways and Means  
Subcommittee on Social Security  
United States House of Representatives  
Washington, D.C. 20515

Dear Chairman Ferguson, Ranking Member Larson, and members of the House Subcommittee on Social Security:

Thank you for holding a hearing on “Social Security’s Disservice to Public Servants: How the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Mistreat Government Workers.” As the sole organization dedicated to advancing and protecting the earned benefits of all federal employees and retirees, I write to share the views of the National Active and Retired Federal Employees Association (NARFE) in opposition to these two penalties, which reduce the Social Security benefits of more than 2 million public servants.

WEP and GPO were arbitrary, unfair and punitive when they were enacted, and remain so today. That they have been permitted to remain on the books for decades only makes their impact worse. Year after year, the WEP and GPO penalize public workers, including federal employees, police officers, firefighters, teachers, and more, simply because these individuals earned a pension through their service to their nation and local communities.

It is past time that Congress eliminates them. Congressional support for repealing the WEP and GPO is high. There are 300 House cosponsors for H.R. 82, the Social Security Fairness Act – the third most of any bill in Congress – and another 49 cosponsors in the Senate. President Biden supported elimination of these penalties on the 2020 campaign trail, and H.R. 82 has counted Speaker Johnson among its supporters as well. For a policy with such wide-ranging and broad support across the political spectrum to continually fail to be passed into law, or even to receive a House floor vote, undermines trust in the claims of our representatives, and faith that our democracy truly works.

NARFE calls on this subcommittee and its members to support this effort to repeal WEP and GPO – or at the very least provide some real relief to those impacted by these provisions.

#### **The Windfall Elimination Provision**

The Windfall Elimination Provision, enacted in 1983, reduces the Social Security benefits of local, state and federal retirees whose employment was covered by Social Security (e.g., private-sector jobs) and who also receive a government annuity from their government employment not covered by Social Security. At the time of WEP’s creation, Congress sought to shore up the financing of Social Security, doing so by labeling the



earned Social Security benefits of those who also earned a noncovered pension as an unintended windfall and implementing a punishing one-size-fits-all formula to reduce their Social Security benefit, regardless of income.<sup>1</sup> Social Security was strengthened by penalizing public workers, particularly low-income workers, for earning income separate from Social Security while also paying into the system through covered work.

Normally, Social Security benefits are calculated using a progressive formula in which an individual's Average Indexed Monthly Earnings (AIME) are multiplied by three progressive factors – 90%, 32% and 15% – at different levels of AIME, resulting in the basic monthly benefit. In 2023, the first \$1,115 of AIME is multiplied by 90 percent, then added to AIME over \$1,115 through \$6,721, multiplied by 32 percent, then added to AIME over \$6,721, multiplied by 15 percent. Under the WEP, the 90 percent factor is reduced to as low as 40 percent. As a result, the WEP can reduce the normal monthly benefit up to \$558. This crude and unfair reduction causes a disproportionate reduction in benefits for workers with lower monthly benefit amounts than those with higher benefit amounts.

### **The Government Pension Offset**

Legislation enacted in 1977 prevents government retirees from collecting both a government annuity based on their own work not covered by Social Security and Social Security benefits based on their spouse's work record. The GPO provides that two-thirds of the government annuity offsets whatever Social Security benefits would be payable to the retired government worker as a spouse (wife, husband, widow, widower). Initially, the Social Security Amendments of 1977 placed a 100% offset, failing to recognize that a portion of a government pension mimics an employee's Social Security benefit. At the time, the House saw the potential harm such a drastic reduction could cause, with House lawmakers estimating that one-third of a pension equaled a normal Social Security benefit and therefore proposing a one-third reduction. Meanwhile the Senate maintained a 100% reduction. Later negotiations settled on an arbitrary two-thirds reduction, detached from meaningful estimations.<sup>1</sup>

Put into practice, consider a spouse who receives a civil service annuity of \$900 per month based on his/her own earnings and applies for a Social Security widow(er)'s benefit of \$500 per month. Two-thirds of his/her annuity, or \$600, totally offsets the Social Security widow(er)'s benefit. Therefore, he/she receives no widow(er)'s benefit from Social Security.

### **Legislation to Repeal or Reform the WEP and GPO**

It is clear the WEP and GPO were crude instruments enacted to shore up the finances of Social Security off the backs of public employees. Now is the time for Congress to rectify more than 40 years of inequity.

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<sup>1</sup> See "Social Security: The Windfall Elimination Provision and the Government Pension Offset (GPO)," Congressional Research Service, p.2. Available at <https://crsreports.congress.gov/product/pdf/IF/IF10203>.

With 300 cosponsors for H.R. 82, the Social Security Fairness Act, it's clear that an overwhelming majority of lawmakers support repealing the WEP and GPO. The inability of the House Ways and Means Committee to meaningfully act on repeal or advance reform efforts like the Public Servants Protection and Fairness Act, H.R. 4260, or the Equal Treatment of Public Servants Act, H.R. 5342, both of which NARFE supports, fails to meet the moment or reflect majority will to address these unfair penalties. That's why NARFE is calling on this Congress and the Ways and Means Committee to finish the job.

It is our hope that the House Committee on Ways and Means will advance the repeal bill and support a vote on the House floor. Barring a vote on repeal, we encourage the members of the Ways and Means Committee to come together and pass reform legislation that provides real relief to current retirees to at least make some incremental progress toward addressing these issues.

Thank you for your consideration of NARFE's views. If you have any questions or concerns, please contact NARFE Staff Vice President for Policy and Programs John Hatton at [jhatton@narfe.org](mailto:jhatton@narfe.org).

Sincerely,



William Shackelford  
NARFE National President




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William Shackelford  
National President

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Kathryn E. Hensley  
National Secretary/Treasurer

November 20, 2023

Committee on Ways and Means  
Subcommittee on Social Security  
United States House of Representatives  
Washington, D.C. 20515

Dear Chairman Ferguson, Ranking Member Larson, and members of the House Subcommittee on Social Security:

Thank you for holding a hearing on “Social Security’s Disservice to Public Servants: How the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Mistreat Government Workers.” As the sole organization dedicated to advancing and protecting the earned benefits of all federal employees and retirees, I write to share the views of the National Active and Retired Federal Employees Association (NARFE) in opposition to these two penalties, which reduce the Social Security benefits of more than 2 million public servants.

WEP and GPO were arbitrary, unfair and punitive when they were enacted, and remain so today. That they have been permitted to remain on the books for decades only makes their impact worse. Year after year, the WEP and GPO penalize public workers, including federal employees, police officers, firefighters, teachers, and more, simply because these individuals earned a pension through their service to their nation and local communities.

It is past time that Congress eliminates them. Congressional support for repealing the WEP and GPO is high. There are 300 House cosponsors for H.R. 82, the Social Security Fairness Act – the third most of any bill in Congress – and another 49 cosponsors in the Senate. President Biden supported elimination of these penalties on the 2020 campaign trail, and H.R. 82 has counted Speaker Johnson among its supporters as well. For a policy with such wide-ranging and broad support across the political spectrum to continually fail to be passed into law, or even to receive a House floor vote, undermines trust in the claims of our representatives, and faith that our democracy truly works.

NARFE calls on this subcommittee and its members to support this effort to repeal WEP and GPO – or at the very least provide some real relief to those impacted by these provisions.

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Normally, Social Security benefits are calculated using a progressive formula in which an individual's Average Indexed Monthly Earnings (AIME) are multiplied by three progressive factors – 90%, 32% and 15% – at different levels of AIME, resulting in the basic monthly benefit. In 2023, the first \$1,115 of AIME is multiplied by 90 percent, then added to AIME over \$1,115 through \$6,721, multiplied by 32 percent, then added to AIME over \$6,721, multiplied by 15 percent. Under the WEP, the 90 percent factor is reduced to as low as 40 percent. As a result, the WEP can reduce the normal monthly benefit up to \$558. This crude and unfair reduction causes a disproportionate reduction in benefits for workers with lower monthly benefit amounts than those with higher benefit amounts.

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Put into practice, consider a spouse who receives a civil service annuity of \$900 per month based on his/her own earnings and applies for a Social Security widow(er)'s benefit of \$500 per month. Two-thirds of his/her annuity, or \$600, totally offsets the Social Security widow(er)'s benefit. Therefore, he/she receives no widow(er)'s benefit from Social Security.

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It is clear the WEP and GPO were crude instruments enacted to shore up the finances of Social Security off the backs of public employees. Now is the time for Congress to rectify more than 40 years of inequity.

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<sup>1</sup> See "Social Security: The Windfall Elimination Provision and the Government Pension Offset (GPO)," Congressional Research Service, p.2. Available at <https://crsreports.congress.gov/product/pdf/IF/IF10203>.

With 300 cosponsors for H.R. 82, the Social Security Fairness Act, it's clear that an overwhelming majority of lawmakers support repealing the WEP and GPO. The inability of the House Ways and Means Committee to meaningfully act on repeal or advance reform efforts like the Public Servants Protection and Fairness Act, H.R. 4260, or the Equal Treatment of Public Servants Act, H.R. 5342, both of which NARFE supports, fails to meet the moment or reflect majority will to address these unfair penalties. That's why NARFE is calling on this Congress and the Ways and Means Committee to finish the job.

It is our hope that the House Committee on Ways and Means will advance the repeal bill and support a vote on the House floor. Barring a vote on repeal, we encourage the members of the Ways and Means Committee to come together and pass reform legislation that provides real relief to current retirees to at least make some incremental progress toward addressing these issues.

Thank you for your consideration of NARFE's views. If you have any questions or concerns, please contact NARFE Staff Vice President for Policy and Programs John Hatton at [jhatton@narfe.org](mailto:jhatton@narfe.org).

Sincerely,



William Shackelford  
NARFE National President

To: WMSubmission@mail.house.gov <WMSubmission@mail.house.gov>;

From: Kevin J. Killeen; kevinofthelake@yahoo.com

Date: December 3, 2023

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

To the Subcommittee:

I am writing on behalf of teachers and school employees as part of an National Education Association effort. I am the spouse of a retired school social worker and understand how the provision for offset is grossly unfair and has the potential to create a hardship for public servants.

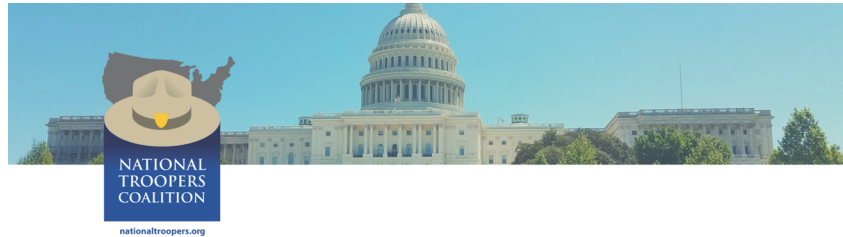
Because of the GPO, public servants are treated unequally to other workers. When a spouse who was a public servant dies, the other spouse loses Social Security Survivors' benefits that would otherwise be available upon the death of every non-public servant worker. I think that together, GPO and WEP deprive more than 2.7 million educators and other dedicated public servants of Social Security benefits that have earned.

My father was a United States Postal postmaster and was denied Social Security benefits due to his USPS pension. As you may know, a class action eventually secured social security benefits for persons like him. However, that lawsuit took years to resolve and was less than a full settlement for the income he earned but was denied.

Like the NEA, I strongly support legislation like the Social Security Fairness Act (S. 597/H.R. 82), which would fully repeal both the GPO and WEP.

Sincerely,  
Kevin J. Killeen  
4884 Highland Park Dr.  
Slinger, WI 53086  
262-644-5448

Cc: National Education Association  
1201 16th St NW  
Washington, DC 20036



November 30, 2023

The Honorable Jason Smith  
 Chairman  
 House Ways and Means Committee  
 Washington, DC 20515

Dear Chairman Smith:

The National Troopers Coalition (NTC), the national law enforcement organization representing approximately 47,000 state troopers across 43 member states, appreciates the House Committee on Ways and Means holding the hearing on November 20th, 2023, to discuss the impact of the Windfall Elimination Provision and Government Pension Offset (WEP/GPO) policies which negatively impact public servants, including our troopers. We also appreciate the opportunity to submit NTC's comments.

NTC's position and message remains clear on this detrimental policy: Repeal WEP/GPO to support law enforcement and their families. Repealing WEP/GPO remains our number one priority and we continue to support all efforts to pass H.R.82 / S.597 Social Security Fairness Act of 2023 which accomplishes this goal.

Again, we appreciate you holding this field hearing and commend our Louisiana State Troopers and their Congressional delegation in particular for their Leadership on this issue.

Sincerely,

A handwritten signature in blue ink, appearing to read "N. Johnson".

Tpr. Nathan S. Johnson  
 Chairman

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, a US Postal Service retiree writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. These provisions diminish the retirement benefits that public servants have earned through years of hard work and dedication. It is unjust that individuals who have contributed to Social Security through other employment should face reductions in 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 me personally I needed to sign up for Social Security at age 62 since this reduced my annuity by \$491.58 a month. 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,  
*Nancy R. Caples*  
Nancy R. Caples  
PO Box 237  
Firth, NE 68358-0237  
402-791-2201



To whom it may concern,

I am a retired CT teacher for over 25 years. I did not find out until I retired, that \$400 out of the more than \$900 social security benefits I earned would be taken away from me.

I feel that

1. I am being penalized for staying home with my family and not accruing my max. 75% pension.
2. I am being denied benefits that I earned

Taking money from social security has other effects...

1. Why should anyone choose education as a second career if they know their social security benefits will be affected? There's enough of a teacher shortage now...this does not make the profession attractive.
2. In a few years I will have to take money out of my IRA (which my husband currently does) so that the government can tax it.  
This increases my income with my husband, will put us in a higher income bracket, which in turn will cause more money to be taken out of my social security for medicare costs.  
Between -\$400 already taken out, medicare costs, and planning for federal income my \$900+ benefit is down to \$213.00.

It makes no sense to me that money earned should be money given.

Please seriously reconsider taking away this money from hard-working teachers and other public servants.

Thank you.  
Marianne Malliet

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.

In addition to paying into my CSRS retirement as a DoD (Navy) Civil Service employee for over 32 years, I also paid into Social Security for many of those years and continued to pay into social Security for 4 years full-time employment as a government contractor following my retirement from Civil Service. The WEP reduces my Social Security benefit to well below half of what I have earned and paid for.

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,

655

Neal Anderson

624 Coquina Dr.

Lynn Haven, FL 32444

334-649-9076

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,

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I spent a good portion of my government employment away from my home and family. Shoulder to shoulder with our military and at the point of the spear. I worked 2 different careers and should receive credit for such just as anybody else should. Americans are taught to work hard and a second career's benefits should not be penalized for those that give their time to have one.

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,

Neal R Foley

325 S Charleston Ave., Bremerton, WA, 98312

253-514-3286

I am a 93-year-old retired teachers really struggling at this time to survive and maintain my dignity. As you can imagine, my retirement benefit is not keeping up with such things as rising prices and increased taxes. I had taught in CT and PA

For a time, my husband and I were doing OK. We received pensions which, of course, have less buying power as the many years of retirement go by. Then in 2009 my husband died and I did not get a survivor benefit. I started teaching in PA, and had I stayed there, I would have gotten the survivor benefit. But I did most of my teaching in CT and, therefore, was denied the Social Security I earned and the Social Security my husband earned to support me when he was gone.

This has been going on for far too long. Please stop denying me and so many others the benefits we earned and and so desperately need.

Thank you in advance for your help

November 27, 2023

To The House Ways and Means Committee:

Having worked in both government and private sectors in my working life, I have a lesser Government Service offset pension and a reduced Social Security pension. Due to heart issues and a stressful job, I had to retire from civil service earlier than I expected or intended. Life can be difficult. I had planned to wait to apply for Social Security until I was 65 to get the best pension I could but I learned that I was forced to take Social Security early because my government pension would be reduced whether I applied for Social Security or not! How is that fair?

Additionally, when my husband passes, I will receive only a portion of his Social Security because of the WEP. He was a higher earner than I ever was and when he passes, it will be very difficult for me. He is 83. Again, how is that fair? Please fix this. It is onerous to those who can least afford it and I'm sure there are many stories like mine.

Thank you very much.

Sincerely,

Tina Henry

3288 Page Avenue, Unit 1401

Virginia Beach, VA 23451

Honorable legislators,

As a federal worker I have paid social security taxes for 39 years this December. My wife worked various jobs and also paid into social security. I paid into social security at other jobs 8 years before that. When our kids began attending junior high, my wife took a receptionist job at our school district. That sacrifice allowed us to meet our family needs and better care for our kids during school breaks.

Now, at age 62, while preparing my own retirement package for Feb. 2024, I was shocked to learn that there will be a reduction in my wife's social security benefits due to her small pension from the district. We learned that even if she were to collect half of my benefit it will still be reduced. We learned that if I die before she does, she IS NOT entitled to my larger social security benefit as are other spouses! How can this be???

Please consider:

1. Few people even know about WEP-GPO unless they are directly affected and even then, as in my case, only upon considering retirement.
2. It is a shame that families of public servants of retirement age suffer for their decision to serve.
3. I believe that the costs of repealing WEP GPO law will be offset by the stimulus effect the repeal will have on the economy. Restoring our full social security benefit will allow us to put more money directly back into the economy on day to day living(gas, rent, food, meds, autos, appliances, etc).

Please bring to a vote and pass the Social security Fairness Act immediately. So many lives will be changed for the better.

Thank you,

James G Gonzales

5103 Mathis Dr

Katy, Tx 77493

281-684-7825 hcjamey@gmial.com

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 employee, hopefully soon to be a federal retiree, 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.

I have worked since I was 17 years old except when my 4<sup>th</sup> child was born, my husband and I decided it was best for me to stay home for a few years to raise the kids. It was the best decision for my family, but probably the worst decision for my career. In order to make it work, I took out my retirement so that I could stay home.

Fast forward to today, I came back to federal service in 2009 as a CSRS-Offset and to recoup my retirement that I took out would cost me well over \$75,000 which is not doable. Since I had previously worked for the federal government from 1980 – 1997, under the CSRS system, I did not pay Social Security taxes, thus throwing me into the WEP/GPO offset. Since my retirement was taken out to raise my kids, it only has contributions from 2009 forward but due to the WEP/GPO, my retirement will be offset by nearly \$500.00 a month. My husband passed away in 2015 so I am trying to



figure out how to retire on my own, with the WEP/GPO offset and its effect on my annuity. It is hard for me to understand how someone who has worked all their lives, never taken unemployment or any other services or handouts, must live at poverty level when it's time to retire. It is crucial for me to be able to retire, after working all my life, to repeal the WEP/GPO.

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,

Nita Wallis  
12321 E Emory Ln  
Spokane Valley, WA 99206  
509.496.4391

November 16, 2023

Lynnette McLaughlin  
Lincolntonville, ME

Dear Congressman Garret Graves and others;

I'm thanking you for your support of HR 82. I'm a schoolteacher from Mid-Coast Maine; I believe I've entered my final few years of teaching. I'm among those public servants who have worked in the public school system, paid into the mandated ME State teachers' retirement; and I've also worked in the private sector in which I contributed to Social Security. Unlike many of my colleagues, my teacher retirement will not be based upon 30 or 40 years of service. Teaching has been a career that I pursued when it was most convenient for my family, especially my children. I will reach the required 25 years of service at 62 years. I'm asking to receive the full amount of Social Security that I'm entitled to according to the years of my contributions. I'm asking to be treated like anyone else that has made similar contributions. I'm not asking to receive a spouse's Social Security benefits, just the ones I have earned. It is wrong to deny a worker those benefits.

Again, thank you for your support,  
Lynnette McLaughlin

November 17, 2023

To whom it may concern regarding H.R. 82,

Ever since I was a little child, I wanted to become a teacher. I remember playing schoolhouse in my own garage with my neighbor where I had a huge blackboard screwed into the wall. We even had schoolhouse desks. We would write on the board and 'teach' our imaginary friends every afternoon after school. We absolutely loved it and it was a driving force to who I am today.

As a little girl playing teacher in her garage, I never once thought about salaries or what I would make as a teacher, I just knew I was destined to teach. Fast forward to college. I attended college right here in Louisiana, working my way through every semester with a side job where social security was taken out of each and every check. Again, I never thought about what my salary would be or what I would make as a teacher. Fast forward to adulthood. Now I am a working adult, with 19 years in the school system of Louisiana as a certified teacher for life, a teacher with a Master's degree in Special Education. I've taught Kindergarten, first grade and now I teach Early Childhood Special Education. I have dedicated my life to teaching. I love my students and will do what it takes to help them achieve and succeed.

Now, I am asking YOU to do what it takes to help us, not just teachers but all public servants in Louisiana, the way we have helped so many through the years. I have paid my dues into the Social Security system. MY money was taken out of my checks for years. I have earned the 40 work credits to receive benefits, yet I cannot receive a dime of my own money. How is this fair? How is this legal? How is this right? We deserve our portion of Social Security. We have worked for it and we have earned it!

Respectfully,

Erin Simoneaux, M. Ed

November 17, 2023

I worked in the private sector (banking) since I was fifteen years old through a high school work program. I worked in banking for almost ten years. During this time I paid in Social Security. I quit working to care for my small children because daycare was such an expense. I later went back to school and got my teaching certificate and I am now a Special Education teacher in the public school system. I had no idea until I started looking into retirement that I would be unable to draw the social security that I had paid in along with my state retirement. This was very disappointing to know that I would basically lose the money I paid in or that it would go to others that never paid anything into the system. I think myself along with others in the same situation should be able to draw both especially since we are in a field that is struggling to keep qualified teachers in the system. I think this will go a long way to compensate well-deserving teachers in our state who worked to pay in Social Security then became a part of a much needed work force in education.

Thank You!

Angela L. Rogers

November 19, 2023

Anna Howell  
2629 High Cotton LN  
Garland, TX 75042  
(720) 614-1776  
[anna@pinget.net](mailto:anna@pinget.net)

**Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

Public Comment

Dear Members of the Committee:

I am writing to explain why GPO/WEP is tremendously unfair to educators.

In my personal case, I was a married, stay-at-home mom for 22 years. For part of that time, I was unable to work because my older son is autistic and not a good candidate for day care. After my husband left me, I got my teaching certificate, and I taught high school for Dallas ISD for three years. So, because of GPO/WEP, the amount I receive from my husband's Social Security account would be diminished by two-thirds simply because I taught public school in Texas for three years. This will simply increase the financial burden on my sons as they care for me in my old age. Why should they suffer because their mother taught at a public school? The last time I did this calculation, this means my income in retirement would be \$40,000 per year instead of \$60,000, just because of GPO/WEP.

I am currently looking for a job, and I am actively screening out jobs in public institutions because of GPO/WEP. A fellow educator who is also subject to GPO/WEP told me the law would not decrease my social security if I withdrew

everything from my education retirement account, so I did. I do not want to accumulate retirement money that would trigger GPO/WEP again.

Educators are already not paid enough. Decreasing the amount of Social Security they will receive from their own employment, or benefits from a spouse, is adding insult to injury. Educators should receive the full amount of Social Security they are due. Abolish GPO/WEP.

Michele G. Miller, PhD  
9943 Gleneagle Place  
Powell, Ohio 43065  
**216-403-9102**  
mgkmiller@yahoo.com

NOVEMBER 20, 2023

**Ways and Means Committee**

**RE: Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

Dear Ways and Means Committee,

I appreciate your willingness to listen to the citizens who have been denied rightfully earned Social Security benefits. This is a misjustice to those who worked in the private sector and then in a government system. My case is an example.

I began my working career as a 16-year-old, working in retail sales and such. During high school I worked in a hospital cafeteria. More retail positions followed and then I began a career in vision care, working for optometrists and ophthalmologists. I put myself through college during this time, making savings hard to accumulate, and I graduated with an education degree and no debt.

In 1995 I began teaching and was covered by State Teachers Retirement of Ohio. During this time, I continued to work in the health care sector also, earning social security points.

As a single woman, I rely on my State Teachers' Pension, and my savings. I have chosen not to take social security at this time, hoping that the WEP would be repealed, and my full social security would be awarded. I am a single woman who helps a disabled sister, and the full benefit would greatly enhance my life. Thank you for taking the time to listen and PASS the repeal of the Windfall Elimination Program.

Warm regards,

**Michele Miller, PhD**

PROFESSOR EMERITUS

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668

November 20, 2023

Stephen Chaney

14858 Aquarius St.

Corpus Christi, Tx. 78418

361-533-2860

Captain, Baton Rouge Police, ret

C.P.O. U.S.C.G., ret (New Orleans, LA.)

Rep. Garrett Graves

U.S. House Committee on ways and means

Social Security WEP and GPO

Dear Lawmakers,

I am appealing to you to consider the egregious misuse of my Social Security funds under the guise of Law.

I worked all my life, and built a retirement, that of which MY Country, that of which I Honorably served, has PUNISHED not only me, but my wife, simply because I served as a first responder.

I could write pages about the unfairness and illegal cuts to S.S. but I believe that Mr. Woes substantially said it all.

Thank You for Listening,

Stephen Chaney



November 28, 2023

To Whom It May Concern:

I would like to have my objection to the current Windfall Elimination Provision noted for the upcoming H.R. 82 hearing. Public servants are currently having Social Security benefits reduced as a result of receiving a pension from the state or government and it is not just. This practice has affected my father and now it is affecting me. Together, we have earned and paid into a fund and will never see the benefits the same way as others who did the same jobs.

In essence, if you change careers you are penalized. My father worked full-time with many years of overtime for 20 years before becoming a Post Office Letter Carrier for 32 years. His benefits were significantly reduced.

I have worked a full or part time job paying into Social Security for 51 years.

16-22 part time while going to school.

22-27 full time

27-57 part time in addition to my teaching job

I will be having my Social Security reduced by 40+ percent!

My teaching salary was not enough to afford me the luxury of not working a second job. I am employed by LAUSD and have worked in impoverished areas and/or with the socially disadvantaged for my whole career. Should I not be awarded what I deserve after working so much of my life? I missed many family and social activities, to support myself, and did not rely on anyone (government) to support myself.

I see so many parents of my students TAKING from the government and now the school system is expected to feed families and help house them!!!! The "impoverished" people I work with have newer cars, latest styles of clothing, and better lifestyles I can afford. As a result of my hard work, they benefit! I am angry and am asking for an adjustment to be made where the WEP is considered. It needs to happen at once, as enough hardworking Americans have suffered as a result of this unfair practice of reducing Social Security for public servants.

Julianne Schaller 310-714-6659

November 30, 2023

Subcommittee 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 Daphne Jenkins Coleman, a 38 year, High School retired Physical Education/Health Teacher/Coach. I am still part-time employed at a Juvenile Detention Center. I am still struggling to make ends meet. Everyone's financial burdens are different and our family dynamics are different. As teachers, we give our whole life dedicated to helping the whole world grow and become successful in all other areas of work force interest. We are the foundation, and we are nowhere near being compensated for our gift to mankind.

I am hurting so bad financially. At age 71 now, and not trusting or understanding how medicare works, I only have part A, because it is free. I will also be penalized for each year that I was not signed up for part B, even when I have not used part B. I paid into Louisiana Retired Teachers Association myself, what does it have to do with Social Security? My deceased husband also paid into teacher's retirement, plus he paid into Social Security through a job, he had after school in the commissary on Barksdale Air-force Base.

I have to pay too much money for any medical procedure that I need. Even though I have insurance with Blue Cross Blue Shield from retiring from Bossier Parish School Board. My prescription medicines cost me too much out of pocket. I want to cry right now, I just left the Highland Clinic, Dr. Clay Bundrick said I need cataract surgery. The PanOptix lens for both eyes is 3,000 dollars per eye. It is hard to see driving with car lights dimming my view. This is something we have to have done. How am I going to pay for this when I am already in a financial crisis?

My cousin retired for BellSouth/ATT and gets her retirement. She then became a counselor and has retired from our school board, she gets her retirement from that. She is sitting at home. I have put in more years, I am still working, but I can't get Social Security from form my husband's survivor benefits. There are various

671

wellness procedures we have to have done. Please find a way to help us live a healthy, peaceful and financially comfortable life.

Sincerely, from a hopeful heart of expectancy.

Daphne Jenkins Coleman  
2627 Brown Street  
Bossier City, LA 71111  
318:518-7512

Repeal the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) - **PASS H.R. 82**

My husband died 7 years ago, and I have not received Social Security Compensation due to the WEP, leading to great financial hardship upon myself.

**PASS H.R. 82**

Adrienne Metter-Kligman  
447 Foxen Drive  
Santa Barbara, CA  
93105-2510  
805-682-4757 Phone & FAX

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.

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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,

Pamela Seymour

PO Box 13607

Des Moines, WA

## PATRICIA AHTING, MSW, LISW-S

December 4, 2023

Chairman Jason Smith  
House Ways and Means Committee  
Washington, DC

RE: H.R.82

Dear Chairman Smith:

I am writing to share my story and how the Windfall Elimination Provision impacts my future. I am a social worker who has dedicated the last 38 years to providing mental health services in the community behavioral health system. In Ohio, this system serves largely Medicaid and Medicare recipients as well as those who are uninsured or underinsured.

Being a social worker is a calling, particularly with the populations I have chosen to serve. Despite having a Master's degree and the highest possible Ohio Licensure for my profession, salaries remain low. Because of my dedication to the betterment of the publicly funded behavioral health system, after 20 years working for non-profits or other behavioral health providers, I made the conscious decision to accept a government job. This county-level position is focused on planning, funding and monitoring these publicly funded agencies, ensuring they are providing the best possible quality services.

My level of experience and expertise made this position a good fit and it has been a true honor for me to serve my community in this way. I, like so many of my colleagues, have leveraged my background to provide valuable services to government. However, this has come at a steep penalty.

I have 20 years of substantial service paying into the Social Security system. Subsequently, I now have 18 years of service paying into the Ohio Public Employees Retirement System. At age 61, I don't anticipate I will have many additional years prior to retirement, and likely no additional ones paying into Social Security.

I spoke to a Social Security representative recently and he projected my monthly benefits. He indicated that my monthly payments will be only 53.4% of the full amount (after WEP). This is despite the fact I paid fully into the system for those 20 years, many more years than I have worked in the public system as of now.

It is devastating that my governmental service comes at such a large cost. I can accept that my Social Security is based on a lower salary that my profession unfortunately has historically drawn. But, I struggle to find the fairness in the Windfall Elimination Provision that further diminishes the value of my contributions. This is particularly true when the mental health crisis continues to escalate and social workers are in such demand.

Further, this limits the recruitment of new staff who have valuable experience and knowledge for governmental positions. Just one year working under a public pension system would destine a person to lose a considerable chunk of what they have worked for under Social Security.

I strongly encourage the House Ways and Means Committee to re-vamp the Windfall Elimination Provision and treat government employees equal to all others who have paid into the Social Security system.

Thank you for your time and consideration.

Regards,

Patricia Ahting  
[pahting@cinci.rr.com](mailto:pahting@cinci.rr.com)  
6069 Beckett Station Court, West Chester, OH. 45069  
513-519-6763 (cell)  
[www.linkedin.com/in/patti-ahting](https://www.linkedin.com/in/patti-ahting)

**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**

December 1, 2023

Dear Subcommittee on Social Security Members:

Please support the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) via The Social Security Fairness Act of 2023, H.R.82/S.597. Please ensure that the final language includes state and local government employees like me.

I was an employee of the State of California for 17 ½ years at the University of California, Los Angeles (UCLA). During that time I contributed to the UCLA Retirement System, which was not connected to Social Security at that time.

I worked in the private sector after that for an additional 17 years, during which I contributed to Social Security.

I received yearly statements from Social Security, estimating around \$1,000 per month based on my total contributions.

Based on economic necessity, I retired at age 62. My calculated Social Security benefit, after downward adjustment for early retirement, was \$821/month. This was reduced to \$619/month after the Windfall Elimination Provision was applied, a reduction of \$202/month.

The method used to calculate this reduction was impossible to understand, even after viewing what they finally sent to me as an explanation. Apparently they were assuming a pension of \$875/month, which I was not receiving. When I left UCLA in 1989, my funds in the UCLA Retirement System were distributed as a lump sum payment, which was split into a cash distribution used to purchase our home (penalties for early withdrawal as well as income taxes were paid) and the balance rolled over to a traditional IRA.

I am now 79. Assuming the reduction of my Social Security benefit of \$202 per month for 17 years (204 months) after my retirement, this resulted in a loss to me of \$41,208 that should have been paid to me. The actual amount would be much greater due to the compounding effect of annual cost-of-living (COLA) adjustments that would have happened if that amount had been included in my benefit.

I believe that I earned and should have been entitled to my UCLA retirement and to my full Social Security payment based on my contributions.

Another complication is the fact that if I wanted to go back to work, I could not accept a federal, state or local position because that income would further reduce my Social Security payment again. I could only avoid this additional penalty by working in the private sector.

The WEP and GPO should be eliminated entirely. Persons who are currently retired should have their payments adjusted to the amount prior to the application of these unfair regulations, plus being adjusted to reflect the COLA increases that would have been applied since their retirement. Active employees should not be subjected to the same unfair penalties when they retire.

I am now a survivor annuitant of a federal employee, my late husband Sam Chitjian, who was a Civil Service Retirement System (CSRS) system employee for his entire career after his WWII military service, and never eligible for Social Security. The CSRS survivor annuity is modest, supplemented by my earned Social Security benefits. Relief from the WEP penalty would be very helpful, especially in these inflationary times.

I am submitting this request in the hope that the committee will take action as soon as possible to recommend repeal of the WEP and GPO, and submit the matter to the House for a vote to do this now. Passage by the House would encourage the Senate to do the same. It will be greatly appreciated by those directly affected by these unfair penalties.

Sincerely,

Patricia Chitjian

Address: 15455 Glenoaks Blvd., SPC 505  
Sylmar, CA 91342-7902

Telephone #: 747-500-9476 (home)

E-mail: pchitjian@socal.rr.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.

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 able to reduce the impact of WEP by changing from the Civil Service Retirement System to the Federal Employee Retirement System when that became available and limiting my employment with the Federal government to 10 years. I was then able to enhance my Social Security earnings by finishing out my career with 10 years in the private sector. But even with those efforts I still experience a reduction in my Social Security income and feel penalized for serving my country even for 10 years.

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

678

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,

Patricia Ehrlich

2387 Woodlawn Ct.NE

Keizer, OR 97303-1059

503-390-0219

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.

.Because I chose to continue to work and contribute to my country and the State of North Carolina just did every other worker, I do not believe I should be penalized for choosing to follow a path that continued to help my country! 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. It is a matter of fairness and equity, pure and simple.

I paid into Social Security for many years, and the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, have 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 penalize people who receive Social Security benefits.

Thank you for your consideration.

Patricia A. Graham  
2310 Winburn Avenue  
Durham, NC 27704  
Patgraham107@gmail.com

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 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,

Patricia Hamilton

6716 Delano Blvd

717-561-1950

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.

As a widower, I contacted the Social Security Office to inquire about obtaining Social Security under my late husband's work in the private sector, where he earned sufficient credits to be granted the benefit. However, the GPO unfairly reduces or eliminates the Social Security benefits government retirees could collect based on their spouse's work record by two-thirds of their own government pension. So, I was denied Social Security based on the 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 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. Thank you for your consideration.

Sincerely,

Patricia Mather  
10360 Lone Lynx  
Littleton, CO 80124  
(303) 953-1146

Paul J. Palmeri  
Girard, Ohio 44420  
Email: pjp618@aol.com

House Ways & Means Committee  
Hearing on Social Security

November 26, 2023

Re: WEP and GPO

My name is Paul J. Palmeri a retired public employee and veteran who is deeply affected by the unfair practice of WEP/GPO. I worked as a dedicated and hard-working public employee for 30 years. I also worked part-time in the private sector to help support my family. I worked and contributed to S.S. before, during and after retiring from public service. I would be eligible to receive the social security benefits that I earned, plus a larger spousal benefit if it was not due to the unfair and devastating practice of penalizing public workers. This makes absolutely no sense!

I was not aware while working for the government how I would end up with no S.S. benefits. Now, I am forced to continue to work in my senior years to make ends meet. As a senior citizen, your health diminishes and it is harder and often impossible to work with aging health problems. Retired public workers should not have their hardworking efforts punished by the government for which we have devoted the majority of our lives servicing the public.

I am asking you to please act now to replace the WEP and GPO with HR82 Social Security Fairness Act and give back the money earned by government workers who deserve to live their remaining years affordably and with dignity!

I would like to thank the committee for their tireless efforts and for the opportunity to submit my story and concerns..

*Paul J. Palmeri*

November 20, 2023

**To: The House Committee on Ways and Means Subcommittee on Social Security**

I am writing to you regarding the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

I call on you and Congress to take up and pass The Social Security Fairness Act, which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions in current law. I request that the House leadership, as well as appropriators, consider including the Social Security Fairness Act in any legislation.

My employment with the federal government so far covers 49 years. I am currently 74 years old and still working as a GS-07 Step 10 Administrative Support Assistant. I continue to work due to the fear that if I retire, I will have no money to live decently and cover unexpected expenses. My annuity will already be cut because I took out my CSRS retirement of \$15K when my son was born, and I didn't work for 7 years. When I returned to the federal workforce, I came under CSRS Offset and began paying social security. As a GS-3 Clerk Typist, I couldn't afford to pay back the retirement that I withdrew as I was a single parent with a home that I was totally responsible for.

Perhaps, as a member of this Subcommittee, you will never worry about your retirement and look forward to enough income to live a comfortable life. Many of us do worry, especially the widows and widowers that will receive so little. Please consider the "little people" at the lower grades, who have been loyal federal employees for many years, in your decisions.

Respectfully submitted,

PAULA LYNCH

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).

My own retirement annuity has been reduced by a substantial several hundred dollars per month due to the GPO. In my opinion, 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.



685

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,

Peggy Whittaker-Register  
10778 NW Pine Ridge Road  
Clarksville, FL 32430  
Cell: 850-867-1849

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 like me, who have dedicated their careers to serving our communities and country. These provisions diminish our retirement benefits that we have earned through years of hard work and dedication. It is unjust that individuals like me, 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, making it difficult for me to make ends meet if my husband, who is older than me and has several serious health issues, passes on before me. My income will be cut in half when I lose any survivor benefits from his Social Security and due to my reduced Social Security payments that I currently receive. I would have to sell my house because I would not be able to afford the property taxes, insurance and major bills. It is crucial to recognize that retirees like me, have paid into both Social Security and our 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 us, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by us 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 our hard-earned retirement benefits are not unfairly reduced and that we can retire with the financial security and dignity we 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,

Wanda Perschnick

3459 S Upper Truckee, South Lake Tahoe, CA 96150 , 530-545-3869

**How the Windfall Elimination Provision  
and Government Pension Offset Mistreat  
Government Workers**

Peter Dickinson  
4001 W. Misty Willow Ln..  
Glendale, AZ 85310  
623-341-6868  
ibpeterd@gmail.com

November 20, 2023

Dear Ways and Means Committee,

I am a retired Federal employee with twenty nine years of Federal Service. My work history began in High School while I worked part time during the school year and full time in summers. This practice continued into college and, to a much lesser degree, during my military service.

During the bulk of my Federal Employment I paid into my Federal retirement system (CSRS) but not into Social Security. Eventually I retired under CSRS

Both of my retirement accounts are complete and separate entities. The jobs that I paid Social Security taxes from, have nothing to do with my FAA retirement.

I will begin to receive Social Security benefits in seven months, only it will be a pittance of what it should be because of WEP and GPO. I worked within the system that our government has set up only to find that I am somehow "different" than other tax payers simply because I am a Federal Retiree. This is discrimination against Federal Employees. I did the work, I paid my taxes, I deserve the full benefit I have earned.

I urge you to correct a wrong being foisted upon Federal Retirees and eliminate the WEP and GPO.

Warm Regards,

Peter Dickinson





November 20 2023  
Peter Petrusch  
449 Blackstone Dr.  
Dayton OH  
937-241-1743  
petrusch@hotmail.com

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 would get these benefits in full if they received their retirement from a private company.

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 on me of not getting the benefits addressed by WEP/GPO provisions has been significant, so has inflation that is not completely compensated for by annual adjustments. My living standard is much lower now than it was when I retired years ago.

The Social Security Fairness Act of 2023, H.R. 82/ S. 597, would provide much-needed relief to me and over 2 million other public servants who have dedicated their careers to serving our communities and country

I ask the House Ways and Means Committee to support repealing the WEP and GPO. I will appreciate your attention and look forward to a fairer and more equitable retirement system.

Sincerely

Peter Petrusch

To: Chairman Smith and Social Security Subcommittee Chairman Ferguson  
via [WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

Dear Members of the Subcommittee on Social Security, United States Congress

I am one of the more than 2.7 million dedicated educators and public servants whose EARNED Social Security benefits have been stolen.

PLEASE fully restore our earned benefits. I am one of many who broke down in tears at my local Social Security office when I learned that the documents outlining my benefits [received from Social Security over the years] did not disclose the theft of earned retirement benefits due to GPO/WEP.

What a disgrace. The hardship on myself and scores of public servants is an injustice that must finally be addressed. This financial trauma haunts me as an undeserved slap in the face for the 43 years I poured my heart and soul into teaching/making our country great.

It is a miserable undignified existence and hardship to have to scrimp and worry constantly about paying my utility bills, needed medicines, groceries, etc. because some of my earned Social Security benefits were stolen from me and other public servants by our own government via the bizarre GPO/WEP. It is not decent or humane for retired public servants to live in fear like this.

It's time to right this wrong. Congress has a golden bipartisan opportunity to uplift the lives of public servants. As an added benefit, this would be a huge boost to our national economy. Please finally get this done.

Sincerely,

Cynthia Seguin, Retired Educator  
141 Newcastle Dr.  
Vallejo, CA 94591

Please repeal WEP/GPO. I worked for my social security pension and should not be penalized because I was a public servant who worked in government positions. I worked extra hours in Social Security employment to make up for my lower salary in teaching. I paid fully into the Social Security system during that secondary employment, yet I am denied my full compensation. I am not asking for extra payment; just what I worked for.

Thank you very much,

Maura Dunn

Please support the Social Security Fairness Act of 2023.

I believe the current WEP/GPO rules unfairly punish hard working people. I have held many positions in my career, in state and federal Government, private industry, higher education and I volunteer as well. However, even though I have contributed to social security for more than 33 years of my working life, I am being significantly impacted by a reduction to my social security benefit because of my 7+ years working as a civil servant under CSRS.

I have many friends and relatives who worked a minimum amount of time, and contributed to social security just enough to meet the quarters required to earn social security, and they are getting the full minimum benefit while working only a fraction of their adult life.

To further explain the unfairness of the windfall elimination provision (WEP), my benefit is calculated under a modified formula in which the 90 percent earnings factor is reduced to 40 percent. There are exceptions to this rule. For example, the 90 percent factor is not reduced if you have 30 or more years of "substantial" earnings in a job where you paid Social Security taxes. If you have 21 to 29 years of substantial earnings, the 90 percent factor is reduced to somewhere between 45 and 85 percent. While I have 20 or 21 years of "substantial earnings", I am still significantly impacted by this reduction calculation which gives no credit for the 13 or more years I paid into social security but fail to meet the "substantial earnings" threshold.

Many people have held multiple positions allowing them to tap into various retirement systems and benefits, but because 7 of my 40 years of employment are under CSRS, during which I was not paying into social security, the WEP/GPO laws have been enacted to unfairly punish those in my position.

Please repeal WEP/GPO rules as they currently stand.

Sincerely,

Debbie R Owen



Prior to the end of August, 2005, and the restart of the new school term for us teachers, I verified my social security quarters and benefits with the Kenner Social Security Administration (SSA) office located near my home. Everything was set for my retirement, said the clerk after checking everything.

Post Hurricane Katrina I relocated from Louisiana to Florida where I had evacuated to my sister's home. The Orlando office processed my benefits request routinely as I retired earlier on September 5th by phone call to New Orleans. Shortly thereafter my retirement checks started coming as determined by the Florida clerk.

Imagine my surprise when several months later I was notified by Social Security Administration that my monthly check was to be reduced, that I was overpaid the benefit earned with supplemental jobs throughout my work years. Not only was my check reduced by about one third (1/3rd) but for a while my monthly checks were reduced to repay the 'overage'. The reduction, I was told by mail, was due to the Windfall Elimination Provision/Government Pension Offset (WEP/GPO), a legal limit I was never informed about over my many years in several states of teaching toward receiving a public pension in retirement. Not once was this explained to me in person or in writing. Shocking. I've notified United States Senators and Representatives in several states about the unfairness of dedicated teaching service being rewarded in pensions, but extra labor being unrecognized by the Federal government in legitimate social security eligible work with artificially reduced checks.

The proximate argument that teacher public pensions are excessive and should not be supplemented with social security benefits for private work is arbitrary and artificial--and wrong. Veterans of course can have a military career with public pension--and then work in private industry upon retirement for completely funded social security benefits on second retirement. Why are teachers like me penalized for 'double dipping' like the veterans? My classroom and subsequent work at time is similarly hazardous with gun toting pupils, abusive co-workers and jeopardy to life and limb. It makes no sense to penalize me and not the other hard workers who get all benefits including social security.

So if public pension workers are not told of the WEP/GPO during their work lives, how are we to know there's a social security reduction for supplemental work beyond public service? It's not fair. If the WEP/GOP reduction is not generally known by SSA clerks, why the secrecy about reducing retirement benefit checks? It's not equitable for all laborers. If the social security checks are processed normally but require follow-up reductions to recoup overpayments, why is the money recouped to resolve a government error? It's not efficient. If public workers are penalized for private extra employment when they retire under WEP/GPO, why are we penalized for both public dedicated service AND private extra production? It's not real accountability nor good incentive for a small fraction of workers.

So I urge Congress to cancel WEP/GPO entirely as I've reported to elected officials for years and the legislation be signed by the White House. I would also ask that the reductions be restored so I can remain above the poverty level with fixed income for my retirement years. Unlike veterans, teachers ordinarily continue working an entire work-life, not leaving service early like the military careerists. I urge that this be done immediately with no more delay as Congress fails to stop this injustice year after year for decades in my case. The government is generous and fair with cash and materiel supplements

for Ukraine and other foreign aid recipients abroad. The nation is generous and fair toward some workers who 'double dip' in retirement. So It can be generous and fair with citizens who support this nation in other ways by eliminating Windfall Elimination Provision/Government Pension Offset.

Thank you for your immediate action.

Dr. William B. Lemoine

Orlando Area, Florida

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 unfairly penalize us Civil Service professionals who dedicated our careers to serving our country. The WEP provision diminish the retirement benefits that I have earned through 37 years of professional service in DoD as both Civil Service and Support Contracting. It is unjust since I have fully contributed to Social Security through additional employment and face reductions in my Social Security earned benefits simply because I also receive a pension from my Civil Service position which I also fully contributed to through payroll deductions.

The financial impact of the WEP makes it difficult in retirement with the high cost of Medical and Dental Insurance for my wife and me. **It is crucial to recognize that I have paid into both Social Security and my civil service pensions for 37 years, and I should not be penalized for receiving the benefits 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 those of us who have dedicated our careers to serving our country. It would ensure my earned retirement benefits are not unfairly reduced and my wife and I can live in retirement with the financial security.

**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,

Richard A. Kass  
125 Webber Lane, Bastrop TX, 78602

512-718-4544

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).

I am also a retiree from the New Jersey State Police. I was a State Trooper for 27 years.

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

Roland C Lauther

4 County Route 31, Madrid, NY 13660

973.641.3683

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,

Richard A. Baldwin  
6 Lake Village Circle  
Ocean View, DE 19970  
[rabaldwin@verizon.net](mailto:rabaldwin@verizon.net)  
302-539-7841 (H)  
301-370-0235 (M)

**John Young**  
**3030 Congress Blvd**  
**APT 40**  
**Baton Rouge, Louisiana 70802**

November 20, 2023

**RE: H.R. 82**

Dear Committee Members:

I am a retiree of 32 years with the Division of Administration / Office of State Buildings, as well, was gainfully employed in the private sector, successfully completing the required quarters to be eligible to receive Social Security benefits, constitutionally intitled to retirees. It was disheartening to realize that while contributing to both retirement systems that as a state government retiree I would be significantly penalized in receiving SS benefits. Suffice to say, having part-time employment at the age of 70 to make ends meet, I am still paying into the system. With the current WEP, I am in doubt that I will reap the benefits of doing so.

With the current rate of inflation, the cost of living is significant. With a dependent in college, medical insurance, i.e. hospital, dental, and vision care, home, and auto insurance and taxes deducted from income salary, it significantly affects what is left for comfortable living, and little or no funds for creature comforts that should be afforded retirees in the waning years of life.

Your favorable consideration and support in this most important matter will significantly enhance the quality of life for its recipients and dependents while garnering support for you who have the taxpayers best interests at heart.

With prayerful hope I am,

Sincerely yours,

John Young



Testimony in support of H.R. 82

December 1, 2023

Chairman Jason Smith, Chairman Drew Ferguson, and members of the Subcommittee on Social Security:

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of the members of the Retired Educators Association of Massachusetts (REAM).

REAM, as supporters of H.R. 82 – The Social Security Fairness Act, writes to you today to request that the U.S. House Committee on Ways and Means vote favorably to support repeal of Social Security's Windfall Elimination Provision and Government Pension Offset (WEP/GPO) and bring it to a Floor vote.

Today, more than three million public servants have been hurt by WEP and GPO, having their earned and widowed spousal retirement benefits drastically reduced or entirely eliminated, some for decades. This unfair provision impacts retired educators in 15 states plus Puerto Rico, as well as retired municipal employees in 26 states plus Puerto Rico. With broad bipartisan support now for a solution that has enormous momentum and your committee leadership committed to protecting America's retirees, we believe now is the time to right this gross injustice that has so unfairly and negatively impacted your public servants in their retirement.

So many of our members, especially those that retired many years ago on pensions that can't keep up with inflation, are struggling to make ends meet. The fact that this unfair provision is causing them financial hardship is a "hard pill to swallow", especially when it's in the hands of the legislature to do them justice.

Here's an example of how the WEP negatively impacts our retirees:

Massachusetts educators do not participate or contribute to Social Security. However, many of our educators have earned the minimum 40-quarters (10 years) required to become eligible for a Social Security benefit through private sector work.

For our retirees with 10-20 years of substantial earnings covered by Social Security, their entitled benefit could be decreased by up to \$557.50 for those eligible in 2023, and the maximum reduction has increased year over year.

For those retirees with 21-29 years of earnings, the reduction is proportional, and still negatively impacts their retirement earnings as inflation continues to rise.

The GPO negatively impacts our members who have lost their spouse by the immediate loss of a second income, for example:



Retiring in 2004 with an 80% pension of about \$56,000 seems okay. Spouse is working, having paid into SS since teens. The COLA on the teacher's public pension is 3% of \$13,000 yearly (\$390/year). Fast forward to 2013. Spouse is ill. Began collecting SS at 62 (about \$1200 monthly). They pass away. The government sends the grieving spouse a \$255 death benefit and stops all SS payments. Then they send the widow(er) a letter stating the spouse would be eligible for X number of dollars, but as a retired MA teacher, their "massive" pension offsets the SS benefit. Now it is 2022. In 18 years of retirement, the teacher's pension finally cracks \$60,000. Their COLA is now 5% on \$13,000 or \$650/year. That covers a little more than ONE quarterly Medicare B premium.

Commented [MB1]:

The retirees in 2022 retiring at 80% are receiving more than a retiree in 2004 was earning at 100%.

Both WEP and GPO should be repealed. Widows and widowers who had spouses that paid into Social Security should not be penalized. Massachusetts educators paid into their retirement system which is funded by members of the MTRS. They should not be penalized for choosing an independent and financially successful retirement system. In addition, many of our members were not even aware of WEP/GPO until they retired, thus wreaking havoc on their financial retirement plans. Such an unjust system. It is our belief that anyone who paid into the Social Security System and met the eligibility requirements is entitled to 100% of their benefit regardless of whether they receive a government pension.

We believe that H.R. 82 is the best solution, and we are committed to working together with Committee leadership on this fair path forward. On behalf of your citizens who have dedicated their careers to tirelessly protecting, educating and serving the children and adults of this country.

We ask you to vote favorably on H.R. 82.

Thank you for your consideration.

Dear Ways and Means Committee Members,

Nov. 27, 2023

I retired from teaching in 2014 with 34 years of experience in education. Because my parents got me a worker's permit when I was 14 years old, I started paying into Social Security at a young age from various jobs I had before I was a fully credentialed teacher. Even when I was teaching, I took care of my mom for four years when she received IHSS until her passing. This allowed me to actually reach the 40 units necessary to receive Social Security benefits upon retiring.

Well, I had been receiving the Social Security reports for awhile and on one of those reports, I was going to receive \$247 a month when I retired. Great, I thought, it's not much but it might pay the electricity and garbage bill each month. Well, lo and behold, I was told that it would be only \$90 because of the WEP.

This past year, my husband retired and started receiving his Social Security checks. This monthly income is a great help to both of us as it pays for dental health, mortgage, and utilities. But, when he passes on, I will no longer be able to receive widow benefits because of the GPO. What an unfair provision that is! My husband almost wanted to wait before receiving his Social Security, but I told him the issue and he was pretty shocked by it. May he have a long life so he can receive the benefits of his working for 40 years!

Please repeal the WEP and the GPO and let's make life fair for those who have worked all their lives in service of our fellow man: teachers, firefighters, police officers, government workers, etc. We all deserve to benefit from our labor and the labor of our spouses who have paid into Social Security.

The following article was recently printed in the October 2023 issue of National Education Assoc.- Retired. It contains information from many colleagues who are affected by both the WEP and the GPO. Thank you for your time and attention.

Sincerely,

*Julita Galleguillos*

Julita Galleguillos  
P.O. Box 7324  
Spreckels, CA 93962  
CA Retired Teachers Association, NEA-Retired, Move-On Organization

## 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.

- 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.
- These regulations penalize workers who live in GPO/WEP states, but who have had paid into Social Security in previous jobs.
- 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.

**“You do not need to be from a GPO/WEP state to ask your members of Congress to support this bill.”**

**—Meg Gruber, former teacher and NEA-Retired Legislative Committee chair, Virginia**

### **‘THAT CAN’T BE RIGHT!’**

In 15 states, educators and other public employees like police officers, postal workers, and firefighters pay into the 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.

### **Meg Gruber**

“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](https://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!’”

**“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.”**

**—Gayle Harbo, retired math teacher, Alaska**

**The voices of NEA-Retired members are at the heart of NEA’s advocacy to repeal GPO/WEP. Here are more of their stories:**

## 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."

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:

Below is my history of paying into Social Security! This is how it has impacted me. I have worked since I was 14 years old, beginning as a Western Union messenger in my home town in Michigan.. Starting with that job, I paid into Social Security at various other part time and summer jobs until I graduated from Highschool. I am currently 92. After highschool I attended college for 4 years and earned my BS degree in Electrical Engineering. Following college graduation I spent 35 years as a Civil Service employee--15 years with The Navy Department and 20 years with NASA. During those 35 years, I did not pay into Social Security, while serving my Country. After retiring from Civil Service, I worked for an additional 15 years for a company supporting the space program, during which, I paid into Social Security. I retired and began taking Social Security Benefits at age 71, and feel that I, like other federal retirees, have been mistreated regarding this issue.

Because of the WINDFALL ELIMINATION PROVISION and GOVERNMENT PENSION OFFSET, I'm now penalized from receiving full benefits. How is that fair? Why am I being penalized for working hard? I served my Country by working for the Federal Government and since retirement, I am being forced to forgo a portion of my earned 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. Now I need the system to pay me my full earned benefits, no more no LESS.

PLEASE SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law, so please stop putting this off, like the last congressional session. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

Rodney A Hall  
1360 S. Orlando Ave  
Cocoa Beach, FL 32931  
ROBUN@cfl.rr.com (321-799-2267 (home land line)



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. During the early years of my Federal employment I worked part time at a local store to supplement my income in order to buy a house. Further, I spent 14+ years as an Air Force reservist during which time I also paid into Social Security. I think it is only fair that I receive a benefit that I worked for and at age 83 I am looking forward to receiving my full benefit from Social Security.

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.

Richard P. Baumgartel

8131 Stirling Falls Cir

710

Sarasota, FL 34243

941 355 3625

Rachaele Raynoff  
42 Webster Lock Rd  
Rosendale, NY 12472  
845-232-1403

November 18, 2023

Please see my testimony below for the hearing on **Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers**

My name is Rachaele Raynoff. I was a working journalist who was lured into municipal government to work on the very urban issues that filled my articles. Hence I began working for a local New York City elected official. Inasmuch as politicians must stand for reelection, I assumed this was not a long term gig and I was told by HR that in lieu of paying social security, I could save in the city's 457K plan. This made sense to someone who heard repeatedly that social security would not be around for me. Little did I know how true that would be for me personally.

When I got a job with a city agency, my career as a public servant seemed more concrete and I joined the city's pension and bought back ten years of service credit for the time I was not a member. No option existed to buy back social security credit and no warning was given to me regarding the fact that because of my financial choices, I would fall victim to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

As a result, notwithstanding the fact that I have 23 years for which I paid into social security and earned an amount that was deemed to be sufficient to count toward my credits, a substantial portion of the social security benefits I need to rely on to continue living in my home will be denied me. And if my husband, also a public service retiree and 9/11 cancer survivor, should predecease me, I will be entitled to \$0 of survivor benefits, all because I earned a pension that covers a few years for which I didn't pay into social security. (Like many mothers, I also paid social security for roughly seven years where my earnings fell below that threshold and will not count toward undoing the harm of the WEP/GPO.) We chose lower salaried public service over more lucrative private sector jobs in part to do good and in part for financial security in retirement. The latter has been taken from us.

None of this is fair. I'm a hardworking, frugal and usually well-informed citizen. If I could "buy back" into social security today to have security in my older years, I would. But no options exist for me and many others to have security and realize the benefits we paid

for unless our representatives pass the **Social Security Fairness Act (HR82/S597)** and repeal WEP/GPO.

Is it any wonder that seniors are "unretiring"? I understand that some three million public service retirees are in the same boat. At this point in our lives, if we go back to work for the years required, we are likely to be paid less, thus driving down the amount we should rightfully receive from social security. Young adults just graduating to the workplace will be competing for limited jobs against more experienced seniors who should be able to enjoy their retirement. None of this is fair.

There is an alternative. Repeal this misguided program and pass the Social Security Fairness Act. Thank you.

B. RAIFORD GAFFNEY

737 10<sup>th</sup> Street SE, Washington, DC 20003-2809  
202.460.5415 (c) Rgaffneydc@gmail.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 am honored to have served 30 years as a Federal Public Servant. (I hope that you also feel  
honored to be a public servant.) After my position was abolished and I retired in 1998, I  
began working part-time as a contractor. I worked as a financial manager, contractor for  
the European Union, a temp office worker and four churches. Since I was self-employed, I  
paid both sides of social security, as required by then current tax law. I worked in these  
positions for approximately 15 years. I applied for Social Security and currently receive \$497  
per month after the WEP and GPO offsets. If I have not done public service, I would receive  
approximately \$1000 per month. I can find no reason for the reduction in my social security  
except that Congress passed a law many years ago. I am now 80 years old.*

*I am very grateful that I was able to do public service but I do not understand why I should be  
penalized for it. I hope that the Committee will take appropriate action.*

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,

B Raiford Gaffney

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, my wife, and my adult daughter whom we are guardians for all three are adversely affected by the WEP and GPO. We were all three receiving Social Security benefits prior to my retirement after 38 years of federal service with USDA Farm Service Agency. Those benefits were earned in my younger years while farming with my father in a farm partnership. Taking away something that was already earned does not seem equitable. Once they finally processed my federal retirement, we were required to pay back a large portion (\$6,748 for me and similar amounts percentage wise for my wife and daughter) of the Social Security money that had been paid from the date of my federal retirement to the date Social Security final got around to dealing with it even though I had notified them within 30 days of my 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.

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,



Ray Bartholomew

4107 South Obee Road

Hutchinson, KS 67501

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,

Raymond B. Becich  
2040 Dillow Drive  
West Linn, Oregon  
503-744-0452

Re H.R. 82: My written Comment as an Attachment. 11/27/2023

Dear Committee Members: Thank you for taking up H.R. 82. I am a retired teacher from three generations of teachers. In addition to competent young college graduates, the teaching profession needs the maturity and life experiences of people who are older. To cut to the chase: H.R. 82 will make those excellent older would-be applicants more likely to enter the teaching profession than today's current financial restrictions. Wendell H. Jones. Ojai, CA



November 15, 2023

Dear Chairman Smith and Social Security Subcommittee Chairman Ferguson,

I am a retired California teacher who is greatly affected by the WEP. I worked in private industry as a drive-in theater manager while putting myself through college. Eventually, banking became my focus and I found employment first as a teller, new accounts, operations officer and worked up to Vice-President of Banking Operations for America's largest saving bank in America. I believed my future was set until the stock market crash of 1987 and I found myself unemployed. I again turned to education and enrolled to become a teacher taking part-time jobs to support myself. For over 22 years I paid into social security thinking I would receive it back.

Upon graduation from California State University, Northridge I enrolled in Chapman University's teacher credentialing program, working for Costco to pay my expenses. At a job fair I interviewed with former district employer and was employed as a middle school English teacher where I remained for twenty-six years.

I retired in December, 2019 and did not apply for social security until age 66 ½ my FRA. When I discovered that over a third of my benefit was reduced because I received a pension, I joined the repeal WEP/GPO organization.

Now I find that I cannot afford much of today's entitlements for the majority of my pension goes to housing, food, utilities, insurance, and drugs to keep my healthy. This is an unnecessary burden placed on those who gave service to help American and it's youth.

Roger Ervin  
La Quinta, CA 92253

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 from DODEA schools. I started working and contributing to Social Security at the age of 16. I also worked 3 years in the Boston School System before I went overseas. I am presently collecting CSRS after 35 years at the American Elementary School in Mannheim, Germany.**

**To supplement my income, I have continued to work since 2010, but because of WEP I am unfairly penalized and receive a small portion of the total. I am asking that WEP be repealed so that I am able to receive the total amount for all the years I contributed to SS. It is an unfair burden.**

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,

Barbara Moring

35185 Gardenview CT

Winchester, CA 92596

9514409174

04 Dec 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.

Thank you for your consideration.

Sincerely,

Celia J Lighen \* 1115 Peninsula Drive \* Prosperity, SC 29127 \* 773-677-6285

November 17, 2023

Members of Ways and Means Committee,

I am writing you today to tell my story how WEP/GPO directly affects my life. I was born and raised in Middletown, OH, by my mother who raised 6 kids on her own and did a fantastic job. She never received government assistance and would have refused it, if offered, as we were taught to work for what we wanted and needed. To this day, I cannot thank her enough for her life lessons.

I started working and paying into Social Security at 13-years-old to help my family make ends meet. After graduating from high school, I also served my country in The United States Air Force. After returning home, I worked 3 jobs and I continued to pay into Social Security. At 26-years-old, I began working for the City of Middletown Water Treatment Plant as a class III treatment operator. At the time of my hire, I had 40 quarters invested in the Social Security system. When the Windfall Elimination Provision was passed in 1983, I was not grandfathered into the system as I originally thought I deserved; instead, all my payments into Social Security were lost.

Throughout my employment with the City of Middletown, I ran my own construction business and sold real estate paying full self-employment tax. After sending both my sons through college (my oldest going on to earn 3 master's degrees and my youngest his PhD) and retiring from the City of Middletown, I applied for the Social Security benefits that I had worked my entire teenage and adult life to earn. Upon meeting with my local Social Security representative, I learned my benefits would be cut in half due to WEP. Simultaneous with my benefits being cut, my wife was diagnosed with IPF (Idiopathic Pulmonary Fibrosis) and was medically forced to retire after a 25+ career in Radiation Oncology. During the meeting with our local Social Security representative, I was also informed that I would not be entitled to any of her benefits due to the Government Pension offset.

I do understand attention must be given to our ever increasing National Debt, but these are benefits that we have paid our entire working lives towards, only to find out its cut in half; however, the taxes that I was required to pay were not. Even when the Unions were bailed out, we were not included. I am asking for your support in repealing WEP/GPO in order to receive the full benefits that I, and other public servants, paid fully into. I am more than happy to talk to you more about this and welcome that conversation.

Thank you for your time,

Jeff Williams  
[Will9262@gmail.com](mailto:Will9262@gmail.com)  
(772) 217-9242

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

Reference Congressional hearing on H. R. 82

**Repeal of WEP/GPO is long overdue.** We were forced to pay into Social Security with the promise of certain benefits and that turned out to be a lie. Everyone knows this is wrong. Money is being taken from those who can least afford it. Now more than ever that money is needed to make ends meet for retired teachers, firemen, and other civil service employees.

Like so many others I'm being punished with a lower benefit than I deserve, losing hundreds of dollars a month.

It's time to give everyone the benefits they earned and not exclude some who have been powerless for forty years.

I spent twenty-five years as a civil servant providing support for health care workers who delivered care for a mostly indigent population. And for that I'm being punished by social security.

Do the right thing and do it now. Repeal WEP/GPO

Thank You,

James Morgan Kroll

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 served 3 years in the US Army from March 1962 – March 1965 with 13 months of that service in the US Eighth Army Headquarters located near Seoul, Korea.

I am also 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 feel this is especially true for those persons, like myself, who served in the US military and who because of the WEP and GPO have substantial reductions in the amount of Social Security payments only because of 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.

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,

*/s/ Willis R. Forrester*

Willis R. Forrester

237 Walnut Lane

Covington, Georgia 30014

404-213-7723



Dear Members,

The WEP directly affects me and has been detrimental to my retirement income. You see, I worked in the private sector for enough years to receive a letter each year from Social Security showing that if I retired at various ages I would receive approximately \$800.00 per month from Social Security. I also worked for 15 years as a paraprofessional at a school district in Colorado and was vested in PERA and by their calculations would receive approximately \$800.00 per month in retirement income.

Honestly, the school district never told me or any of the other staff I worked with that the WEP affected our Social Security income. It wasn't until I had been with the school district for several years and served on district committee that I found out about WEP and GPO. I was floored.

Because of the WEP, Social Security was going to deduct approximately \$533.00 of my Social Security because I didn't have enough credits in Social Security to bypass the rules. So instead of my total retirement income being around \$1600.00 per month it would be \$1100.00 per month.

Luckily for me, my husband's social security helped make up some of that difference when I decided to take his social security instead of my own, but Social Security still took 2/3rds of my half of his Social Security I was eligible for.

I want you to know that it would have been impossible to survive on my PERA retirement income and the small Social Security income I receive.

The WEP directly affects the public employees who can least afford to have their Social Security taken away. I had meetings with other Paraprofessionals, custodians, secretaries, health room clerks, lunch room clerks, and many other of the lowest paid employees in our school. I explained the WEP rules and many of those employees brought in their Social Security statements so we could figure out how the WEP would cause them to receive less than they were expected. I worked with teachers, who had started their teaching careers after working in the private sector for several years. They switched careers for various reasons, either to have more time at home with their growing children, or because they had been laid off of their high paying job in the technology sector and decided they wanted a more stable job (even if it paid much less). No matter who I met with they were in shock, some saying they should have never taken a job teaching or working in a school, some saying they would have to work years longer than they had expected to work.

But not one of them felt it was fair to have the Social Security they had paid into taken away by some obscure rule.

I urge you to send a repeal of this rule and the GPO to the floor of the house and allow debate. Even if I do not get back pay for the last 7 years that I have lost thousands of dollars, I would like to see all of us who have been affected by these rules to get their fair Social Security income going forward. If I can prevent another custodian or secretary from having this happen to them I feel like I would have done something meaningful. I have spent years writing to my senators, and representatives explaining how unfair these rules are. In fact, a few years ago, Senator Michael Bennett's office called me to ask more questions and I became hopeful that these rules would be repealed only to have the bill killed in committee. Please don't do that again.

Thank you for your attention.  
 Laura Zumwalt  
 Former Paraprofessional and advocate  
 1308 Exquisite Street  
 Castle Rock, CO 80109  
[zumman@aol.com](mailto:zumman@aol.com)  
 719-660-8199

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

November 30, 2023

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).

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.

My specific circumstances are that I am a US Army veteran. I have been employed with the DOD, the overseas US Postal service, the Forest Service and the BLM. I am retired from Denver Public Schools and receive PERA which is my primary income; the COLA we receive NEVER meets the cost of living/inflation in the state of Colorado. We cannot receive more than 2% increase and often it is less. The cost of living has consistently increased between 6.5 to 7.5% in the Denver metro area. The cost of living increase on the minimal social security I receive amounts to less than \$50 a "year" – just over \$4 a month. My homeowners insurance and taxes have tripled in the last 2 years. Groceries, utilities and gas have increased substantially as have medical costs. Getting the Social Security that I'm entitled would make all the difference in making ends meet. I have friends who are more than 70 who are returning to work because they

just can't make ends meet. I believe it's time we give American public servants their full social security benefit rather than continue to penalize them for serving the public.

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,

Tamara Bilewski

1823 S. Welch Circle

Lakewood, Colorado 80228

303-263-4061

To: [WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

Re: **Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

When I moved to Louisiana, little did I know that my years as a university professor and additional years in public service, 20 total, would be held against me, and basically, income that I earned in different jobs outside of Louisiana would be STOLEN from me. Yes, stolen.

When I joined the University of Louisiana at Lafayette, I was never told of this social security penalty during my onboarding. I suppose those who lived in Louisiana were well of the penalty, but newcomers beware.

Regardless, I factored what joining the State retirement system would yield versus opting for an "Optional Retirement Plan. I chose the later. And in doing so, I mistakenly thought I wasn't locking myself into the State system vesting. I didn't think I would be remaining in the State, and it seemed to me, having control over my retirement would yield greater flexibility and future retirement income.

My wife asked me, "Didn't you think something was wrong when you looked at your W-2?" My response was I thought it was odd but thought it was something peculiar to the Louisiana system of reporting. Besides, my periodic social security statement seemed correct in that it reflected many years of contributions. The SMALL PRINT that warned that the total payout upon retirement may not reflect a true number was a shock. I thought, "Perhaps I'll actually take home more." NOT LESS. By the time I realized that my retirement was being compromised by working for the State of Louisiana, when I first contacted the social security office when I turned 60 to try to calculate and plan for when I might apply for social security, I realized my public and educational service was going to be held against me.

Not only did this strike me as insulting, it required a late term rethinking of retirement viability. This sort of shock to the system should be illegal. I still don't understand how the penalty is possible.

Moreover, that there would be a penalty leveraged against my earnings paid into social security from outside of the State of Louisiana seems to me reprehensible. I understand that since I did not pay into the system as a Louisiana employee, this might result in a reduction, but that I would be penalized for earning not related to the State, this just seems like thievery.

It's just wrong. No one should be surprised by or have to worry about small print. A social security earnings statement should be what it is, as close as possible without some hidden twist of fate. From my perspective, if an earner is being penalized, then they should have an accurate statement reflecting that penalty. No one should be surprised by some hidden double tax.

What's worse, I have a sister-in-law who didn't work a single day in her life, but being married, she's entitled to a social security check in addition to her husband's earnings. My understanding is that because I was suckered into this unfair legislative act, I cannot even draw based on my wife's earnings. This is a blatant double-standard reflecting a totally unfair system. How can someone who has not worked a day in one's life receive a hefty monthly check, but in my case, someone who has worked since I was 15 years-old, I am entitled to LESS. PLEASE, once and for all, repeal this unfair and repugnant act.

Vincent Miholic, 506 Allen Street, New Iberia, LA 70563

Representative Garrett Graves

Washington, DC  
2402 Rayburn House Office Building  
Washington, DC 20515  
Phone: (202) 225-3901  
Fax: (202) 225-7313

November 20, 2023

As part of the congressional record I would like to submit my perspective and concern should the GPO/WEP provision continues as currently configured.

My Name is Derick D. Bond, Sr. I live in Baton Rouge, La. I am family man with a wife of thirty-Seven (37) years and two sons one of which is challenged with Cerebral Palsy. I have worked for the State of Louisiana, Department of State (Secretary of State – Procurement Director) for thirty-four, soon to be Thirty-five (35) years.

Now that I am approaching retirement I began to investigate what my state retirement and SSI would look like once that decision was made. Once communicating with my local Social Security office, I was informed that because of the Windfall Provision I would only receive what amounted to one third of what I would have otherwise received had I not been a state of Louisiana employee.

I have to say I was shocked and very concerned to know that not only would my SSI be reduced but to find out that my wife who had worked in private industry for over twenty (20) years would completely lose her SSI benefit as well.

I feel I am being punished for having made a career decision that at the time was the best for my family which was to leave private industry, and pursue a career in State Government. I worked and paid into the SSI system and earned my credits so I am very discouraged to find out that I will not be receiving the benefit of what was deducted from my income, like any other citizen who had done the same.

Retirement for many is a stressful undertaking when considering potential future income. So I like many others in this situation need every dollar we have earned returned to us so we can ensure a good quality of life in retirement. In this day and time with increased inflation and with cost of living increases not keeping up with inflation it is vital that for me to receive my full SSI benefit and that my wife receive hers that she has paid into fully.

Having said that I ask that you advocated for me and the many Louisianans effected by the WEP/GPO provision. I ask that you request that this measure be repealed.

Thanking you in advance!

Derick D. Bond, Sr.  
837 Windingway Drive  
Baton Rouge, La. 70810  
Email: bondpwr@bellsouth.net

Social security disservice to public servants .

To whom it may concern:

In regards to HR 82, my name is Richard Little.

I served as a police officer for the city of Sioux City, Iowa from November 1994 to May 2023 a total of twenty eight years and six months before being medically retired due to heart related issues.

As an employee of the Sioux City police department, we paid into the municipal fire police retirement system of Iowa. During those 28 years and 6 months social security was not paid into. Prior to my employment with the city of Sioux City as a police officer I had been employed at St.Luke's Regional Medical Center from June 1981 until November 1984.

After my employment with St. Luke's Regional Medical Center I was employed with the city of Sergeant Bluff Iowa as a police officer from November 1984 to November 1994.

While working, both St. Luke's Regional Medical Center and the city of Sergeant Bluff as a police officer I paid into the social security system for a total 13 years.

I think that it is very unfair that I have paid into the social security system and now, as I am approaching the age of 62 years old, which will be in approximately 1.5 years and will be eligible to draw social security I am told I am only currently eligible to collect roughly 40% of social security do to the current system concerning the windfall provision.

I think that it is a gross disservice to public servants to be penalized and only receive a portion of social security benefits yet other retirement systems such as IPERS Public servants collect their retirement in addition to collecting their full social security benefit.

I also find it very disheartening that person's entering this country by illegal means find their way into collecting a social security benefit having paid nothing into the system yet public servants of agencies are penalized.

On a personal note, at a time when I am retired on a medical disability and unable to continue work in my profession a full social security benefit would be fair and just not only to myself, but you all retirees weather age retired or medically retired.

Thank you for your time concerning this matter.

Richard Little  
4174 sherwood terrace  
Sioux City, Iowa 51106  
712.259.3146  
[rlittle4174@gmail.com](mailto:rlittle4174@gmail.com)

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

11-24-2023

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) (Social Security Fairness Act of 2023, H.R. 82/ S. 597)

I enjoyed my career with FmHA/FSA USDA helping beginning farmers obtain agriculture financing. I farmed myself early in my life and then I retired as soon as I was eligible to run the family farm as my Dad was struggling with the farm.

I was self-employed, I paid both the employee portion, and the employer portion, of the annual SS tax. Now I only receive approximately  $\frac{1}{2}$  of the benefit. I paid double what most wage earners paid and now I get  $\frac{1}{2}$  of the benefit. This is not right. I worked hard for this and now I financially need this benefit. I earned both benefits and I now need both the full benefits to make my monthly bills.

The WEP unfairly penalize public servants who have dedicated their careers to serving our communities and country.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO.

Thank you for your consideration.

Sincerely,

Richard A Barta  
514 Americas Way  
Box Elder, SD 57719  
402-540-6489



**The House Committee on Ways and Means Subcommittee on Social Security**

I am writing to you regarding the Windfall Elimination Provision (WEP) and Govt Pension Offset (GPO).

I call on you and Congress to take up and pass The Social Security Fairness Act, which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions in current law. I request that the House leadership, as well as appropriators, consider including the Social Security Fairness Act in any legislation.

I worked for 33 years in Federal law enforcement, ending with the Treasury Inspector General for Tax Administration (TIGTA). I retired with a Civil Service annuity at age 55 and then earned Social Security credits when I was a contractor conducting investigations for security clearances for applicants in the law enforcement field. I had a sufficient retirement income from my career, but was forced to pay Social Security for a second retirement that I did not want. Since I was a contractor, I was forced to pay the employee portion and the employer portion, which was over 15% of my earnings. When I retired at age 55, I paid my Medicare Part B expense out of my Civil Service annuity.

At age 69, I applied for my Social Security annuity and found out that 2/3 of my annuity would not be paid to me since I already had a federal annuity. The only way this could be avoided was if I had the Social Security-type job for 30 years, which was not the case for me.

I was then told that I had to pay for my Medicare Part B cost out of my Social Security annuity, which was less than \$200 a month. My Medicare Part B cost is based on family income, which requires that I pay a substantial amount for Part B. Since my wife is also a retired criminal investigator, we both pay a large amount for our Part B coverage. The highest amount we had to pay for Part B was \$529 a month (each had to pay this amount) after we had converted our Thrift Savings accounts into a Roth IRAs.

Social Security told me they would send me a bill to pay the difference between my withheld Social Security annuity and the actual Part B cost for the first year. The first year I never heard from Social Security and did not receive a bill until the end of the second year. At that time, I had to pay several thousand dollars for the Part B shortfall. This creates a hardship for anyone in this situation, but Social Security said it was the law and they would not honor my request to have the monthly payments taken out of my Civil Service annuity. My Part B cost was taken out of the Civil Service annuity from age 55 to 69 without any problems.

I had another problem regarding my Social Security Part B withholding about 2 years ago. Social Security once again failed to send me a bill for the withholding shortfall, but I never received the letter. The only way I became aware of this was when I received a new Medicare card saying that Part B had been dropped. Even though my Social Security payment had been applied to the cost each month, they told me my Part B

coverage was cancelled since I had not paid the bill. No second letter to make sure I received the bill and no phone call to see why the bill had not been paid. I quickly went to the local office and told them I had not received the bill telling me how much was owed. They told me the amount that was due, and I quickly paid them so I could get my Part B reinstated as soon as possible in the event that I might have some pressing medical need.

Social Security told me they would send an e-mail to the Social Security payment center telling them about the error and asking to reinstate the erroneously cancelled Part B coverage. I was told that they could not contact the payment center and could not expedite the reinstatement of the Part B coverage. They told me they had to wait 90 days, and then they would send a second e-mail requesting reinstatement of my Part B coverage. They said the payment center would correct the issue whenever they got around to it and there was no way to expedite the matter.

It took me 6 months to get my Part B coverage and it may have even taken longer if I had not asked my former Congressman (Chip Roy) to assist me in getting it reinstated.

I ask that you do several things. I call on you and Congress to take up and pass The Social Security Fairness Act, which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions in current law. I request that the House leadership, as well as appropriators, consider including the Social Security Fairness Act in any legislation.

I also ask that you change the law so that someone with an adequate annuity is not required to pay the employee and employer portions of Social Security (when a self-employed contractor). People in that situation should be allowed to waive Social Security coverage, since it is useless to pay over 15% of your earnings only to have 2/3 of that benefit denied as punishment for having served for 33 years in a law enforcement position. Protecting the country and conducting security investigations for future protectors should not be punished merely due to the fact that I had another federal government annuity.

I also recommend that you change the law so that a retiree can request that they have their Medicare Part B expense withheld from their Civil Service annuity when their Social Security benefits are insufficient to pay the Part B cost. This would prevent retirees from having their Part B coverage suspended when a letter is somehow lost in the mail.

Thank you for your support in this matter.

Richard Furbish

Retired Special Agent

Treasury Inspector General for Tax Administration (TIGTA)

November 29, 2033

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 retirees who are already navigating the complexities of retirement planning face.

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 73 years of age, and I have been paying Social Security for decades, yet I am denied fair compensation for the many years I have worked merely because I have a pension from the US Department of Justice

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 them. I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all.

Thank you for your consideration.

Respectfully,

Dr. Richard Inscore  
1023 Doral Drive  
Pawleys Island, SC 29585  
843 314 3931 home  
703 593 6592 cell

22 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) Chapter in St. Augustine, Florida writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). I worked for the U. S. navy for thirty five (35) years and over twenty (20) years in private industry.

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,

Richard J. Boehler

195 Silver Glen Avenue

St. Augustine , FL

(904) 377-3834

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.

Personally, my husband and I are recent North Carolina federal retirees, having retired from the Department of Veterans Affairs Salisbury Healthcare system in July 2021. Our personal experience as federal retirees underscores the need to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

I am a Civil Service Retirement System (CSRS) retiree who worked both in a non-government position (where I paid into the Social Security (SS) system) and in a government position (where I did not pay into the SS system). A consequence of the WEP is to penalize individuals like myself who after 38 years and 11 months as a dedicated federal employee retired through the CSRS system are prevented from receiving full SS retirement benefits for the years I worked outside the government and paid into that program.

But I am being penalized not just once but twice – by both the WEP and the GPO. Here's how.

My husband Gary is a Federal Employee Retirement System (FERS) retiree who fully paid into the SS system. Since both Gary and I are federal retirees, due to the Government Pension Offset (GPO), I - a CSRS retiree – am not able to receive spousal benefits from SS if Gary predeceases me. What is so unfair about this is that the spousal SS benefits are based on Gary's contributions to SS – not mine, yet as a CSRS retiree I am penalized by the GPO.

When one of us dies, whichever survives will have a very different financial outlook than would be the case had we not worked in the government: if I die first, my already miniscule survivor SS benefit of approximately \$70 will be reduced by 2/3<sup>rd</sup>. If Gary dies first, my survivor SS benefit will be "0" – that's right...nothing.

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.

Respectfully,

Rickilyn M. Mancil  
630 Eastland Lane  
Salisbury, NC 28146  
704-213-7127

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 from the USMC and USN Service of over 34 years. I am also 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 penalizes public servants who have dedicated their careers to serving our communities and country. In my case more than 34 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. In my case I worked in the Coal Mines of West Virginia before my Government Service commenced and also worked for the United States Army as a contractor after my Government 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. The reduction of Benefits that have been earned is unfair and it is crucial to recognize that these retirees have paid into both Social Security and their public service pensions. They should not be penalized for receiving the benefits they have earned.

Furthermore, the WEP and GPO language 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 and transition.

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 after years of dedicated service to the United States.

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 Barnabi  
9435 Woodland Way  
King George VA, 22485  
540 809 0279

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 (Civil Service Retirement System, Federal 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. 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,

Roberto E. Rodriguez



741

6358 U.S. HWY 550 #1083

Cuba, NM 87013

5505-269-1839

[bigmuddynm@gmail.com](mailto:bigmuddynm@gmail.com)

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,

Ron Viereck

4346 E La Cara St  
Long Beach, CA 90815

December 1, 2023

To Whom It May Concern:

My name is Ronald Bertucci, I retired from the Kenner police department in 2003 after 20 years of service with a partial pension which is 66 percent of my salary at retirement. I am currently working in the private sector. I have been employed now for 10 years. Prior to working as a police officer, I also worked in the private sector starting when I was 15 years old until I was 33 years of age. At that time is when I joined the Kenner Police Department. Based on policy, I have met my obligations with quarterly requirements as social security laws state. However, because I receive a pension even though it is only a partial pension, I am going to be penalized on my social security benefits. This is unfair treatment of people like me who have sacrificed themselves by working as a public servant. I am asking that that this unfair law that is currently in place be reversed and therefore be able to receive my full social security that I have contributed to.

If you need anything else from me, please let me know. Thank you for your assistance in this matter.

Sincerely,

Ronald Bertucci  
39540 Bay Drive  
Ponchatoula, LA 70454  
ronniebertucci@yahoo.com  
504-494-1987

TO: The House Committee on Ways and Means Subcommittee on Social Security

FROM: Ronald K. Cockrum (Retired Chicago Police Officer)

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 under the Chicago Police Department for 30 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, when I turn 70 years of age, next year, I will be applying for my Social Security benefits, which will be less than \$500 per month because of the WEP/GPO Act. Then, after my Medicare payments are taken out of that \$500, I'll be left with less than \$350 per month. This is a disgraceful way for the Federal Government to treat its retired or retiring 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: Ronald K. Cockrum

3453 Arrowhead Blvd.

Myrtle Beach, S.C. 29579

773-308-4795

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 retired on January, 2010 after working for 33 years for the Farm Service Agency under  
the USDA.

Before government service I had worked construction, farmed 5 years and was a crop  
adjuster having paid into Social Security. When I started civil service there was no WEP  
and I thought I would be eligible for both retirements but that changed in 1983 when the  
WEP was passed. I was 29 years old in 1978 and had 36 quarters paid in for Social  
Security.

After retirement I worked to get the remaining quarters so I could collect the part of  
Social Security not offset and pay for Medicare premium.

I started collecting the partial Social Security in February, 2014. Currently I receive  
\$273.90 less \$158.90 Medicare which equals \$115 per month. When I applied I was told  
if I did not have the offset I would have received over \$850 per month.

2. As you can see I am not asking for a huge amount but every thing helps when you are  
retired. I always thought this bill was unfair and was picking on civil service employees. I  
paid into Social Security as others have and should be eligible to collect what I paid in.  
After 40 years this should be corrected and repeal the WEP and GPO.

It is not right or fair that my Social Security benefits, based on my prior and subsequent private  
employment are significantly reduced each month. I'm 74, and even now my monthly net Social  
Security benefits are only \$115 per month after Medicare reduction.

Please repeal the burdensome WEP and GPO placed on public servants. I have served this  
government proudly and tirelessly.

Respectfully, Ronald Reuvers

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,

As a single parent, I was forced to spend 12 additional years employed in private industry after I retired from federal service. I worked past the time I was 70 years old to accomplish this. I was good enough to serve 2 Presidents, several Secretaries of the Navy and Assistant Secretaries, and many Chiefs of Naval Operations just not good enough to be paid for the Social Security benefits I earned in additional public service where I worked for the Center for Naval Analyses and the Commandant of the Marine Corps. In addition, post-retirement I worked part time jobs selling real estate in the Northern Virginia area (not in the real estate market we have today). 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,

Rosa Lynne Briggs

4014 Ambleside Drive, Indian Land, SC 29707

703-851-2345

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,

Alan M. Rubin, Ph.D.

707 Bocce Court

Palm Beach Gardens, FL 33410

301-613-1001



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,  
Susan G. Swanson  
100 Brighton Hill Circle, Unit 5-A  
Columbia, SC 29223-7900  
803-741-0271

November 27, 2023

TO: House Committee on Ways and Means, sub committee on Social Security, the  
Windfall Elimination Provision/Government Pension Offset.

From: Stephen Churchill, retired US Drug Enforcement Administration

Subject: Unfairness of the WINDFALL ELIMINATION PROVISION/GOVERNMENT  
PENSION OFFSET ACT.

Dear Committee Members.

As a retired Federal public safety servant, I write to ask that the House REPEAL the  
WEP/GPO act. This has hurt my income and fiscal survivability due to its  
unfairness and discrimination in targeting retired federal workers.

Since I retired and worked in the private sector and earned enough credits for  
social security, it is unfair that I am penalized for that and my civil service work on  
behalf of this Country held against me and because of that my social security is  
reduced upward of over 50% or more while my private sector and other civilian  
workers get what they are entitled to.

I ask that you recognize this unfairness and discrimination against the CSRS  
employees and repeal permanently the WEP/GPO act.

If I am needed for further, please contact me at email [vette51@msn.com](mailto:vette51@msn.com).

Sincerely,

Stephen Churchill

PO Box 51653

Myrtle Beach, SC 29579

751

*Scott M. Pfeninger*  
*173A Cadmans Neck Road*  
*Westport, Massachusetts 02790*  
508.636.6060 404.683.2877

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 of the National Park 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 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 my hard-earned retirement benefits are not unfairly reduced and that I may retire with the financial security and dignity I justly 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.

Respectively,

*Scott M. Pfeninger*

I have been personally affected by GPO. My husband of 49 years collected Social Security payments for 1 year after he retired in 2019. He died in 2020. Because I have a government pension as a public school teacher for 38 years, I do not qualify for any spousal benefits from his Social Security to which he contributed for about 45 years.

Laura Pels  
Newington CT 06111

## Karen McKean

PARAPROFESSIONAL, ST. TAMMANY PARISH SCHOOL BOARD

**Pearl River, LA | 985.265.8698 | karenmckean@hotmail.com**

Dear Committee Members,

I work as a paraprofessional for the STPSB. I make a little over \$30,000 each year, I worked before this job for several years, paying Social Security. I occasionally work a part time job on holidays to help with bills. I am 60 years old and am planning to retire when I turn 62. Obviously, our congressional leaders have no idea what it is to be a normal, struggling, working American if you think I can afford to live solely on my retirement check.

I was forced to contribute to Social Security. I did not have a choice. No one asked me if I wanted to help pay the way for someone who did not contribute. Charitable giving should be left up to me. I and my employer contributed this money for safe keeping with the United States government, and now that I need it, you are defaulting.

The amount I have paid to Social Security would not be considered much to you, but it is MINE, I paid it, and I want it back.

Sincerely,

*Karen McKean*

31910 Shelly Dr.  
Springfield, LA 70462  
December 4, 2023

US House Ways and Means Subcommittee on Social Security,

I am a Louisiana State employee who will be affected by the Social Security Windfall Elimination Provision and Government Pension Offset when I retire. I will be eligible to retire in one year, but because I only have 21 years of public service and a reduction in social security benefits, I plan to work a few extra years to increase my retirement earnings. I feel like I am being penalized by the Social Security System. I was unaware of the WEP and GPO when I accepted a position in state government. I didn't find out about the WEP until I transferred to another state agency 10 years later. My husband died at age 59 and I won't be eligible to collect his social security benefits either. We both paid in to a federal retirement system that is failing to deliver benefits to people who deserve them. It only makes sense that people who paid into a retirement system receive the benefits owed to them. Please consider passing HR 82 to repeal the Social Security WEP and GPO.

Thank you,

Terry! Hopper

Dec. 4, 2023

Dear Ways and Means Committee,

I am writing you to encourage the support of H.R. 82.

As I write this, I have a letter from S.S. telling me that I am entitled to a spousal monthly benefit of \$1,449.30 per month, but they cannot pay me benefits due to the Government Pension Offset legislation.

When I began teaching at age 23, I was handed a stack of papers to sign, STRS being among them. No other options were presented or explained. I took 6 years off to raise my children, resulting in a 10 year pay cut on the salary scale, having to change districts upon my return to teaching. I job shared for 7 years, earning a fraction of my pay and retirement credits. Additional pay cuts resulted during the state's budget crisis. When it came time to retire, all of these factors caused a huge reduction in the calculation of my final retirement amount. I did not anticipate being divorced in my 50's, and took another hit, now having to survive on a fraction of what I was earning. I am also unable to collect anything from the 27 quarters of SS that I contributed to, and currently pay out of pocket for my Medicare premiums.

This is UNFAIR! The public servants who have worked so hard, are not receiving the benefits that are due to them. For decades, efforts have been made to reform this outdated legislation. It's time to repeal the GPO/WEP.

Please support H.R. 82!

Respectfully,

Barbara Johnson

1063 Ford Dr.

Nipomo, CA

805 798-1836

Date: November 19, 2023

Subject: House of Representatives ([HR 82](#)) Hearing  
Monday, November 20, 2023, 2:00 PM (CT), Baton Rouge, Louisiana

"Chairman Jason Smith, Chairman Drew Ferguson, and members of the Subcommittee on Social Security,

Thank you for the opportunity to submit my story regarding how Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affect the benefits of public servants like me."

-----

I just came across this and hope I am not too late.

I am a 74 year old retired female. The household income consists of my state pension, my husband's social security, and my social security. I do not get any portion of my husband's.

From my records I could find (wish I could have found the years from 2006 to 2012), here are my social security take home pays:

1. All 2013 - - \$186.00
2. January, 2014 to April, 2014 - - \$189.00
3. May, 2014 to December, 2014 - - \$187.00
4. January, 2015 to December, 2019 - - \$87.00
5. January, 2020 thru December, 2022 - - \$60.00
6. Starting 2023 is \$74.00. That is \$1.00 for every day of my life.

Below are the public/government jobs I held that resulted in these low amounts:

1. 1963 to 1967 during high school, a Dayton, Ohio, branch of the Public Library;
2. 1975 to 1981, a member of the Ohio Army National Guard. Left as SP5;
3. 1976 to 1979, in a military position, worked at U.S. Property & Fiscal Office for Ohio;
4. 1981 to 2006 worked at Ohio Bureau of Employment Services. The agency changed their name to Ohio Department of Job and Family Services.
  - a. They did not take out Social Security during my time. The year they started taking out on newbies, they still did not allow for the older ones.



I retired in 2006 to stay home and take care of my two grandchildren (3 yr and 1 ½ yr) who lost their mother. Our combined incomes pay all the bills and sometimes that has been hard, especially with the increasing inflation. Every time there is a raise, Medicare raises, and I don't get a raise. I keep feeling like eventually I will not get any income. When I retired, there was no mention of this reduction. I was told I would be getting a regular amount. My husband is 85 years old. When he dies, I will not get any of his and it will be so much harder to pay bills. Don't know how will be able to pay, there is not that much in Savings left.

Once again, thank you for this opportunity and your consideration.

Sincerely,

Nancy Arledge  
2426 Pin Hook Rd.  
Hillsboro, OH 45133  
937.588.3951  
da4513@sbcglobal.net

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

Dear Ways and Means Subcommittee:

I am reaching out today in regards to H.R. 82, the bipartisan bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). My research finds that 2.7 million American citizens have been denied their earned Social Security benefits for decades due to the penalization of the WEP & GPO. **These unfair practices need to be stopped!**

In my case, 10 years after I retired, I learned that should I be widowed, my spousal social security benefits will be drastically reduced. At the time, my husband received about \$2,500/month and my widow's benefit was estimated by the SSA to be less than \$500/month, while also losing my own social security benefit of \$350. This netted to receiving only \$150/month more in my benefit and completely losing my husband's benefit of \$2,500. I was shocked to realize that is **an annual reduction of almost \$30,000 per year.**

This drastic reduction in income can potentially be the difference between me keeping my home or being forced to sell it. Since my husband, who is 12 years older than me, has paid into social security for over 50 years, I believe that I should receive the full widow's benefit without any reduction. I also have more than 10 quarters paid into SS, some being from higher paying jobs after I retired. My pension has nothing to do with his income and should not be taken into account in my widow's calculation.

It also makes no sense to me that a spouse who did not work at all will get a higher benefit than someone like me who has worked her entire life. Because I worked 28 years without paying into SS and knew in advance that **my own** SS benefit would be unfairly but legally reduced, I planned accordingly. But to then learn that my widow's benefit would also be severely decreased is intolerable.

WEP and GPO are even **more unfair** to people who paid into social security their entire life except for the last 10 years working at a public employer providing a pension. I worked with several people in this situation who are now retired with deceased spouses and decreased incomes.

**Please repeal these unfair reductions to our rightfully earned benefits.**

Respectfully,

*Colette Curtis-Brown*

Colette Curtis-Brown  
48-5276 Honokaa Waipio Road, Honokaa, HI 96727  
Phone: 808-775-0710, 925-766-7029

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

Retired From: Central Contra Costa Sanitary District, 5019 Imhoff Place, Martinez, CA 94553

760

**Samuel N. Livingston**

22171 Greenbriar Drive  
Whitney, Texas 76692  
719.239.0327

November 30, 2023

Committee on Ways and Means  
United States House of Representatives  
Washington, DC

Subj: Field Hearing on Social Security's Disservice to Public Servants, H.R.82

Ladies and Gentlemen of the House of Representatives,

I am writing to give my support for changing the current social security laws penalizing public servants who have a defined benefit pension. I proudly served as an officer in the United States Navy for almost 7 years active and another 4 in the reserves before becoming a police officer in the City of Fort Worth. I know there are many more of my colleagues who have a similar background.

During my time in the US Navy, I paid into the Social Security system. I also paid into Social Security during my time as a police officer as I worked for other entities to supplement my income.

My wife, Barbara, also worked for the Fort Worth Police Department as a dispatcher. She took an early retirement and worked in retail afterwards for approximately 10 years where she paid into Social Security.

My Social Security benefits will begin in January of 2024. I will be receiving \$476 a month. I'm sure glad I don't have to try and live on that amount. I believe I paid more into the system every month that I will receive, or something close to it.

My wife already receives her Social Security benefit and her net is \$371 a month. It almost pays the water and electric bill every month.

As we are in our 60's, the government won't have to pay too much longer to either of us as the stress from the law enforcement jobs has taken its toll on us both. We were told as we grew up that Social Security will be there to take of us when we retire. We were both hoping it would be enough of a stable retirement income to make sure we had enough to live as we can't always rely on our City of Fort Worth Pension Fund.

Please take into account that we are lucky with the Fort Worth Pension fund as it has maintained somewhat. We have lost our medical insurance they said they would provide forever already and we don't know what other benefits we may lose.

Many other aren't as fortunate as we are and have public pension funds that are failing and they are at risk or have had reductions in their pay benefits. Having Social Security as a back up was part of the plan, but the drastic reduction in our payment benefits due to having a defined benefit plan is wrong.

Please also consider those who are only in the defined benefit for a shorter period of time. Many of those people have paid into Social Security for longer periods and deserve more in their Social Security checks.

Public Servants who chose to risk their lives for their communities and get a small benefit of a defined benefit pension don't deserve to be whacked by the federal government in their Social Security checks. I would ask that you change the law and allow full social security benefits for those who have sacrificed so much for their communities and their country.

//Samuel N. Livingston//

December 1, 2023

Ref: GPO &amp; WEP

To Whom it may concern:

My name is Tom Reyes. After thirty-three (33) years of service with the City of Phoenix Police Department I decided it was time to retire. During my tenure with the department, I underwent a divorce, and not only did I have to pay child support (no complaints about this) and spousal maintenance, to which I am still paying 28% of my pension and any COLA we may receive. This forced me to work a large number of off duty jobs to supplement my income. I worked enough off duty jobs which were covered under, and I paid into social security. After my retirement I had to continue with spousal payments.

Immediately after retirement I, along with a former Department co-worker started a consulting company, Forensic Accident Reconstruction Specialist. With the small income from this business, I am currently paying into the Social Security system, even while receiving Social Security income.

Also, prior to retirement I remarried and have been for almost twenty (20) years. My current wife was and still is employed by the same Police department. Because insurance rates were so high for me, she decided to carry coverage for both of us while employed by the department.

In 2013 I reached the age eligible to receive Social Security. I received a letter from them stating, because I had enough quarters paid into the system, I was eligible to receive just shy of \$2,000.00 per month. When I reached the age of sixty-two (62) I decided to start receiving Social Security funds. I was informed that due to the Windfall Act my payments would be \$178.50 per month before taxes, which I opted to have withdrawn at the time of payment. Since 2013 my net deposit from Social Security is \$315.30. With the constant increases of insurance premiums, I am not able to afford the coverage I require due to all the major medical expenditures I have since acquired after retirement and still continuing. Because of this issue, my wife who has been and is eligible to retire remains working for the City of Phoenix for the insurance coverage. The windfall has not only been a burden on myself but also my wife who deserves to retire.

I had paid into and am still paying my share into the Social Security system and am in support of dissolving the Windfall Act.

Respectfully

Tom Reyes  
10784 West Whitehorn Way  
Peoria, Arizona 85383  
trfars@msn.com  
(602) 770-2649

To Whom It May Concern:

I was a teacher in an urban public school system for 37 years. Throughout my career I have also worked part time to make ends meet, through this work I earned all of my social security quarters. I worked hard my whole and should now be able to enjoy the fruits of my labor. However, the WEP does not allow me to collect my full social security. This is money that I worked for and earned.

My friends are able to collect a pension from the companies they were worked for, and full social security. However, people such as myself are punished for dedicating our lives to educate the youth of America. This is such an unjust as well extremely unfair provision. Also, it is money that is greatly needed during retirement. The cost of living has increased dramatically and it makes it difficult to get by.

I am not asking for something that I didn't earn, I am simply looking to collect the social security that I am owed. If I were able to do so, this monthly check would help me stay afloat. Please consider voting to repeal the unfair social security penalties.

Sincerely,  
Maureen Jarvis  
Worcester, MA

**INTRODUCTION**  
**MEDICARE AND SOCIAL SECURITY INVESTIGATION**

- I worked 37 years for the Department of the Army and retired in 1999. Because I receive a pension my Social Security (SS) was reduced due to the Windfall Elimination Provision (WEP) and the Government Pension Offset GPO; therefore, my SS is directly sent to Centers for Medicare & Medicaid Services (CMS). My SS benefit is not sufficient to pay for medicare benefits and I've paid the balance of the medicare premiums each year since 2007.
- Received the first Social Security Administration (SSA) letter from Mid-Atlantic Program Center, dated April 6, 2022 for past due medicare premiums.
- Met with Mrs. Whitfield (May, 2022) and Mrs Greenwald (May 16 2023) at SSA Office 4365 Shackleford Rd, Norcross , GA 30093.
- Mrs. Whitfield initiated the first investigation which resulted in a total of four investigations that were never completed by November 2022.
- Went on <https://www.serviceonline.opm.gov>. Discovered errors in my SS and Medicare benefits and records of CMS and SSA..
- I called centers for CMS and was informed that I was fully paid for my medicare premiums as of October, 2022.

I believe WEP & COP has complicated my life since April 6, 2022.

J P Muro

434-566-5754

jpm17a@comcast.net



**TABLE OF CONTENTS**

Pages

1-6	Letter from Mid-Atlantic Program Service Center dated April 6, 2022
7-9	Pages 1-4 of original letter dated April 6, 2022
10-13	Proof of Payment for medicare premium 2022
14	Form SSA-1099, 2021
15	Form SSA-1099, 2020
16-19	Letter, dated January 14, 2021 with request for 2020 medicare premium. Letter is from 300 Spring Garden St., Philadelphia, PA Payment proof attached.
20-23	Letter dated April 24, 2019 with request for 2019 medicare premium. (from same address as above) Payment proof attached.
24-25	Letter dated July, 21, 2022, SSA benefit verification letter. (sender not identified.)
26-29	Form SSA-1099s, 2012, 2016, 2017, 2018
30-32	CMS medicare premiums and payments made. Letter from Little Rock, AR
33-36	SSA document, dated 11/30, 2006. Note WEP and GPO Addition of table does not agree with total social security and medicare taxes paid over working career.

**Subcommittee Field Hearing on Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset (WEP/GPO) Mistreats Government Workers**

I am submitting this narrative to shed light on how the WEP/GPO's reduction of my "paid for and earned" Social Security Pension payments has been so detrimental to me and my family since I started receiving the Social Security Pension in 2016. June 24, 2016, is when I started to receive my SS pension, at that time had there not been the WEP/GPO deduction, my pension amount, before deductions for insurance and payroll taxes, would have been \$988 per month. As of my December 2023 payment my monthly pension amount (before deductions for insurance and payroll taxes) is \$389.90 and my "take home" amount is \$191.20. So, the WEP/GPO deduction has resulted in a monthly deduction of over \$500 for 78 months that amounts to approximately \$39,000 in lost benefits to me and my family. This amount is an estimate and does not consider the various cost of living increases and the increased insurance costs over the period that would have affected my pension amounts and take-home amounts.

I began working and paying social security taxes from 1966 to 1978 when I began working at Grambling State University. I worked at Grambling State University from April 1978 to June 2004 and did not pay into Social Security, I paid into the Louisiana Retired Teachers pension fund for those 26 years before retiring. To cover the whole in my family budget from retirement I began doing consulting work from 2005 to the present and I restarted paying social security taxes. All of the payments that I made into the social security fund were made with the understanding that I would receive pension benefits commensurate with what I had paid into the fund. None of my social security tax payments were at a lesser rate than those pension recipients who are receiving their entire benefits. So why should I and the many other state and government workers be penalized at the time that we/they need their pension benefits the most. Even though we are receiving cost of living increases (currently 3.2%) most of that has been eaten up by the increase in our Medicare insurance premium and everything else that has increased in cost. Us pensioners are also spending a much greater percentage of our pensions for medical related services as we age.

Repealing the WEP/GPO will allow us to **fully** benefit from our **paid for and earned** social security retirement pensions.

Albert R. Dennis, III

I am sending this on behalf of my mother, Corinne Robinson  
Thank you  
Liz Martin

**From:** Corinne Robinson <[crobin922@comcast.net](mailto:crobin922@comcast.net)>  
**Subject:** Social Security Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers  
**Date:** December 4, 2023 at 1:53:35 PM CST  
**To:** [WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

Like most women teachers who started teaching in the 60's, the jobs I held in the summer or in college paid \$1.00 or \$1.50 an hour. Little went into Social Security.

After I retired, my husband developed Alzheimer's. I cared for him at home for several years. At one point, in order for me to maintain some relief, his Social Security was used to sign him up for Elder Day Care with transportation by Metro Mobility.

I applied for memory care at the VA and was told the wait would be about 10 months. It took 1 1/2 years for a place to open up for him. Shortly before he was admitted I was told that all of his property or any we shared together had to either be disposed of or put in my name alone before he could be admitted. I was able to achieve that but, because I had not been told, I lost money on disposing of some of his property because I had to act in haste. (Our monthly payment at the VA was \$4800 a month. It was good care but left me with all household expenses.)

Since my husband's death in 2014, I receive the usual yearly letter from the SSA about what my payments to Medicare for myself will be. In the letter for many of the years, it is stated "Your new monthly benefit on the other record will be....." That other account is my husband's Social Security benefits; what is implied but not stated is that this money is in his account but I may not access it.

This is a matter of fairness. I have two sisters. One is married to a former teacher; upon his death, she will receive his Social Security benefits as well as his pension. (She worked outside the home only a little so she would have minimal Social Security of her own.) My other sister is married to a farmer; she did not work outside the home, but upon his death she will receive his Social Security benefits. How is this fair?

Yes, I have a pension, but many people have a larger pension than mine and still receive their spouse's Social Security.

(I just found out yesterday that we could submit our info—even though I have written to all members of the Social Security Sub-committee three times. I apologize that I do not have Word on my computer.)

768

Corinne Robinson  
249 6th Street NE  
Minneapolis, MN. 55413  
[crobin922@comcast.net](mailto:crobin922@comcast.net)  
612-232-9668

December 3, 2023

James K Neverman (jim1959i@yahoo.com)  
Retired City of Phoenix Police Department  
(602) 568-1774

Dear Sirs & Madams,

I am writing to you regarding the Government Pension Offset and the Windfall Elimination Provision. I am requesting you consider enacting H.R. 82, the Social Security Fairness Act.

I was hired by the Phoenix police Dept. in October of 1986 and Retired from active duty in January of 2016. At this time, I joined the Phoenix Police Reserves and continued volunteering until June of 2021. During nearly all of this time I also worked many off-duty jobs. While I did not contribute to Social Security through City of Phoenix due to my pension. I did contribute to Social Security on all of my earlier jobs and on my side jobs. In fact, in over 30 years of these side jobs, I paid both the employee and employer amounts of Social Security.

Currently, my wife and I are living off of my monthly pension. The amount of money we have to live on has decreased every year since I retired. In the beginning we lost money each month due to yearly increases in our health insurance costs which have increased steadily since 2016. We currently spend nearly half of my monthly pension just on insurance premiums alone. This does not include deductibles or co-payments which have also steadily increased with each passing year. When you add in the increased cost of nearly every other thing in life, gas, groceries, utilities etc., we can no longer get by on the pension alone. We are now having to pull additional funds from our savings each month just to get by.

My family was required to get by without this extra amount of money when it would have been of benefit to us, and now I am not able to benefit from it. If I were allowed to collect on this benefit it would greatly lessen the load we are now carrying. I strongly urge you to continue moving this matter forward. I feel it is only fair that I and others like me, are allowed the benefit of Social Security when we have contributed so much.

Thank you for your consideration on the matter.

Sincerely,

James K Neverman

From: Michael T. Adams  
Aznative13@gmail.com  
602-882-8027

Ref: HR-82 / lack of Social Security benefits.

To whom it may concern,

I am a retired Phoenix police officer., (#5219). I had a 22 year career and prior to that I had a four enlistment in the United States Army, where I was honorably discharged as an E5 / sergeant.

I became a Phoenix police officer at twenty six years of age. Due to my employment history during the 10 years prior to my police service and the 10 years following my police service from age 47 to 57, I have qualified for a modest Social Security benefit of just over \$900 a month, according to their own calculations.

Due to the current "pension offset" because of my police service, I will receive exactly zero dollars in Social Security benefits. I just turned sixty years old last month and was planning to take the early benefit at that amount in two more years. This is devastating to myself and my wife as she will now have to continue working to support us and pay for medical insurance.

I never had the option when to pay or how much to pay into the Social Security system all my life. I earned those benefits through qualifying quarters according to their own calculations. Now, because I also earned a pension through serving the community where I was born and raised, I will receive \$0 in Social Security benefits. I doubt they're considering refunding the money I contributed.

The example I like to give is as follows:

Let's say there is a woman who worked the same 20 years that I worked and paid into the system. But during the 22 years I spent on the police department. She was a stay at home mom.

Then let's say there's a guy who paid into the system during the same 20 years as me. But while I was on the police department, he committed a felony and spent that time in prison.

Both of those people will be paid their Social Security benefits and I will get zero.

God bless the stay at home moms and I hope the felon was rehabilitated. It's just so unfair that I served my country in the military and paid into Social Security during that time then went on to serve the community where I was born and raised as a police officer. Only to be told we're keeping your money and you get nothing.

I hope this letter helps. Because there are thousands of men and women in my situation who need your help.

Thank you,



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 social security credits that I earned outside of my 36-year career at the U.S. Government Accountability Office (GAO) were earned primarily throughout my years in high school and college when I was working to earn money to pay my way through college at Virginia Tech. I am very disappointed that those social security benefits I earned to put myself through college are being reduced and penalized simply because of my 36-year federal government career.

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 to 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,

David A. Schmitt

23 Santee Drive

Chocowinity, NC 27817

(757) 373-3522

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).

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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.

WEP/GPO Congressional Committee

Please repeal the WEP/GPO bill as it has been taking my money each & every month for the last 6 years. I paid into the Social Security Fund for 19 Creditable years & should have been drawing over \$1,000 a month minimum for the last 6 years, but because of the WEP/GPO legislation, the government has been stealing over \$700 a month X 12 months X 6 years for a total of \$50,400. Right now for my 19 years of paying into Social Security, I only get \$301.00 a month. What a shame that our Federal Government would do this continually to our senior citizens for decades now. I also worked 32 years & 8 months paying into Civil Service Retirement Fund.

It is time for Congress to REPEAL THE WEP/GPO so that those of us that have been robbed from the Federal Government for years now, get what we worked 19 creditable years paying in to Social Security should be getting the full benefit that we are entitled to. I needed that \$50,400 plus all of the COLAs that would have increased the last 6 years, to take care of my family.

Please do the right thing & make this right for me & everyone else affected by this terrible WEP/GPO legislation & REPEAL WEP/GPO.

Thank you for allowing me to share how this has impacted my life. Thank you for your consideration.

Sincerely,

Sharon Hock  
1014 N Jackson St.  
Raymore MO 64083  
(816) 322-0212  
aloetteshock@comcast.net

Sharon K. Leigh  
43206 Sontheimer Rd.  
Hammond, LA  
Cell# 9853205099

Dear Committee Members:

I would like to begin by introducing myself. My name is Sharon Leigh. I am a retired state employee, hired as a teacher through the Jefferson Parish Public School System. I am writing today to express my concerns over the current Windfall Elimination Provision. As you know, this act disallows me from collecting the earnings which I put into the Social Security Benefit Program. According to the Social Security Statement that I recently received on August 16, 2023 my earnings taxed for Social Security are as follows: \$14,969 for the years 1966-1980, \$94,790 for the years 1981-1990, \$8,431 for the years 1991-2000. In January 1995 I began my teaching career in the Jefferson Parish School System. I stayed there until May 2015 when I took an early retirement due to my mother's extreme health issues. I was her sole caretaker. After her passing less than 2 years later, I returned to teaching. Since I was unable to return to a public school due to state law stipulations for retired teachers, I went to teach at a private preschool. As a result, my earnings taxed for Social Security resumed as follows: \$2,696 for 2017, \$7,475 for 2018, \$7,667 for 2019, \$0 for 2020(Covid), \$10,388 for 2021, \$12,698 for 2022. The earnings taxed for 2023 is yet to be determined. Being able to collect my full Social Security will go a long way in helping to supplement my retirement. At this point, I feel that I am being penalized for going to work for the state as a teacher. Please don't get me wrong, I don't regret the years that I taught. I feel blessed for the students that I have taught and to those who taught me along the way. However, I consider it extremely unfair to have put money into a fund in which you cannot collect on. At least, not in full. For me, I am still putting money into that fund. Therefore, it is not surprising that many people are upset over this provision. As a result, I am asking you to please reconsider eliminating this provision. I thank you in advance in helping all of us who find themselves in this situation. Your help is greatly appreciated. I would also like to thank you for allowing all of us to have a voice in this matter.

Sincerely,  
Sharon K. Leigh

777

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 Committee Members:

As a retired Fed Employee of 24 years and on Fed pension, and widow of a 42 year contributor to Social Security, I am requesting my deceased husband's SS "pot." Because of the double retirement rule and WEP/GPO rule, I cannot rightfully benefit from both my pension, my early pre-federal work days, and spouse's SS. Where did his contributions go?

Federal 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 1957. (Middle years were spent raising a family.) I started my federal employment in 1979 and retired in 2003. Following my Federal retirement, I pay additional payments to my SS a for Medicare premium, (which continues to be reduced further each year as Medicare premiums increase) I consider this as a penalty for my government service.

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 and my deceased husband's share of my full earned benefits.

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. Federal 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 1957. I started my federal employment in 1979 and retired in 2003. Following my Federal retirement, I pay additional payments to my Medicare premiums.

With Respect,

Sharon Zych

905 Kountze Memorial Drive,

Bellevue, NE 68005

402-657-7739

November 21, 2012  
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,

Sharon F. Conboy  
421 W. Monroe St.  
Paris, MO 65275  
573-473-0341

December 3, 2023

TO: The House Committee Ways and Means Subcommittee on Social Security  
Subject: Support for pending legislation to eliminate WEP and GPO Offset

Dear Subcommittee Members:

For several decades now, the Windfall Elimination Provision (WEP) has unfairly reduced my monthly Social Security benefits as well as those of many other retired civil servants under CSRS and teachers like me. For over 20 years, I worked for the Federal Government as an analyst and manager at the Office of Personnel Management, the Justice Department, and the Treasury Department. Most of my employment was in the Treasury Department in human resources, policy and payments areas of the Office of the Secretary and Financial Management Service.

I was proud to serve as Equal Employment Officer, Training Officer, Social Security Liaison, and lead architect in Financial Education for the unbanked to reduce check volumes. Of all the awards I have received in my career as a public servant, Vice President Gore's Hammer Award for innovation in government is the one I am most proud of. It recognized my role in Payment Cycling, which flattened Social Security payments to recipients throughout the month.

As a government employee, I did not pay into Social Security. However, prior to becoming a public servant, I worked in education as a public school teacher and as a university career development manager, paying into Social Security and earning qualifying credits. However, because of WEP this non-government employment is barely calculated into my Social Security benefits. Not including Medicare, which is deducted from my payment, from 2017 to 2023, I have received the following monthly benefits: \$9, \$0, \$16, \$7, \$4, \$63, and \$69. I am sure you agree that penalizing me so that I do not get my full benefits is unfair.

But you have a chance to rectify these unjust penalties by **voting to support H.R.82**. Please do not put this off as the last congressional session did. Now is the time to take action to repeal the WEP and GPO provisions. I'm counting on you and the other committee members to do what is right.

Thanks for your consideration.

Sheila Kremer  
10 Woodmont Drive  
Lawrenceville, NJ 08648

To whom it may concern:

November 17, 2023

I am writing at the request of Congressman Garret Graves in response to the invitation to have my story told as part of the Congressional Record on the hearing of H.R. 82, "The Social Security Fairness Act".

For the past 21 years, I have been involved in the public school system. First, as a para-professional, and later, as a Financial Secretary. My salary is NOT commensurate with typical pay for teachers, and I had 10-years of employment prior to being active in the school district.

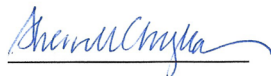
Now, at age 66, my Social Security Benefits should be nearly \$1200 per month. However, due to the WEP penalty, my benefits will be reduced by \$550 per month. Alternately, I could choose to collect Spousal Benefits. However, I would receive HALF of my husband's \$3000 per month (\$1500), LESS the 2/3<sup>rd</sup> GPO reduction of my \$1800 Pension amount (\$1200), leaves me just \$300 per month!!!

Due to these penalties, I am left with a choice of Social Security benefits of either \$650 or \$300 per month! This is far below what I believe I am entitled to, and unsustainable for a Senior Citizen.

These penalties (WEP and GPO) will cause me undue financial stress and hardships.

The WEP and GPO are outdated levies and should be repealed to reflect more modern considerations and fair Social Security benefits for those affected.

Please give this matter your UTMOST consideration.



Sherrill Chylla



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).

I had worked in private sector for 10 years before I joining federal government in 1981. Under current WEP and GPO, my social security was substantially cut close to 50% when I retired. Or my contribution in private sector was cut by half. It is unfair to arbitrarily cut the value of my contribution to social security simply because I joined federal service later in my life.

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,  
Shu-I Tu  
1025 Adams Court, Warrington, PA 18976  
Tel: (215) 343-1428

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,

Ronald A. Sloto  
Box 13  
St. Peters, PA  
[sluggojr@aol.com](mailto:sluggojr@aol.com)

610-469-0626

783

Judith Bernstein  
2815 Blue Water Drive  
Corona del Mar, CA 92625  
(949) 400-1404  
Judybb12@gmail.com

**RE: H.R. 82**

Dear Committee Members,

I taught public school in other states from 1970 to 1990, when I moved to California to follow my military husband. I had paid into Social Security as a public school teacher in all of those five states.

Because public school teachers have such low pay scale, I regularly had second jobs, which also paid into Social Security.

I retired from Santa Ana Public School system in California in 2010, and I am STILL paying into Social Security in my continued part-time employment. I have my qualified quarters and have paid into the system for over 53 years!

Teachers who have taught in California their entire career, don't pay in and therefore receive no benefit anyway. So why penalize those with earned benefits?

My ex-husband was in the Coast Guard. He receives his military retirement and his full Social Security benefit! We were both public servants our entire careers, yet I am penalized!

***If we paid directly into the Social Security, we should receive our total earned benefit.***

Thank You,

Judith Bernstein

November 17, 2023

U.S. Congressman Garret Graves

RE: H.R.82 Repeal of Windfall Elimination Provision

Honorable Garret Graves,

I have written this letter to every U.S. Representative and Senator since 2011. I know I'm not your constituent. But, pray that everyone on this committee are working for all persons in the state of Louisiana and other victims of the few other states.

I am a victim of WEP and have appealed and fought for the repeal for 12 years. This bill has been in congress since January 2019 with no action. I was even more confused because only approximately 15 states apply WEP.

My name is Charlotte R. Naquin (DOB: 12/3/1947)

I worked in private industry paying into social security for over 30 years. I went to work for the state of Louisiana in 1995.

My husband, Nolan J. Naquin (DOB: 02/26/1945) died March 5, 2011. He worked 45 years paying into social security only. He was receiving social security before he died. I retired in July 2010 to take care of him when he became ill.

I applied for social security and spousal survivor benefits. My social security was calculated on my many years paying into social security and cut in half. My survivor benefits were cut to \$47.00 bringing my total monthly social security benefit to \$847.00.

This is NOT AN ENTITLEMENT as many refer to it. We paid into social security!

My husband and I were raising our two oldest grandsons for many years when he died. He did not have life insurance because he was a diabetic and we could not afford the premium.

It was extremely difficult with my income to continue to do what I could. I sacrificed very much to get us through. I attempted to work part time and got sick. Then my father had a stroke, and I was the only one to take care of him. My sister died eight weeks after my husband on May 13, 2011.

At 75, I still struggle today as many others. But my fair social security would help.

I'm not the only person that is a victim of WEP in only a few states. Your support and assistance to repeal WEP is appreciated.

Sincerely,

Charlotte R. Naquin

59010 Darby Avenue

Plaquemine, LA 70764

225/955-3599

charlotte.naquin@cox.net

November 21, 2023

My name is Aletha Johnson. I am one of those people who worked and put in more than 40 quarters of Social Security. I am a retired teacher who has not been able to draw my total social security due to that 1980 law. I am still putting in Social Security working parttime to off set the increase and inflation of food, gas and other items to do the increase of everything in our country. I have put that money in and only get 34.00 monthly due to my retirement check. That money I put in the system and really unable to get the full benefits. How unfair the system has failed us

Aletha Johnson

61391 Highway 1046

Amite, La70422

Home Fax 985-748-6995

Email: deanj1210@gmail.com

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

My name is James Waggener and I live in Walnut Creek, California. I worked for about 32 years for the Orange County, California and Contra Costa County, California Probation Departments. I did not pay into the Social Security System during this time of my employment, and I collect pensions from both departments. I also worked in the public sector before and after my government employment and earned enough Social Security credits to earn a Social Security check every month also. The Government Pension Offset I pay each month is about \$400.

There is no logical reason for this offset. For the time I worked outside of government, I paid Social Security taxes just like everyone else. If the time I worked for outside of government had been the only time I had worked, I would be collecting \$400 more a month from Social Security. By all measures this is just a penalty I pay for my government service. I chose government service in part because I thought I could help people and be of service, on behalf of the government agencies. I very likely could have made more money had I chosen a career in the public sector. I have siblings, cousins and friends who clearly made more money than I did, working in the public sector.

I am proud of the work I did working in government service, but remain puzzled why I have to be penalized by this law taking money out of my Social Security paycheck. I strongly recommend this law be repealed and I be allowed to receive the Social Security payment.

Sincerely,

James Richard Waggener

224 San Antonio Way

Walnut Creek, CA 94598

(925) 285-4722

Dear Sir/Madam,

I am writing regarding the disservice, I, as a public servant is facing regarding the reduction of my social security benefits due to receiving a government pension. I worked in the private sector for many years paying into the social security system. I left the private sector to be a stay-at-home Mom. I rejoined the workforce at St. Charles Parish Public Schools when my youngest entered school. When I retired from the St. Charles Parish School Board in 2020 I began drawing a small pension. (1200.00 per month) At 66 I requested to start receiving my Social Security. Due to being on a government pension I was penalized and would not receive my full social security due to me. Instead, I received an amount reduced by 400.00 due to the WEP. I believe that 400.00 is mine- I paid into the system but I'm being penalized for having a government pension. How terribly unfair - believe me it is no windfall being prevented! How can a person be penalized on their own monetary contribution! I plead with you to reverse this terrible injustice!

Sincerely,  
Cynthia Morantine  
111 Choctaw Dr.  
Luling LA 70070  
504-559-8024  
Louisiana Retired Teachers Association



December 3, 2023

Dear Members of the House Ways and Means Committee,

I hope this message finds you well. I am writing to express my strong support for the bipartisan Social Security Fairness Act and to share my personal story related to the challenges faced by individuals affected by the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).

For the past 22 years, I have dedicated my career to teaching, particularly in addressing the secondary world language instruction shortage. Before entering the education field, I served in the private sector as a highly compensated insurance executive. During my tenure in the private sector, I consistently paid the maximum Social Security contribution each year for 15 years.

In response to the pressing need for qualified teachers, especially in areas facing shortages, I made a career change and became certified through the Alternate Route to Certification program. Despite the challenges and sacrifices, I found great fulfillment in shaping the minds of future generations. However, this decision has put me in a precarious position as I approach retirement.

Due to the intricacies of the GPO and WEP, I will not be eligible for my full teacher's pension as I will fall short of the required 30 years of service. Simultaneously, my Social Security benefits will be significantly reduced, causing further financial strain during my retirement years. Additionally, the current regulations deny me access to a survivor benefit from my spouse, creating an additional layer of uncertainty for my family's financial future.

The Social Security Fairness Act presents a crucial opportunity to address the inequities faced by individuals like myself who have chosen to transition into the teaching profession. The Act would rectify the system's punitive measures, allowing dedicated educators to receive the Social Security benefits they earned through their prior employment without unjust reductions.

Teaching is already a challenging profession, and attracting quality educators is hindered by various factors, including comparatively low salaries and inadequate benefits compared to the public sector. The loss of Social Security benefits for those who change careers further exacerbates this issue.

I urge you to lend your support to the Social Security Fairness Act. By doing so, you will not only rectify an unjust system but also contribute to the retention and recruitment of skilled and dedicated teachers, ultimately benefiting our education system and the future of our nation.

Thank you for your time and consideration. I trust that you will make a positive impact by supporting this essential legislation.

Sincerely,

Molly Murphy

308 Georgetown Dr

Glastonbury, CT 06033

Social Security Fairness Act

S 1302

H.R. 82

Hello!

I am one of the two million retired Americans who is caught up in the unfair WEP, Windfall Elimination Provision. This unjust act prevents me and other teachers, firefighters, and police officers from receiving the Social Security benefits that we have earned.

I worked from the time I was 16 until I was 50 years of age, working for private organizations and schools, paying into Social Security for each job. During some years I met the monetary threshold and in other years, I did not. Teachers were not paid well in those years and even though I worked full time, I may not have reached the minimum Social Security threshold. During those 34 years I raised two children and continued to further my education.

When turned 50, I went to work for a public school district as a Special Education teacher and administrator. My contributions to Social Security came to an end at this point in time. I worked for 21 years, for two school districts, retiring at the age of 71.

Now, at the age of 73, I find myself in a pinch financially. Inflation is certainly a factor however, if I received 100% of the Social Security, I was due, I could live independently after all of my years as a dedicated, invested public servant. At this point I am dependent on my adult children to help me out, erasing the dignity to be independent financially. Other than prioritizing the welfare and safety of my own children, I devoted my effort, due diligence, and professionalism to my work.

My request of you is that you prioritize repealing these outdated provisions. Public servants are the bread and butter of our country. It is a shame that we should be treated so unfairly during our retirement years after a lifetime of service to our community at large.

Thank you for your consideration and action plan to repeal the WEP and GPO.

Best,  
Holly Colangelo

To: Congress  
From: Jeff Rials  
Baton Rouge, LA  
Date: November 20, 2023  
Re: Social Security WEP and GPO

I am grateful that there is Social Security for us. It does make our retirement easier than if we had to live on only our pensions or savings. But, I would like to point out the issue with the WEP and GPO that penalize government workers who did not pay into social security when working for the government.

My wife and I are penalized for having worked in the public domain and have a retirement from a government entity. This is patently unfair. I should receive a check based upon the amount I contributed and my wife should receive her full share (50%) based upon my account. I had 26 years of significant earnings and should receive the full amount that produces. If someone else with the exact same numbers (dollars and time) are determined to be low income because they do not have a pension, then give them a supplement, DO NOT penalize me. I was penalized \$221 per month in 2020 when I retired!

My wife will be doubly penalized if I die before her. Widows without a government pension receive the greater of the two social security checks when the spouse dies. Instead of receiving my social security check the GPO kicks in and they will deduct 2/3 of her retirement check, so she will receive a smaller portion than other widows AND as a widow her taxes rise due to her filing status no longer being married. A double hit.

I am sure there are other issues but as mentioned above those are the ones that affect us!

Please make it equitable.

I am writing this email in hopes that teachers, decision makers, and legislators all over the state of California will be aware of a circumstance that is of critical importance regarding social security rules in relation to teachers in the state of California - specifically the "Windfall Elimination Provision" and the "Government Pension Offset." We MUST repeal any legislation that stands in the way of teachers receiving social security benefits to which they should be entitled. I, and many others are affected by both of these rules to such an extent that my financial future is in jeopardy after having devoted my entire life to the field of education. I would also like to share two personal examples of how this has affected others in my life.

I have been employed every year since the day I turned 14 years old. I worked in a variety of fields before joining the teaching profession, and have more than enough "quarters" accrued to be entitled to my full social security benefits. However, since I left my position as a secretary in a pharmaceutical company, and accepted an \$8000.00 per year cut in pay (which was a lot in 1997), I have discovered that due to the "Windfall Elimination Provision," I will receive an amount so reduced in number, that it is essentially almost none of my earned and worked for benefits.

Further I have discovered that due to the "Government Pension Offset," I will also be ineligible to receive my husband's social security benefits should he pass before me (a likely scenario as he is a few years older than me). Why is this the case? And why in only 14 states across the country? How is this fair? Where does that money go? Or perhaps the only question that matters is, "How do we fix this?"

Let me give you two personal accounts about teachers, that illustrate well how critical this issue is to solve...one is my 94 year old mother (who also chose teaching as her career) who is affected by this situation, and the second, is about a 40 year old coworker who lost her young husband to cancer.

At the age of 90, my mother (a former teacher who worked in the 70's and 80's) could no longer live alone. After moving in with one of my sisters for a couple of years, she needed more help than we could offer at home. We moved her into an assisted living facility to provide her adequate care. I'm sure everyone knows the exorbitant costs involved there (even with a company discount provided by my husband - an ex Boeing employee turned senior care driver for a facility here in Southern California. He picked up a post-retirement job as his pension payments are lesser right now, in order to leave something for me if he should pass, knowing that I wouldn't have his - or much of my own social security to add to my own pension).

Since my mother retired in the 80's, her pension amounts to about \$1800 per month - a drop in the bucket to meeting her monthly rent at an assisted living facility. We contacted various people to see what sort of help the state might be able to provide for my mother, as on her pension income, she would obviously be unable to pay her bills at an assisted living facility. We were told by one California State employee that, "honestly, I hate to tell you this, but your mother is in a position where she is too poor to pay cash for assisted-living, but also, since she has a STRS income for the rest of her life, she is not considered indigent. Therefore the state would not be able to provide her any help whatsoever. She falls into this terrible middle

ground that cannot receive any support.” He apologized, and expressed his understanding, but there was nothing he could do to help. My two sisters and I would be forced to pay cash for my mother’s care - and as a teacher myself, earning a meager teacher salary, this was a daunting prospect. So, my mother, who has also worked hard her entire life, and contributed to the education of numerous generations of children in the state of California, was simply out of luck.

My mother would have been easily able to manage her assisted-living bills had she had access to my father’s Social Security. She, like I under current state rules and regulations, have no access to our husbands’ Social Security benefits due to the Government Pension Offset. Had my mother been a waitress, she would have had access to my father’s benefits, and would have been able to pay for her own care. How is this rule still in place? I’m concerned about myself as well, knowing that my pension, like my mothers, will be meager as the cost of living continues to rise in our state. Why are teachers penalized in this way? Put aside the question of whether or not I have put enough money into Social Security - though I have since the day I turned 14 years old. Why can’t I access my husband’s benefits should he pass before me? Both of these rules are so unfair - simply because I am a teacher.

As I mentioned earlier, I have more than enough quarters to have earned my own Social Security benefits. I worked in retail, I worked at a pharmaceutical company, and various other jobs before joining the teaching profession later in life. Those Social Security benefits, I paid into the system and earned! And I should have access to them in addition to my husband’s. What people fail to understand is the tenuous position where this places teachers. It’s difficult enough on a teacher salary today to cover the cost of living in California. I have students that have graduated that make more in their first year, than I make after 30 years of teaching. Somewhere, this system needs to be re-balanced. Repealing these two unfair Social Security rules would provide some semblance of balance to those who have given their lives to bettering Society by educating children.

Another case I can share with you, is a dear coworker who lost her husband at the age of 40. They had just purchased a home in Southern California, she a teacher, he a mechanic. Both hard workers, who deserved their piece of the American dream. When his life was taken too young, she panicked. “How am I going to pay for this house now? Where did Mike’s money go? Why don’t I have access to his Social Security benefits?” All questions I couldn’t answer for her, but questions decision-makers can do something about.

Everyone I share this information with is shocked. Whether they are teachers or not, they don’t understand either why we don’t get our spouse’s Social Security benefits like everyone else. Changing these rules is not something that politicians should be concerned about. Most people think it’s nonsense whether they are in the teaching profession or not. I, like my mother, am concerned about my future. How will I be able to support myself when I need long-term care? I won’t get Social Security benefits, and I won’t have my husband’s Social Security benefits, yet I will have a modest lifetime income from my pension that won’t allow me any access to government assistance. I feel doomed to repeat my mother’s fate. Surely, legislators and decision-makers can see how unfair this is. Especially in this state of California,

where the cost of living is so high, and teachers continue to enter this very important field of work. Teachers should be rewarded, not penalized for their decision to become educators. Please do anything in your power to change these two Social Security rules that are wrong, unfair, and inequitable.

Jill Andersen  
Teacher, Daughter of a Teacher, Public Servant

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.

My Name is Joyce Herman and I am affected by the Social Security Windfall Elimination Provision and Government Pension Offset.

I live in Massachusetts and I retired from State government in 2002. Although I worked in MA. For 25 years I also worked other jobs which I paid into social security.

My social security benefits are about the third of what I should get if I was not receiving a pension from MA.  
This is not fair since my wages I paid into social security has nothing to do with my work in MA.

If I did not get a pension from MA. I would receive another two thirds more from social security which would help pay many expenses.

I do still work not for the state of MA. and pay into social security.  
I know if this provision was changed this would make a big difference to me and many more like me in this situation.  
Please change this for all the millions of people like me.

I appreciate all your consideration to this letter.

Joyce Herman  
36 Hull Street  
Beverly, MA. 01915



December 1, 2023

Ways and Means Committee

Hearing on Pension Offset and Windfall Profits Laws

Dear Committee Members:

Thank you for the opportunity to present my information for attachment to your report on the two above-mentioned laws. My name is Jacquelyn (Hethcoat) Jones. I am a retired teacher now living in Florida. My retirement pension comes from the State of Connecticut Teachers' Retirement Board. While I was teaching in Connecticut, I did not pay into Social Security. I paid directly into the Retirement Board. I also taught in Massachusetts for four years. I was able to transfer those years into my Connecticut retirement. However, I did not work 35 years to obtain a full pension. I worked 22 years. During the many other years that I worked, I did pay into Social Security. I did not work two careers at the same time. I became a teacher in 1978 for one year. My position as a music teacher was cut from the budget, so after one year, I had to find another position. Unfortunately, there were no music positions and I had to find another line of work. In 1993, I decided to go back to education. At that point, I enrolled in the University of Connecticut's graduate program. I completed my M.A. in Education in 1994 with a concentration in Special Education. I was able to obtain a full-time position in the fall of 1994 and worked until I retired from Connecticut in 2014.

I was single most of my adult life until I married David Jones in 2010 at the age of 58. We decided to relocate to Florida to escape the winters up north. I sent my applications for teaching to Florida and became certified in 2014. I wanted to teach full-time in Florida. My husband planned to work here, also. I was diagnosed with early stage 1 breast cancer just as we were moving. I had surgery and treatment in Florida. Because of that, I didn't start teaching full-time until the 2016-17 school year. I finally retire on May 1, 2023. My husband retired in 2020.

This background information brings me to the point that I need to emphasize. In the spring of 2022, my husband began to have some health concerns. He was losing weight rapidly and losing muscle mass. The doctors were not sure what was wrong, but the issue had caused problems with his lungs and he had major

difficulty breathing. He was in and out of the hospital during the first two weeks of August. We finally had to call an ambulance on August 22<sup>nd</sup>. He never came home. He turned out to have a rapid onset of ALS. He passed away on September 4, 2022. I had learned that there would be issues with my pension and Social Security midway through my Connecticut career. I started collecting my Social Security benefits at age 65 while still working. I found out that my benefits were cut down by at least 40%. However, after Dave passed away, I applied for Survivors benefits. I was told that I qualified for around \$1500-1600, but because of the amount of my pension, I couldn't collect any of it. Now, after Medicare is deducted and 10% for income tax, I receive \$620.10 monthly. This is totally unfair. Dave and I both worked hard and paid for years into Social Security. I am being penalized because of my pension. It is like I worked for no retirement for about half of my non-teaching years. Dave's monthly benefit is higher than what mine would be without the offset. Right now, I am just able to cover my bills and living expenses with a little left over. I retired at age 71. I would probably still be working if Dave was here, but I couldn't handle it with everything that happened.

I hope you can do something to remedy this situation. I would like to be able to enjoy whatever time I have left without worrying about whether I need to return to work. I try to live within my means and am not an extravagant spender. It is only fair that I should be able to receive the benefits that I have truly earned. Thank you for trying to solve this unfair problem. My phone is 860-550-4449. My address is 7690 Fox Hunter Circle, Micco, FL 32976. Email: [jvhethcoat@att.net](mailto:jvhethcoat@att.net)

Sincerely,

Jacquelyn Jones

U.S. House of Representatives  
Committee on Ways & Means  
Subcommittee on Social Security

Statement of Gail Aamodt  
Retired Phoenix Police Officer  
6432 W. Molly Lane  
Phoenix, AZ 85083  
602.568.6375

December 4, 2023

Good afternoon,

Chairman Ferguson, Ranking Member Larson, and distinguished members of the Subcommittee, my name is Gail Aamodt and I proudly worked as a Police Officer for the Phoenix Police Department from July 15, 1991 to retirement on November 30, 2021.

From the time I was 15 years old until I became a sworn Phoenix Police Officer on 11/04/1991 I worked tax paying jobs that also paid into Social Security. I knew that once I became an officer my Social Security would no longer grow in value and rightly so as I was no longer paying into Social Security but into the Phoenix Police Department Pension Plan.

What I didn't know until years later is that the Social Security benefits I paid into for those 18 years will be penalized and I will lose a large percentage of the Social Security benefits I earned prior to working for the Phoenix Police Department due to the Social Security Windfall Elimination Provision.

I retired from the Phoenix Police Department at just over 63 years and 7 months of age and my pension is 62.5 percent of what my salary was. I have tried to understand the fairness of the Social Security benefits I worked for and earned prior to becoming a police officer being penalized and substantially reduced because I chose to become a Police Officer and try as I might, I just cannot understand how that is fair. I am therefore asking that you repeal both the GPO and WEP by passing the Social Security Fairness Act, H.R. 82. Thank you for your time and consideration of this important issue.

Sincerely,

Gail Aamodt

To: Chairman Smith of the House Committee on Ways and Means Subcommittee  
Chairman Ferguson of the Social Security Subcommittee  
Members of Both Subcommittees

Subject: 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

Date: 12-3-2023

From: Sarah Faulkner

Dear Chairman Smith, Chairman Ferguson, and Members of Your Subcommittees,

I could be the poster child for what is wrong with the WEP and GPO. I worked for 25 years in the private sector and should fully qualify for SS, but cannot receive it because I began a teaching career when I was 42 years old. Because of my late career change I will never qualify for a full retirement pension from teaching (37 ½ years in CT), and now won't receive much Social Security either. And so now, at age 67, I can't afford to retire.

I am a single parent of two now-grown children. After fully qualifying for Social Security in the private sector (computers and then environmental protection), I became a public school teacher at age 42. Becoming a teacher made me ineligible for most of my own Social Security benefits, and completely ineligible for any of my former husband's when I retire. Had I not become a teacher, I would be fully eligible for both. Unfortunately, I didn't know about the Windfall provisions when entering teaching – had I known, I probably would have chosen another career. I do know that this provision keeps many people from entering the teaching profession, and that is a tragedy for our nation. We need to elevate teaching as a career path for our country's future.

I became divorced shortly after becoming a teacher and was responsible for the vast majority of my children's expenses as they grew and went through college. I never denied them child support (as did my ex-husband), nor help in their college costs, but to support them I robbed my own meager retirement savings. Mine is not a situation of having a spouse or inheritance to fall back on – I have no other sources of retirement funds.

Now, at age 67, I do not have enough savings, pension, and SS to be able to afford to retire without losing my house. Unless the law is changed, it looks like I'll have to work well into my 70's. If I were to get the full SS, retirement would be possible. I am simply being cheated by the federal government.

Bottom line, I am caught in a pension and Social Security squeeze that was intended to prevent spouses and families from double-dipping in Social Security. I am being denied my rights to the same Social Security funds that others receive without question. Even more insulting is that, to make ends meet, I work in summers and at night and am required to continue to pay into Social Security for non-teaching income – money I will never receive back.

The essential question here is one of fairness: I've always worked and now am simply asking that I be allowed to retire eventually using the funds I, personally, have qualified to receive. This provision applies to very few other professions besides teachers – if I worked for the police, fire, state government, and more, all of whom receive pensions, I'd be getting my full SS. Why is the government discriminating against teachers? I can't fathom how these laws were ever passed, but they need to be changed. This has been a high priority for the National Educator's Association for years -- I ask that you make it one of yours.

Sincerely,

Sarah Faulkner  
25 Dyer Avenue  
Collinsville, CT 06019  
860-543-1280  
sffaulkner@comcast.net

November 21, 2023

WMSubmission@mail.house.gov

Social Security's Disservice to Public Servants:  
How the WEP and GPO Offset Mistreats Government Workers

H.R. 82 – the *Social Security Fairness Act*

I am submitting my personal story as it relates to this *unfair and unjust offset*. I worked in the private corporate America sector for 26 years whereby my employer's and I paid into Social Security. Obviously, I earned the required 10 years of work and 40 credits to be eligible for a Social Security benefit. In addition, I also worked as a Public School Administrator for 15 years where my employer and I paid into Colorado PERA (Public Employees' Retirement Association) providing retirement benefits for those working in Colorado's public sector. I am now retired and collecting PERA and a greatly reduced Social Security benefit. I worked hard to earn both of these pension benefits.

The flawed provisions within the Social Security program have done a real disservice to me. I am sure my story is not unique where U.S. citizens work in both the private and public sectors for many years.

In order for me to have a larger PERA pension I purchased 6 years of service which I was entitled to do, making 21 years of service. I made that purchase with hard earned 401K dollars. So part of my PERA pension is actually my own dollars. I did this to help with the WEP offset although in reality it really has not provided that. Now at age 65 I have started to take my WEP Social Security benefit in hopes that it would at least pay for my Medicare expense.

Where is any of this fair? My employer and I paid into Social Security for 26 years and why should that be any different for me than anyone else that did the same? Why should my Social Security be reduced by \$557.50? In addition, I had to pay into PERA for 15 years and used my own dollars to get a pension that would hopefully sustain me. With PERA and Social Security WEP income, I would have been better off working in the private sector my entire career and collecting only Social Security. Actually I have lost pension income because of WEP and why? It is also very scary to think that if my husband dies, his Social Security pension would be reduced greatly with GPO and I would probably not benefit at all.

Like it has been said many times, at the core of this issue *is fairness*. Congress must find a way to provide public servants with the fair treatment that they deserve especially those that have paid into the Social Security system for the required 10 years (40 credits) and also have contributed to a public employees retirement plans.

I hope that the efforts of many in congress to see this as a real issue will result in a protection for retirement of state and local workers.

Sincerely,

*Carol Tveitmoe*  
9155 Ellis Way  
Arvada, CO  
ctveitmoe@gmail.com

803

Deborah Moon  
156 Laws Ct.  
Jonesborough, TN 37659  
(337) 351-2724  
[dmalmay@bellsouth.net](mailto:dmalmay@bellsouth.net)

December 1, 2023

Chairman Jason Smith (MO-08)  
House Committee on Ways and Means  
Chairman Drew Ferguson (GA-03)  
Subcommittee on Social Security

Submitted via email to: [WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

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:

Thank you for taking the time to conduct a field hearing at the St. George Fire Department in  
Baton Rouge, Louisiana, on November 20, 2023.

I am a retiree of the Louisiana State Employees Retirement System (LASERS) and I would like  
to take this opportunity to comment on the Windfall Elimination Provision (WEP) and  
Government Pension Offset (GPO) applied to certain government workers retirement benefits.

One issue I did not feel was discussed significantly at this hearing was the lack of transparency  
about the WEP and GPO as well as the "substantial wages" provision of the Social Security  
Administration (SSA) in calculation of the benefit of those who worked in the private sector and  
the public sector. Upon hiring, there was no discussion of the WEP, GPO, or that social security  
tax would no longer be withheld from my paycheck. I had to question why no social security tax  
was withheld and was told simply it was because the State had its own retirement system and  
nothing else.

Only after at least 10 years of employment did I begin to hear references to "windfall" reductions  
and this was from other employees; not Human Resources or the Retirement System. I  
eventually start researching this issue myself. LASERS would not give hard answers as they  
said they do not have access to the employee's SSA records. SSA would not give hard answer as  
they said they do have access to LASERS records and need the final benefit amount from  
LASERS which an employee does not have until they have been approved for retirement. (We  
get hard numbers after it's too late to turn back!) SSA would not give me an actual benefit  
amount until I applied for SSA benefits.

As was mentioned at this hearing, there are SSA calculators but I found the SSA website was not straightforward in routing you to the calculators and you must have quite a bit of detail information to use the calculator. The calculator cannot be used as a definitive answer but only an estimate assuming you have correctly inputted 100% accurate information.

I referred to “substantial wages” above. This was an issue that I found out accidentally from another employee within a year of my retirement. Again, I had to research this issue on my own. If a person who has worked both in the private sector and public such as myself, SSA will only count those private sector annual wages if those wages are deemed “substantial.” To my dismay and disappointment, I was to discovered that according to SSA approximately the first 15 years of my 28 in the private sector was discarded as “not substantial.” Not substantial?!?!? At a minimum I worked a 40-hour a week full-time job and several of those discarded years I worked a part-time job in addition to my full-time job. The social security tax was withheld from every one of those paychecks. My employer paid the matching amount on each on those paychecks I drew. So 15 years of my paying into the social security system and, therefore, supposedly, “earning” a benefit was simply discarded.

Ignoring my LASERS benefit my SSA benefit was calculated at \$1,169 per month. Once SSA considered my LASERS benefit I was eligible to receive \$551 per month. My LASERS benefit is only \$1,900 gross and after taxes (yes taxes) and insurance are deducted I am left with a net check of \$1,100.

Then there is the issue of my spousal benefit. SSA would not calculate a spousal benefit for me until I applied for my SSA benefits. SSA calculated a benefit of \$573; however, after considering my LASERS benefits SSA stated that I am not eligible to draw any spousal benefit due to the amount I draw from LASERS. I find this insulting as if I had never worked, I would be entitled to the full spousal benefit. If I had only worked in the private sector, I would be entitled to the full spousal benefit. But as I choose to enter the public sector I lose the entire spousal benefit.

So, the WEP, GPO, and “substantial wages” provision cost me \$1,191 in monthly benefits. I worked 43 years but due to my decision to work in the public sector instead of receiving \$2,842 in monthly benefits I live on \$1,651 per month. I moved to a state with a lower cost of living; downsized from a 1500 square foot house to a 1,000 square foot house; and am looking for a part time job.

As I stated previously a lot of the information needed to make a true informed financial decision is not readily available until a person retires or is attempting to retire and then it is too late. If I would have had every single financial fact available to me when I joined the public sector in 2006, I probably would not have entered the public sector. I am left feeling I was penalized for my choice to leave the private sector to serve the people of the State of Louisiana.

In summary, it is quite frustrating to have it mandated that social security taxes be taken from my earnings yet when I am in need of those benefits to be told many years of those earnings, and the associated taxes withheld, just don't count (the substantial wages provision) and what is left will be further reduced because I choose to work in the public sector (the WEP and GPO).



805

I would sincerely appreciate any consideration that could be given to rectifying this unfairness of these provisions of the Social Security Administration.

Sincerely,

*Deborah Moon*

Deborah Moon

December 3, 2023

Attn: House Ways and Means Subcommittee on Social Security

Re: Billy Sampson – retired City of Phoenix police officer (Phoenix, AZ)  
2628 E. Lupine Ave.  
Phoenix, AZ 85028  
(602) 571-6166  
email: [unclebodi@aol.com](mailto:unclebodi@aol.com)

Dear Committee members:

The reason I'm writing is to express my dismay and disappointment in the United States Social Security Administration "Social Security" which was developed to be impartial and effectively assist those who retire with expectations of having the financial benefit from paying into social security for so many years.

Many federal, state and city employees experience an additional retirement system plus that of social security.

The Social Security Administration has not taken into account the many who worked secondary employment which had a separate retirement, and, at times it was two or three jobs to make ends meet. My supplemental jobs required me to continue to pay into social security, in addition to the respective retirement system.

In 1972, I began paying social security at the age of 17, continuing to make my required contributions to social security nearly my entire work life. Previously I received annual statements from social security and my most recent statement (May 2018) was received prior to my retirement, indicating if I retire at age 65, I'd receive \$856.00.

At age 63, I met with a senior social security administration advisor who figured my monthly benefit would be reduced to approximately \$300.00, due to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) based on the fact I had a city retirement plan. The work outside the City qualified me for full Medicare benefits yet not full social security benefits. My small, monthly

social security benefit is \$157.82, which doesn't even supply a week's worth of groceries.

The small amount of money I currently receive from social security versus what I paid in is a slap in my face reflective of my police career of thirty-three years. I'm grateful I never relied on my government to provide a "social security" that would assist me in my golden years to help sustain a decent and respectful retirement.

The Windfall Elimination Provision (WPO) and Government Pension Offset (GPO) is a travesty to the employees who worked so hard for this country.

Respectfully,

Billy Sampson  
Phoenix Police (ret)

December 2, 2023

Dear Sirs:

My name is Donna Henry Butler. I live right outside of New Roads, Louisiana. I was asked to write to you on behalf of the Louisiana Retired Teachers Association.

I have worked in the private sector paid for social security benefits for over 30 years. Later I decided to go to college to become an elementary teacher. I have worked for the Louisiana public school system for 12 years.

Now my social security benefits are being cut because I receive benefits from my retirement plan. Yet, I paid for social security benefits for the 30+ years I worked in the private sector. I feel that I should receive the full benefits that I paid for.

Most large companies have retirement plans for their employees, and their social security benefits are not cut because of the plans. I feel this is unfair.

If you have any questions, please feel free to call me at (225) 638-4808.

Sincerely,

Donna Henry Butler

December 3, 2023

Celeste D Ryzner  
315 SE 9<sup>th</sup> Avenue  
Cape Coral, Florida 33990

To whom it may concern:

*I strongly urge you to support the Social Security Fairness Act, which would repeal the Windfall Elimination Provision and the Government Pension Offset.*

*The two provisions that the proposed Social Security Fairness Act would do away with have unfairly penalized public safety employees such as myself for four decades.*

*My husband had careers in other fields before and after becoming law enforcement officers, and he paid his fair share into the Social Security system during that time. When he entered the field of law enforcement, his retirement system payments began going instead to our local Chicago police pension system.*

*The Windfall Elimination Provision and Government Pension Offset basically tells us that he lost most of his rights to the money he paid into the Social Security system the moment he became a member of our police pension system. In addition, when he died, surviving spouses are also penalized by getting a lower Social Security death benefit payment. Or in my case, nothing. Other public employees, including firefighters and teachers, are in the same situation.*

*Think about it. The people who provide some of our nation's most critical services, public safety and education, receive much less Social Security benefits than the people we protect and educate just because of the public service careers we chose. There is no windfall for us, the real windfall is for the federal government, which gets to keep the money paid into the Social Security system by dedicated public servants.*

*Please join your House and Senate colleagues to pass the Social Security Fairness Act, and let's stop penalizing the men and women who keep this country safe and strong.*

*Sincerely,*

*Celeste D Ryzner*

*Police widow*

To Whom it may concern;

I will keep this brief.

I worked 20 plus years in construction and was fully vested with over 27 quarters in SS.

My back took some serious injury while doing construction and required a change in format for work.

I took employment in New Caney School District, New Caney Texas and joined TRS not knowing that my SS would be penalized by some 50% for doing so. If I had been told of this penalty I would have surely sought a different form of Retirement income than TRS such as a 401 or other and continued to contribute to my SS account.

I am only seeking what was stripped away by the 1983 bill as some one who is completely vested and due full SS Benefits. Nothing more.

Thank you for taking up the issue HR 82.

Veno Savell Jr.

Monday, November 20, 2023

Regarding - Field Hearing on Social Security's Disservice to Public Servants, H.R.82

To the Honorable Members of The Ways and Means Committee

As a member of the Detroit Police Department, retired on a full duty-disability, I have been deprived from receiving my full social security benefits that were earned from my work history spanning 18 years after my time as a public servant. Social Security's Windfall Elimination Provision and Government Pension Offset rule has caused undue hardship for me and my family that no other class of beneficiaries, under any circumstances, must endure. This social injustice must end against those who have died and/or suffered life altering injuries to protect and defend our fellow American citizens. We are in the sunset years of our lives. It is heartbreaking to see how the country we served allows this injustice to continue. We are not asking for anything that we have not earned. Social Security's Windfall Elimination Provision and Government Pension Offset rule must be overturned and our full social security benefits restored.

Larry Simmons – Retired Detroit Police Officer  
20218 Schaefer Hwy  
Detroit, MI 48235  
313.434.1668 - Phone

## Social Security Disservice to Public Servants

Daniel M. Capaldi  
6055 W Grandview Rd  
Glendale, Az 85306  
623-755-5675

Dec. 2, 2023

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

I

Social Security's Windfall Elimination Provision and Government Pension Offset House  
Committee Ways and Means Hearing

November 17, 2023

Dear Committee Members,

My name is Michelle Ryan, and this is my eighth year teaching in Connecticut. Prior to teaching, I served the public with military service, and have worked for both profit and non-profit organizations. Through much of my working career, I have paid into the social security system.

There has been a strong need for adults with experience to enter the field of teaching, especially in areas of shortage, like culinary. I answered that call later in life, and proudly use my culinary skills and knowledge to teach high school students. It is an exhausting, but rewarding career. What I did not realize was that I would be financially penalized for making this career decision. As it currently stands, I will be 71 years old before I have contributed 20 years as a teacher. At that time, I will be eligible to receive only 40% of my pension. In addition, I will only receive 40% of my earned social security, and NOT eligible to receive spousal social security benefits. This leaves people like me in a hard spot when it comes to retirement.

As you are aware, there is a teacher shortage nationwide. This windfall provision only hurts recruitment efforts of experienced adults who would consider entering this field. In the end, it will only hurt the education our future generations, our children and grandchildren. There is a need for more career and technical education in the United States. Many of the teaching positions will go unfilled and programs will eventually close in this vital area.

Please repeal the Winfall Elimination Provision which hurts so many public servants.

Thank you,  
Michelle Ryan

Jonathan Law High School  
20 Lansdale Ave.  
Milford, CT 06460  
Phone (203) 783-3574  
Fax (203) 783-3586

November 19, 2023

Dear Chairman Smith and Social Security Subcommittee  
Chairman Ferguson

I would like to share my personal story in hopes of having the WEP/GPO repealed through HR 82, the Social Security Fairness Act.

I am an occupational therapist, a health care worker who has split my employment between public school special needs support and the non-profit sector. In my public school career, I supported children with autism, students who experienced personal trauma, and students with learning disabilities, all in the hope that they can reach a level to progress and participate in life alongside their peers. My non-government not-for-profit work included early intervention, preschool disabilities programming, and a breath of pediatric disabilities at a large teaching hospital. I love being an occupational therapist. Working in a hospital setting or not-for-profit agency and in a school environment has helped me serve my patients and students more effectively by providing me with diverse experiences and learning opportunities. It makes no sense that I would be financially penalized in retirement for building a career between government and non-government employers. But that's what the WEP and GPO do.

In 2022, I retired from public school work with 15 years of service when I turned 65. The Massachusetts Teachers Retirement System does not provide an age column advancement beyond age 65; the system provides a step. I paid social security for my non-government service years, which included more than 40 quarters of substantial earnings. I continue to work in healthcare in a non-profit environment at a large teaching hospital part-time, paying social security.

My social security benefit is reduced to zero by the GPO.

The WEP and GPO hurt anyone with a job title that allows for movement between a government agency and a not-for-profit agency, particularly women and teachers. I understand we are a small percentage of the constituency, but we still provide a valuable service to both government and not-for-profit agencies.

I am grateful for the benefits provided by the MTRS. I hope to receive some social security benefits for my non-profit employment.

I hope to see this law repealed so that others can build a career as public servants and in the private, not-for-profit sector without retribution in retirement.

Sincerely,

Marianne F. Condon  
Occupational Therapist

Bette Holland  
Retired Educator  
791 Night Fire Dr.  
Dawsonville, GA  
December 3, 2023

To: House Ways and Means Committee and Social Security Subcommittee

Subject: How Social Security's Windfall Elimination Provision and Government Pension Offset affect the benefits of public servants.

I was a teacher in Georgia for 34 years. During that time and the 5 years previously when I worked part time while in high school and college, I paid into the social security system obtaining the required number of quarters to be able to collect social security when I retired. Then during the Reagan administration many teachers were falsely encouraged to ask their school systems to drop out of social security and join a school system 403b. They were told they would still be able to collect their social security if they had earned the required quarters. Then the law mentioned in the subject line above was passed. When I retired, I could not collect my full SS but instead a fraction of it—around 20% of what I should have collected. AND, if my husband passes away before I do, he cannot collect mine and if I pass away before him there is almost nothing for him.

I remember when this was announced, we were told "teachers are double dipping". What about a military person who retires with a full pension and then teaches and works long enough to get a teacher's pension? Aren't they double dipping? Why should they get both pensions and teacher not get both Social Security and their schools systems pension?

I loved my profession, and I am still very involved in education in the county where I retired. This was a sham when it happened, and it should be corrected!

Thank you for considering this important issue,

Sincerely

Bette C. Holland  
Retired Georgia Educator  
404-312-8463

*Mary Kathryn Brown  
13 Brentwood Dr.  
Wilbraham, MA 01095*

December 8, 2023

Hon. Jason Smith  
United States House of Representatives  
Committee on Ways and Means  
Washington DC 20515

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

Dear Congressman Smith:

I am writing in support of the proposed repeal of the existing  
Windfall Elimination Provision.

I am a 70 year-old public school administrator/teacher with nearly  
30 years of experience in the Massachusetts school system. However, for  
the prior 25 years, I worked in the private sector, contributing weekly to  
the Social Security system.

As I contemplate retirement, I have learned that the existing  
Windfall Elimination Provision will result in my receipt of substantially  
less than the amount of Social Security benefits to which I should be  
entitled based upon my many years of contributions. While the  
proposed legislation will not fully adjust this, it will go a long way  
towards rectifying this inequity and will enhance the quality of life for  
my husband and me during our remaining years.

Educators work hard for less remuneration than we could earn in the private sector in order to advance the lives of our children, a vital asset for the future of our great country. Our sacrifice should be rewarded, not penalized.

Thank you very much for your consideration of this proposed legislation.

Sincerely yours,

Mary Kathryn Brown

Cc: Jack Woodbury, office of Congressman Richard E. Neal (by email)

November 14, 2023

Owen Connolly  
469 Upper Grassy Hill Road  
Woodbury, CT 06798-3105  
203-808-2117  
[connollyoj@gmail.com](mailto:connollyoj@gmail.com)

**Re: Bill # H.R. 82 To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.**

Dear Members of the Congress:

Thank you to those who are supporting the over 2.5 million of us who have been and continue to be negatively affected by the discriminatory WEP & GPO provisions.

I am deeply concerned that these provisions adversely impact our nation's ability to encourage top candidates to enter the teaching profession and important roles as first responders and police officers. These roles are already difficult to recruit first and second-career professionals into these fields. As a nation, we can no longer ensure that every child receives the best education by the highest quality educators. Nor can we fill the openings to keep our society safe.

I am a second-career professional who is losing a portion of my Social Security benefits. If I had never worked a productive day in my life again after leaving the private sector, I would not have been penalized. Nor would I have worked to make our country a better place by entering the field of education and working with students who are the future of our country.

As a veteran, I served in the USMC. I was called to active duty for the Gulf War. My unit worked to liberate Kuwait City. After my service to our country, I returned to school and obtained my teaching certification. I taught in public schools for over twenty-five years.

My wife taught in Newtown, CT for more than twenty years. For over a decade, she was the vice-president of the Newtown Federation of Teachers, her teachers' union. She represented Newtown teachers in Washington D.C. after the Sandy Hook tragedy.

We taught through COVID - remote, hybrid, wearing masks and on. We endured the ongoing challenges associated the Sandy Hook school shooting and continual threats to schools, such as the December 2021 Tik Tok Challenge.

Truly, we are not sure what else we need to do so our benefits are not reduced. We are not asking for a handout; we are asking for the money we have earned.

**I have earned these benefits; for me this is not an entitlement program.**

This legislation has had overwhelming bipartisan support but has been languishing in for years. We cannot afford to wait any longer. Our pay and benefits continue to be attacked and reduced, causing one to question where the windfall of benefits is. The time to act is now! I urge your support for H.R. 82

820

I urge you to support immediate passage of the bipartisan Social Security Fairness Act (H.R. 82), which would repeal the unfair Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) causing inequitable penalties for public service.

Sincerely,

Owen Connolly



November 14, 2023

Mary Connolly  
469 Upper Grassy Hill Road  
Woodbury, CT 06798-3105  
203-808-2118  
[connollymie@gmail.com](mailto:connollymie@gmail.com)

**Re: Bill # H.R. 82 To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.**

Dear Members of the Congress:

Thank you to those who are supporting the over 2.5 million of us who have been and continue to be negatively affected by the discriminatory WEP & GPO provisions.

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I am a second-career professional who is losing a portion of my Social Security benefits. If I had never worked a productive day in my life again after leaving the private sector, I would not have been penalized. Nor would I have worked to make our country a better place by entering the field of education and working with students who are the future of our country.

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I taught in Newtown, CT for more than twenty years. For over a decade, I was the vice-president of the Newtown Federation of Teachers, our teachers' union. I represented Newtown teachers in Washington D.C. after the Sandy Hook tragedy.

We taught through COVID - remote, hybrid, wearing masks and on. We endured the ongoing challenges associated the Sandy Hook school shooting and continual threats to schools, such as the December 2021 Tik Tok Challenge.

Truly, we are not sure what else we need to do so our benefits are not reduced. We are not asking for a handout; we are asking for the money we have earned.

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822

I urge you to support immediate passage of the bipartisan Social Security Fairness Act (H.R. 82), which would repeal the unfair Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) causing inequitable penalties for public service.

Sincerely,

Mary Connolly

Raymond Gallardo

Past President of the Iowa State Police Association

306 NW Bramble Rd, Ankeny, IA 50023

Good afternoon,

I am writing to you with concerns of the Social Security Windfall Elimination Provision. Many law enforcement officers worked many side jobs during the course of their careers. These side jobs requires the employer to withhold Social Security taxes from their pay. Many law enforcement officers started their careers later in life and had worked in the public sector prior to becoming a law enforcement officer, such as myself. I started my career at the age of 31. I, as thousands of others, feel that it is unfair to be penalized for becoming a law enforcement officer when it comes to drawing their Social Security. We have put into the system the same amount as millions of others. So why are we not getting the full amount due?

Please consider and act on changing the Social Security Windfall Provision to allow ALL who put money into Social Security their full amount due to them.

Sincerely and respectfully,

Raymond Gallardo

Past President of the Iowa State Police Association

My name is David Murillo and I am a retired 34.5 year veteran Des Moines police officer.

Prior to becoming a police officer in 1978 I was employed in the private sector paying full social security taxes.

As a Des Moines police officer I opted to remain employed in the private sector throughout my police career via off-duty police work

I worked 20 years off-duty for Mercy Medical Center in Des Moines, 10 years for the Multi-State Lottery Association, and many other side gigs.

In every one of my off-duty jobs police jobs I paid full social security taxes.

After my retirement from the Des Moines Police Department, I worked 10.3 years for the Des Moines Public School District where, once again,

I paid full social security taxes. I recently applied for my Social Security benefits and was hit with SS's WEP (Windfall Elimination Provision).

The WEP penalty was because I belong to a government pension system. I did not pay social security taxes into my police pension.

I did however, as previously stated, pay full SS taxes before I was a police officer, while I was a police officer, and after I was a police officer.

Had the WEP not penalized me, I would be drawing around \$1700.00 a month based on the funds I paid into SS. As it stands, I currently receive

much less a month in SS benefits due to the WEP.

Please understand that I am not asking for any benefits not due to me. I am asking for your consideration in eliminating the WEP penalty for police officers who actually paid full SS taxes.

Thank you for your time and consideration,

825

David Murillo

1617 Holly Drive, Norwalk, Iowa 50211

Past Chief Union Steward

Des Moines Police Bargaining Unit Association

Past President

Des Moines Police Burial and Protective Association

826

1010 E. Bobier Drive SPC 49

Vista, CA 92084

November 25, 2023

- Re: Field Hearing on Social Security's Disservice to Public Servants, H.R. 82

As a retired California public school teacher, I have been greatly affected by the WEP/GPO penalties.

Prior to beginning teaching in California, I worked numerous jobs throughout the United States, earning more than 40 quarters Social Security credit. I was employed in Washington State, Idaho, Nevada, Utah and Virginia in a myriad of employment positions without other retirement provisions...

I was unaware of the impact by the WEP/GPO penalties on my California retirement prior to retirement at age 65 and currently receive approximately one-third of my earned Social Security entitlement. Since I had been employed in so many other locations, I only worked 12 years as a California public school teacher and thus receive a limited retirement pension. As the sole provider of my retirement income, I must continue to pursue post-retirement employment.

The WEP/GPO penalties adversely affect my Social Security entitlements and my retirement standard of living. I urge you to correct this disservice.

Sincerely,

Karen Beverly  
424-634-8198

Dear Representatives,

I am 63 years old. I teach high school, which is rewarding but sort of exhausting. I began my full-time teaching career at 57 – unexpectedly. I did (do) not make very much at my low paying, title 1 inner city school district in Connecticut and so kept my additional part time job where I have paid into social security for the past 8 years. Before my teaching job, I had many full time and part time jobs – beginning at 13 years old – at which I paid into social security.

I can only retire at 72 with a partial pension if I can receive the social security that I am entitled to. Without this repeal, I will never be able to retire. I don't know what sort of teacher I will be like at 90 or dead - whichever comes first. Additionally, if my husband died either while I am still working or in the future, and I could not receive survivor benefits, I could not afford rent. I do not have any financial safety net to fall back on. Where am I supposed to go?

Please let teachers and others in this situation receive the benefits that they are entitled to per what we have paid into the system, just like everyone else who receives social security. I do not understand why I am being punished and subjected to either poverty or working until I die because I decided to become a teacher.

I realize that the solvency of social security is in jeopardy but this should not be solved on the backs of public servants, without whom this country would not function and who are amongst the poorest people out there. I have read about many ways to solve the problem that do not hurt poor people.

I hope our legislators look carefully at the unfairness of WEP and GPO and repeal them.

Sincerely,

Lisa Burns

Art Teacher

Dear Representatives,

Thank you so much for reading this and for caring about this issue. I am 63 years old. I teach high school, which is rewarding but sort of exhausting. I began my full-time teaching career at 57 – due to unexpected circumstances. Before my teaching job, I had many full time and part time jobs – beginning at 13 years old – at which I paid into social security. After I began teaching I did not make enough to live on and worked an additional 20 hours a week at a job at which I paid into social security. Unfortunately, except for 2 years, none of those prior years are what social security considers “high earning” years since I was also raising my children whom, due to various factors, needed me at home when they were home, and so all of those years are subject to the GPO and WEP.

I can only retire at 72 with a 15 years of service partial pension if I can receive the social security that I am entitled to. Without this repeal, I will never be able to retire. I don’t know what sort of teacher I will be like at 90 – but more likely I will not be allowed to remain in the classroom until I am that old. Despite tenure, there are many ways to get rid of teachers when they are past their “use by” dates. I do not have any financial safety net to fall back on as I have not made enough to save much for retirement. Where am I supposed to go? How am I supposed to live?

If I could do it again, I would not have become a teacher and certainly not in Connecticut where we do not pay into social security and can’t receive it. When my students ask me about becoming a teacher, I must be honest with them – because I care about them so much- and tell them to find something else to do. I also tell them that if they really want to teach, to make sure not to work in the 15 states that do not let teachers pay into social security, receive it based on their own additional or prior jobs, or collect spousal benefits. Unfortunately, I am pretty sure I have talked many students out of this profession that – in addition to all of the above – pays the least of any profession that requires the time and expense of a master’s degree.

Please change the law so that teachers and others in this situation receive the benefits that they are entitled to per what we have paid into the system, just like everyone else who receives social security. I do not understand why I and the other public servants are being punished and subjected to either poverty or working until I die because I decided to become a teacher.

I listened to the ways and means live broadcast and the stories were heartbreaking. It has been 40 years that this law has been in place. Please do not let another 40 years go by without changing it.

I realize that the solvency of social security is in jeopardy, but this should not be solved on the backs of public servants, without whom this country would not function and who are trying to do something good for society. I have read about many ways to solve the problem that do not hurt public servants. Please, get going on those!

I hope our legislators look carefully at the unfairness of WEP and GPO and repeal them.

Sincerely,

Lisa Burns

Art Teacher



To the House Ways and Means Committee and the Social Security Subcommittee:

This is my written statement about the impact of the Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) on my financial circumstances.

Over my lifetime, I worked in various jobs where I paid into Social Security from ages 14-40 making 26 years of contributions into the system. At age 40, I became an elementary school teacher and taught for 20 years during which I did not pay into Social Security. When I retired and applied for my Social Security benefits, my benefit was significantly reduced by the WEP to \$410 a month due to my teacher's retirement pension. Medicare is then deducted from the \$410, so that I currently receive \$307 a month. This is all I receive for 26 years of payments into Social Security.

My husband has paid into Social Security for 45 years of work. Due to the GPO, should he die before me, ( he is 6 years older than me) I would be ineligible to receive any of his Social Security benefits because of my school district pension. That would reduce my financial income by one third at his death.

The WEP and GPO are a penalty on all types of public servants who simply want to work in fields that contribute to the safety, health and educational attainment of American citizens. They create real hardship for senior citizens.

Please consider removing these senseless and unfair penalties.

Karen Dean-Dancis  
2474 Caminito Ocean Cove  
Cardiff, CA  
92007  
916-342-1654

Stephen Flowers  
62 Old Stone Church Road  
Little Compton, RI 02837

Date: November 27, 2023

Subject: Windfall Elimination Provision (WEP)

To whom it may concern,

I am writing to you as a person who has spent part of his professional career in the private industry and the other part as an educator for the state of Massachusetts.

I worked a significant number of years, not only in my youth, but as a college graduate in the private sector, paying into Social Security with the expectation that I would receive all my benefits due to me upon retirement.

Later in my career, I made the shift to become an educator and support the youth of our nation. At the time, I had no idea that receiving a state pension would penalize my Social Security benefit. It was only recently that I learned about the Windfall Elimination Provision.

Unfortunately, by entering the teaching profession later in life, and based on my anticipated age at retirement, I will not receive a full pension from the state. Therefore, it is imperative that I receive my full Social Security benefit unaffected by the WEP.

I urge you to end the Windfall Elimination Provision and provide all state and federal employees with the Social Security they are due.

Sincerely,  
Stephen Flowers

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,

Retired from Cedar Falls Police Department. Retired with on the job injury / disability at age 53. On the job for 26 years. Owned a sideline business for extra income and worked other civilian jobs prior to and during my time as a Police Officer.

This was a legitimate business with approximately 10 seasonal employees for approximately 25 years. I paid all required self-employment taxes for my future retirement.

When I filed for Social Security at age 62, The numbers (money) that I paid into SS showed I was to receive approximately \$1200.00 per month. Because of the windfall elimination rules / law I only received at the time, approximately \$330.00.

When Cedar Falls joined the state Police / Fire retirement fund in the mid to late 80's we either weren't allowed to contribute to Social Security or the City of Cedar Falls didn't inform the officers of the choice to contribute to the Social security fund.

If this is something that you are looking for, I can find the records.

Thank you,

Stephen Jennerman

Stephen Jennerman  
Phone: 319-239-9798  
Address: 519 Sandy Point Rd, Harpers Ferry, IA 52146  
Retired July of 2003

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,

Stephen A. Raymond

833

3900 199<sup>th</sup> Court  
Long Beach, WA 98631  
360-214-0333

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)

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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,

Steve Cator  
N44W6025 Hamilton Road, #105  
Cedarburg, WI 53012  
808-491-7800

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,

As a “soon to be” federal retiree 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 we also receive a pension from a public service position.

WEP and GPO are little known “stealth” provisions in Social Security law that most public employees have little or no awareness of when they decided to serve our country in public employment. Had many of those thousands of public servants (despite wanting to serve their communities) been aware of the “public employees penalty act” they would have sought alternate employment. Ultimately being able to support your spouse in retirement or death comes first.

If WEP and GPO are not repealed then at least have the decency to place a “BLACK BOX WARNING ON PUBLIC EMPLOYMENT”. All employees should be warned at recruiting or at intake about WEP and GPO. That way each potential employee can make an informed decision about whether to continue the onboarding process in their chosen public service career or run for the door.

I have served in law enforcement, emergency medical services, the fire service as well as a National Park Ranger protecting our nations most treasured places. In every instance the hazards of those professions were explained in detail at the beginning of my service – but never once were the hazards of government retirement discussed.

As mentioned, I am a U.S. Park Ranger. I started in 1980 under the old CSRS (Civil Service Retirement System). At the same time took outside employment to make ends meet. It was typical at the time for most rangers take outside employment since the National Park Service paygrades are notoriously lower than other federal agencies. As management always like to say “but you get paid in sunsets”. True, I LOVED MY JOB but... you can’t eat sunsets. So, I worked multiple jobs and... paid into Social Security.

Fast forward to 1998. The last chance to switch to FERS (Federal Employment Retirement System – where Social Security is an element) was made. I thought I had done my homework well thinking the decision to transfer or not threw carefully.

CSRS is an amazing retirement system IF you planned to stay with the Federal Government – not so good if you might leave federal service. At the time I had a chance to take a career with our State Highway Patrol and was sorely tempted (I was a federal law enforcement officer and a local part-time county deputy and so I was recruited for the WHP because my experience level)

So, after checking about Social Security implications I was told I would “be whole” after 20 years of FICA service. I had no idea what HR was referring to when they used the term “whole”, and they certainly did not offer to explain WEP. But I made the switch, after they convinced me, it would give me “portability” to take jobs outside the federal government.

As it turned out I decided to stay with the National Park Service and it wasn’t until a retirement planning course that I MANY YEARS LATER that WEP/GPO was discussed. I mentioned that I was a CSRS transferee to FERS but told the instructor, confidently that I would have my 20 years in and so it would not apply to me. To my surprise, the instructor looked at me and said (his words) “I don’t know who fed you that line of shit but it is a lie...you are whole after 30 years of post-transfer service...and for every year under you take a 5% penalty as part of WEP”.

I told him my information came directly from a National Park Service Human Resources specialist. The instructor told me don’t feel bad because at every class he taught he heard the same thing... misleading or misinformation concerning WEP/GPO. Basically, even our HR people did not understand WEP/GPO implications.

So here I am ready to retire and my penalty is locked in – I am sitting here as I write this letter thinking about what different decisions, I would have made had I known about WEP/GPO... and thinking that I would be retiring now with an 80% annuity from the State of Wyoming and be able to draw my full Social Security.

The financial impact of the WEP and GPO is significant for those of us affected, making it difficult for us to make ends meet in retirement. These provisions also disproportionately affect lower-income retirees – the foot soldiers who actually DO the work of the people and make this country run.

Retirees rely on their earned benefits for essential expenses. Please recognize that we have paid into both Social Security and our public service pensions, and we should not be penalized. We deserve to receive the benefits we have earned – just like any other citizen.

Trying to balance the long-term social security funding issues solely on our backs is wrong. We except low salaries for the privilege to serve our communities and country. In the end though, instead of a reward we are nicked and dimed out of our rightful retirement.

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 our hard-earned



retirement benefits are not unfairly reduced and that we can retire with the financial security and dignity we 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.

The time is now! With over three hundred sponsors to the bill...bipartisan sponsors nonetheless this should be "low hanging fruit" something that should sail through congress. After several other "almost did its" in previous congresses, let make it happen in the 118<sup>th</sup> congress.

Thank you for your consideration.

Sincerely,

*s/Steve Fullmer*

Steve Fullmer

PO Box 87

Fort Laramie, Wyoming 82212

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 Civil Service Retirement System (CSRS) federal retiree and am writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The calculus is really quite simple. Before I was a Civil Servant I worked in the private sector and paid into Social Security (SS). As a CSRS federal employee, I paid into the CSRS and Medicare. After I retired from federal service, I worked a couple of years to obtain my 40 quarters of creditable SS service. The WEP reduces my already very small (based on early career employment earnings) benefit by half! Paying into one retirement system has nothing to do with paying into another. If one has earned the benefit, one should receive the full earned benefit.

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,

Steven A. Smith  
9705 Beman Woods Way  
Potomac, MD 20854  
301-580-4642

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).

My story of the negative effect on me of the GPO follows. As a retired Federal employee, I have been penalized by the application of the GPO since my then wife of 35 years, Christine, died in a vehicle accident on March 10, 2006. My wife Christine was a medical doctor (M.D.) who had a practice where she was both the employer and employee of her S Corporation. She therefore paid into Social Security as both the employer and employee. After she died in 2006, I applied for Social Security survivor monthly benefits based upon her social security account. Because of the GPO, I was denied Social Security survivor financial benefits as that benefit was considered completely offset (reduced) by my Federal pension under the rules of the GPO. I was told by the Social Security employee who I met with that my eligibility at that time was for a monthly survivor benefit of \$1,200.00, but I would receive \$0.0 as the entitlement benefit was completely offset by my Federal pension. Since that time in March 2006 until now (December 2023), I have been penalized under the rules of the GPO for a 17-year approximate total amount of \$255,000.00 in survivor benefits that I would have received if I was not a retired Federal employee. I am a 50% Vietnam era disabled veteran, and I retired from the U.S. Civil Service in 1997. I served my country both in the military and afterwards in the Federal Civil Service until my regular retirement.

I receive NO Social Security monthly financial benefits on my own account because I only accumulated 37 quarters credit for Social Security during my work life. Had I accumulated the minimum required 40 quarters for Social Security entitlement, that benefit would have been subject to the penalty of the application of the WEP because I am a retired Federal employee. The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country.

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 over 2 million public servants 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 that we can be retired with the financial security and dignity we rightly 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.

Thank you for your consideration.

Sincerely,

Steven L. Shoub  
POBox1574, Venice, FL 34284  
Telephone: 941-473-7395

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, disabled veteran 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.

The WEP and GPO reduced my Social Security by almost 70% of what I was entitled to, I worked under Social Security for over 15 years, several of which I Maxed the required amount of SSI payments in several years.

My wife's Social Security will be reduced and she has never worked in the public sector and will have her payments reduced when I pass as she will receive an annuity payment, which I am paying for from my reduced payments on my Government Pension.

841

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

Steven Morrison

822 Blue Grama Ct

Raymore Mo 64083

(816)589-5708

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.

In my case, I worked more than 10 years in private industry and qualified for a full Social  
Security Benefit before I accepted employment with the Federal Government. My Social  
Security Benefits were unfairly cut by the WEP. What is the difference between myself, and  
thousands of people who worked 10 years or so (I'm thinking spouses of workers who went to  
work for a short time after their children grew up), and qualified for Social Security Benefits that  
were not cut based on where they worked? What about equal protection under the law?

Yes. I receive a Federal CSRS pension, but it doesn't go as far as it used to. The normal benefit  
that I earned could be put to good use.

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,

Steven L Burrell

2232 SW Llandoverly Lane

Topeka, KS, 66614

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

Here are my concerns as a retired teacher living on my pension and being affected by  
Windfall Elimination Provision:

My biggest concern is, I was told by Social Security, that if my husband passes away  
before me I don't get to draw my husband's widow's benefits. I have a second mortgage  
and worry that I would have to sell my home because I won't be able to afford the  
payments if he dies first. We live very modestly, don't travel, or go on vacations because  
we can't afford them.

As it is now, I have to substitute at least one day a week to make payments on the second  
mortgage. I am supposed to be retired, yet, I have to work.

I have tried to plan by looking into what benefits I WILL have in the event he dies first  
but no one at the Social security office seems to be able to tell me what I need to know so  
I can pro actively plan. A financial planner is an expense I can't take on either, to figure  
this out.

I DID work in the private sector but wages way back when 40 -50 years ago were very  
low and that won't translate into today's world anyway.

**AT LEAST: Can Social Security advise me what I can expect  
so I can plan?**

The PSPFA seeks to fix the WEP by creating a more reasonable formula to  
calculate how much social security we should get.

**Patricia F. McGehee  
110 Highland Rd.  
Ponchatoula la  
70454-2908  
985 320 5829**



December 4, 2023

To: WM Submission @mail.house.gov.

Subject: Subcommittee Field Hearing on Social Security's Disservice to Public Servants

How the Windfall Pension Offset Mistreat Government Workers.

My name is Geneva McDonald, I live at 1130 Sumner Street, New Orleans, Louisiana 70114. My phone number is 504.228-3430.

I am a member of the Louisiana Retired Teachers Association. I am a divorce 76 year old woman and my retirement and social security is all I have to live on. It is a hardship for me to make ends meet because fifty-five percent of my social security check is taken from by the (WEP/GOP). The government get more of my social security money than I receive. I think that is so unfair, because people in other professions get their full retirement and social security. I feel that I am penalized because I worked for the State of Louisiana.

I am asking that you please reconsider what you are doing because the government is taking more than half of my social security check. Please assist me my giving my entire social security check to me, so I can live after the 32 years I have devoted to the school system.

Geneva McDonald



**Association of Texas  
Professional Educators**  
305 E. Huntland Dr., Suite 300  
Austin, TX 78752-3792

Phone: (512) 467-0071  
Fax: (512) 467-2203  
Email: [info@atpe.org](mailto:info@atpe.org)  
Online: [atpe.org](http://atpe.org)

December 1, 2023

The Honorable Jason Smith  
Chairman  
Committee on Ways and Means  
1011 Longworth HOB  
Washington, D.C. 20515

The Honorable Richard Neal  
Ranking Member  
Committee on Ways and Means  
372 Cannon HOB  
Washington, D.C. 20515

Dear Chairman Smith and Ranking Member Neal:

The Association of Texas Professional Educators (ATPE) has been a strong voice for Texas educators since 1980. ATPE is the leading educator association in Texas with approximately 90,000 members statewide. On behalf of Texas teachers, we want to thank you for holding this important hearing on the inequities caused by the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)—provisions ATPE believes unfairly penalize Texas educators and other government workers by arbitrarily reducing their earned Social Security benefits.

Lawmakers on both sides of the aisle have worked together for years on WEP reform, collaborating often with ATPE and other stakeholders to craft legislation capable of providing a real benefit to current and future retired educators. The time is now to act on legislation that will provide a much-needed, comprehensive solution to the negative impact the WEP continues to have on educators, police officers, firefighters, and other public employees.

As was pointed out during the hearing, "the core of this issue is fairness." We, like many, are aware the entire Social Security system is in desperate need of a new funding formula if it is to continue into the future. However, for far too long, the current system has been balanced on the backs of public servants, such as police, firefighters, and educators, who have already spent their working years giving more than their fair share to benefit their fellow citizens. It is past time that Congress stop also asking these public servants to give up their security in retirement. As member Higgins pointed out regarding the use of funds derived from the WEP and GPO to help pay for everyone else's benefits: "[it] does not [matter] how much it costs to correct this issue—the money being used is not Congress' money, and it belongs to the people who have earned it." We could not agree more.

Perhaps Chairman Smith said it best:

"These provisions have done a disservice to many who chose to work for their communities as firefighters, police officers, teachers, 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, because that retirement is far from secure."

**Your Ally. Your Voice.**

[atpe.org](http://atpe.org)

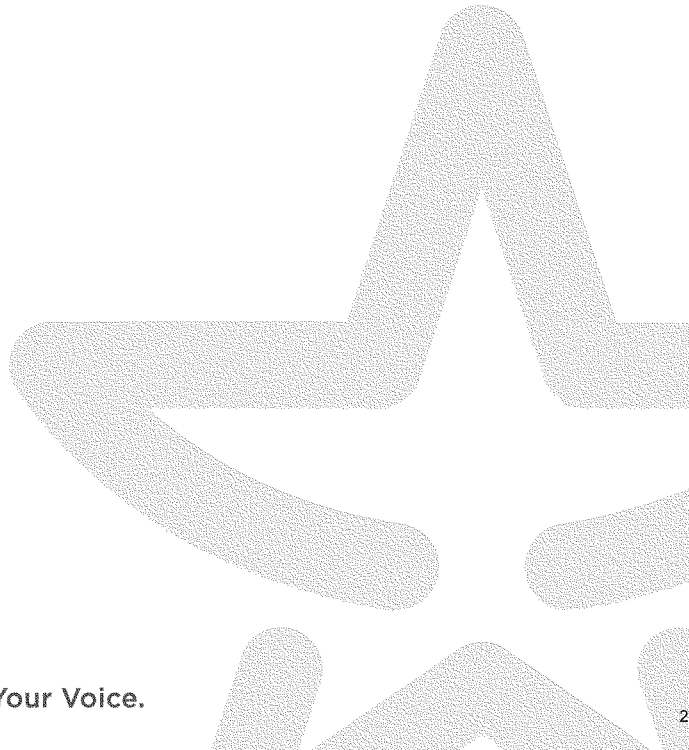
We are encouraged and grateful that more than 300 members of Congress have signed onto Representative Graves' legislation to repeal these harmful provisions and hope the sentiments of need and urgency expressed during the hearing are quickly translated into action on the part of both the committee and the full House.

Sincerely,



Monty Exter  
Director of Governmental Relations  
ATPE

**Your Ally. Your Voice.**  
atpe.org



## Subcommittee Field Hearing:

My name is Donald Zarlengo. I am from Colorado. I worked as a police officer for 32 ½. In order for me to be able to obtain my social security benefits, I had to work several off duty jobs in order to get the credits I needed. That included many extra jobs after my regular shift was over. When I applied for Social Security, I intened to pay for my Medicare with the amount I was to receive. The amount that I was able to receive, was cut by over 40% because of the WEP and /orGPO. I worked hard and long hours to achieve this, and then I learned that the amount that I was suppose to receive was reduced. The amount that I receive is not enough to cover my Medicare costs, therefore, I have to pay the difference out of my retirement pension. In addition to that penalty, Medicare charges me double the amount I am to pay because of the income of my wife and my pension combined. She is not on Medicare at this time, but when she is, it will double for her also. I realize that you have no say as to the Medicare issue, but I feel I have been penalized twice, for working hard to have a decent Retirement.

Thank you,

Katherine Blackwell  
420 County Road 252  
Nacogdoches, TX 75965

November 18, 2023

United States House of Representatives  
Subcommittee on Social Security

Dear Members of the Committee:

I urge you to support H.R. 82, the Social Security Fairness Act of 2023. The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) have adversely affected my income as a retired teacher. Though I did not pay into Social Security as a public school teacher in Texas, I worked several other jobs where I did pay into the system, and Social Security benefits from those jobs should not be affected by my teacher retirement income. Also, it is unfair that survival benefits that I could receive if my husband dies will be eliminated. I think this is an extremely shameful way to treat individuals who have one of the most important jobs on earth, the education of our nation's children.

On behalf of the many, many teachers affected by the WEP and GPO, I urge you to do what you can to rectify this unjust system.

Sincerely,

Katherine Blackwell

**DIRECTIONS: PLEASE FOLLOW THE EMAIL STEPS AND  
EITHER DOWNLOAD OR COPY AND PASTE THE LETTER  
TEXT BELOW TO YOUR BLANK DOCUMENT TO  
PERSONALIZE.**

[2 December 2023Date]

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 was your public servant when you needed me now  
provide me my entitlement to Social Security)** 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.

All the funding that the US Government is giving away with no contributions to Social Security.  
My spouse paid the taxes on his Social Security when it was collected. Now it is time for the  
pay back. You are not providing equal rights to me as a tax paying citizen. I also gave my time  
serving in the US Navy. Again, I choose to answer the call to serve my nation as a public  
servant now I need my rights. Congress cannot continue to ignore the plight of public workers.

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 FULL 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,

Verla Jeannette Sullivan

16433 SW 76 Ave, Palmetto Bay, FL 33157

305-793-1784

852

I, Samantha Harrell, am requesting the support of HR82 which eliminates Windfall Elimination Provision and Government Pension Offset. Not doing so will cripple so many individuals including my family. Please support!

Thank you,

Samantha Harrell



853

I, Sara Piro, am requesting the support of HR82 which eliminates Windfall Elimination Provision and Government Pension Offset. Not doing so will cripple so many individuals including myself and my family. Please support!

Thank you,

Sara Piro

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.

**Financially, this has adversely affected me since I have worked since I was 15 years and I retired with 30 years of Federal Government service. I worked after retirement until I was 68 years old. Since I paid into the Civil Service Retirement System and Social Security this is so unfair and needs to be repealed.**

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,

Susan J. Shaw  
140 Mohair Court, Mailbox 9110  
Ellijay, GA 30540  
Cell 404-290-6052  
Email: [sjs3@ellijay.com](mailto:sjs3@ellijay.com)

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.

**In addition to my situation of receiving absolutely no social security during my life time, since I opted to take a smaller retirement payment in order for my husband to receive 25% of my retirement upon my death, I now understand that he will not receive that 25% of my retirement because it will be diminished by his social security payment. He did not work for the Federal government and now, if I pass, will not receive anything from my pension. And to add insult to injury, I cannot go back and change that decision to withhold part of my retirement for my husband. I would have been better off to take the 25% retirement monthly and invested it myself to insure my husband's future.**

My father used to say 'Where is it written that life is fair?' By keeping both WEP and GPO in place you are proving my father's notion. It is time to eliminate these provisions and give Federal Retirees the fair portion they deserve.

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,  
Susan B. Klein  
14000 Briarwood Lane, Urbandale, IA 50323  
515-240-0368

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 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, to which they also contributed, 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.

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,

Teresa McNally  
781 Terrapin Ct  
Concord, CA 94518-2233  
925-787-8963

## Testimony Regarding Social Security Disservice to Public Servants

For many years I was employed in the private sector and contributed to Social Security. At the age of 43, I changed careers and accepted a position as a second grade teacher in the Commonwealth of Massachusetts. I later went on to become a first grade teacher, an associate principal and the early childhood coordinator for my district before retiring. As a teacher, I no longer contributed to Social Security, however 11% of my salary was taken for the Massachusetts Teacher Retirement System. Because I was late to enter the field of education, I did not retire with my full pension. In addition, my social security benefit has been negatively impacted and my husband's survivor benefits will be negatively impacted simply because I receive a pension.

Yes, I chose to enter a field where salaries are not commensurate with the work, and advanced degrees, ongoing education, and licensing exams are required. However, I was unaware of the WEP/GPO when I entered into the field and was disturbed to learn that educators as well as other public servants would be treated so unfairly in retirement. In spite of it all, I loved my job.

As I have learned more about the WEP/GPO, I have become outraged by this unfair practice that negatively impacts 15 states. It is a disincentive for individuals to enter into the field of education in those states and a greater disincentive for those who might be interested in changing careers. In a time when educators are leaving the field because of workload, stress, and compensation, to name a few, do you really want to discourage others? It's simply an unfair practice and I urge you to vote in favor of changing it.

Respectfully Submitted,  
Paula S. Foley

Cory Slifstein  
New Haven, CT

December 1, 2023

To the House Committee on Ways and Means and Social Security Subcommittee,

I am writing to submit testimony regarding the impact of Social Security's Windfall Elimination Provision and Government Pension Offset on my earned benefits. WEP and GPO, as they are known, are two provisions that will, in a short time, reduce Social Security benefits that I earned during the first part of my career because I chose to become a public-school teacher. I beg you to support and pass two companion bills, H.R. 82 and S.597 to repeal the Windfall Elimination Provision and the Government Pension Offset.

For the first two decades of my career, I worked in human services, environmental education, and eventually, independent education. I served in various roles as a child care worker, group home worker, outdoor educator, and ultimately, science teacher. The work that I did was meaningful but low-paying. After a time, I chose to enter public service as a middle school science teacher. It has been a privilege to serve the children and families in my community for almost two decades.

Because I became a public-school teacher in my forties, I will only have the opportunity to earn a partial pension. To earn a full and substantial pension in Connecticut, a teacher needs to work at least 30 years, and typical teachers work 35 years. A pension based upon this is substantial and thus negates the need for Social Security. WEP/GPO were intended to address those who earn a high pension and then a high social security and prevent so-called 'double dipping'. These provisions unfairly harm those of us who will neither earn high social security nor earn a high public pension.

Because I joined public service so late, I will retire with a minimum 20 year pension and not be able to work 30 to 35 years to earn a substantial pension prior to retirement. I cannot leave public education to re-enter the private sector and increase my Social Security benefits because my pension would be further reduced. In essence, this provision has penalized me, and others with whom I work. We are trapped in a system that penalizes our decision to enter public service by ensuring that we cannot earn a substantial pension or substantial Social Security.

When I first entered public school service, I was under the assumption that my partial 20-year pension, combined with my Social Security, would allow me to have a reasonable retirement income. This did not project to be substantial, but it would provide a retirement with dignity.

When I first joined public service, I was NOT informed that WEP and GPO existed and would reduce earned Social Security Benefits. After a few years, when I began to learn about these provisions, I discovered that my 18 years of private sector substantial earnings was not enough to negate the impact of WEP/GPO. Since that time, I have learned that these provisions will reduce my EARNED Social Security benefits by nearly \$600 dollars per month.

At this time, retirement from public education will create a hardship because my Social Security will be substantially and unfairly reduced. Due to the Windfall Elimination Provision and Government Pension Offset, I do not know how I will be able to retire, pay bills, and live with dignity after decades of public service.

The reduction in my Social Security is from benefits that I have earned. Had I worked those 18 years and never worked again, I would receive my earned benefits. I will not be 'double dipping'. Both WEP and GPO unfairly will reduce benefits that I have earned. It is a truly sad reflection on America's priorities that those who choose to serve children, families and communities as teachers, firefighters, and police will lose earned benefits because of a policy written decades ago.

Given the difficulty in attracting and retaining teachers, we should create policies that provide financial incentives for people to leave the private sector to join public service. Instead, we have a policy that punishes people who make this decision. Nearly 3 million families are impacted by these provisions, but Congress can act to correct this unfair and egregious policy.

I urge you to support and pass H.R. 82, a bipartisan bill with 300 cosponsors, and to work with the Senate to pass S.597 to repeal the Windfall Elimination Provision and the Government Pension Offset and return dignity to millions who chose to serve our communities.

Respectfully,

Cory Slifstein  
New Haven, CT



November 29, 2023

Dear Members of the House Ways and Means Committee:

We are some of the members of the Boulder Valley Education Association – Retired, based in Boulder, CO. Members of our association are retired educators who receive monthly payments out of our Public Education Retired Association (PERA) accounts, into which we paid many thousands of dollars over the course of our careers. Many of us also worked in additional jobs that required us to make regular Social Security contributions. In addition, many of us have spouses that worked in jobs that were part of the Social Security Administration system.

The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) impose offsets that penalize middle-class public employee retirees. GPO and WEP were designed to reduce payments to retirees who worked high-income jobs, but educators are unfairly penalized.

Because of WEP, many of us are receiving Social Security checks that are significantly less than what we earned through our payments into the Social Security system. If we made the contributions into the system, shouldn't we also receive the payments that we deserve? It is fundamentally unfair for a particular group of retirees to receive less than others who made the same contributions to the system over the years.

The GPO is completely unfair! For example, the husband of one of our members paid into Social Security for 49 years and collected his SSA benefit for just 7 months before he tragically passed. Because his wife, the BVEA-R member, received PERA, she received a one-time widow payment of \$255. That's it! So, all those years he was paying into the system resulted in her receiving a mere \$255, because of GPO.

We call upon the US Congress to right this wrong and pass S. 597 and H.R. 82. We support the full repeal of GPO and WEP.

Thanks for your attention to this matter,

Members of Boulder Valley Education Association – Retired  
355 S 44<sup>th</sup> St  
Boulder, CO 80305

Kenneth Nova, President  
Jerry Pinsker, Vice President  
John Lamb  
Wendy Rochman  
Bill White  
Barbara Leaf  
Cathy Lee Lazar  
Tina Much  
Paul Crosson  
Tamara Sotillo  
Barry Barrows

The American people have entrusted Congress to champion fairness and equality of opportunity. However, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) clearly undermine this trust, disproportionately affecting retirees nationwide. I implore you to cosponsor H.R. 82, a bipartisan bill aiming to address these inequities and to ensure deserving Americans can access their full Social Security benefits.

The WEP and GPO cut or eliminate benefits that retirees have earned, impacting public service workers and retired educators. 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.

Now is the time to take action to repeal these two unjust penalties.

Sincerely,  
Ted Petrich  
43152 Nuckolls Ct  
Hemet, CA 92544  
951-288-5498

This is my Social Security story.

My name is Nancy Landry, a retired school teacher and I presently reside Diamondhead, Ms. I was a resident of Louisiana who worked different jobs during high school and college and paid into Social Security. After I graduated from college I taught in private/parochial schools for 30 years where I paid into Social Security and a 401K. The 401K basically crashed in the mid-2000s. I ended my teaching career working in a public school in Louisiana for 10 years. I draw a small pension from those 10 years in public school so my Social Security of which I paid into for 30 years is reduced. To add more insult, I began drawing my Social Security at age 67 while I was still working full time. As long as I worked full time, I could draw by full benefit. But, as soon as I retired and began drawing my state teacher pension, my benefit was cut and I had to repay what I had been paid for the few months I drawn a pension. I don't understand why after paying Social Security for  $\frac{3}{4}$  of my working years, I am not entitled to the full amount of my benefit.

I hope you will consider the unfairness of Windfall Elimination Provision and how it punishes people who legitimately worked and paid into Social Security for years.

Thank you,

Nancy H. Landry

68220 Diamondhead Dr. E.

Diamondhead, MS 39525

504-256-4073

nhlandry33@gmail.com

Nov 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,

Thomas C. Horn  
9809 Camino Del Sol NE  
Albuquerque, NM 87111

30 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,

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Thank you for your consideration.

Sincerely,

/s/Thomas R. Maffei

578 North Central RD

Libby, MT 59923

(406)-291-0563

George S. Thompson  
6518 Celestial Drive  
Baton Rouge, LA. 70817  
georgesthompson@earthlink.net

To whom it may concern:

I live in Baton Rouge, Louisiana and I am a constituent in Representative Grave's district. I started a career in private industry (insurance) and worked for 14 years, duly contributing to social security. I was recruited by a supervisor in the East Baton Rouge school system and became a teacher. I have now been a public education employee for 25 years, presently teaching at the Louisiana School for the Visually Impaired. During my entire tenure as a public employee, I also had some side business endeavors for which I paid my social security taxes in order to make ends meet while raising a family. This was because a teacher and public education servant's salary was not quite sufficient.

To my dismay, I discovered recently that my duly earned social security benefit will be cut substantially (approximately 40%) because I became a teacher. If I had worked 14 years and become a vagrant I would still receive my earned social security benefit yet because I decided to become a public school educator that positively influenced thousands of children and made a difference I will be penalized. Social security never objected to receiving my taxes on those 40+ years of contributions, yet WEP arbitrarily cuts my retirement pay that I have EARNED.

I understand that I will not receive an entire benefit, but it is an injustice to punish me and others for their service to the public because we decided to become public servants. As far as the claim that taxpayers (I am one) cannot afford to pay my benefit, should not fairness dictate that all persons who receive a retirement benefit from a retirement annuity, savings, etc. have their Social Security benefits cut as well? I have confidence that congress and the American people can solve this problem and allow our senior citizens who have given so much throughout their lives to live their last years in peace.

Sincerely,

George S. Thompson

To Whom It May Concern,

My name is Brenda S. LeBlanc and I reside at 5718 Adair Dr. in Lake Charles. My home and cell numbers are 337-479-0001 and 337-515-0867. I am writing as directed by LRTA (LA Retired Teachers' Assn.)

I have been retired since May, 2003 and I was widowed in January 2012 after my husband endured a stage 4 cancer journey. It has been very difficult and challenging economically living only on my TRSL retirement income.

Prices have skyrocketed and are steadily increasing on gasoline, food, clothing, home repairs (materials and labor costs.) I still drive a 2009 Honda Accord and am very conservative with my gasoline usage by grouping my errands, traveling very little and carpooling when possible.

Medical and health insurances have increased drastically as well as out of pocket medical costs, dental care, and medicine.

Lake Charles was severely affected by hurricane Laura in August 2020. Soon thereafter our city experienced flooding and a tornado in south Lake Charles. My home had damages both to the interior and exterior from hurricane Laura and only two and a half weeks after the hurricane repairs were completed, my home sustained damages from the tornado. After my deductibles and depreciation, I received very little from my insurance to compensate for these damages, thus I had to withdraw money from my limited savings. Homeowners and flood insurances have increased drastically as well as the cost of materials and labor for the repairs.

Among other increases have been in utilities including electricity and water/sewage. Recently my water/sewage monthly bill has increased from \$71.71 to \$102.04.

After monthly expenses and contributions to the church that I am a member of, donations to Catholic Charities, sponsorship of a little girl who lives in Guatemala through Unbound, ministry donations and other charities, I have very little monthly income remaining from my monthly retirement check. It is also very difficult to put money aside in a savings after monthly expenses are incurred.

PLEASE REPEAL THE UNFAIR WINDFALL ELIMINATION PROVISION AND GOVERNMENT PENSION OFFSET (WEP AND GPO). IT NEGATIVELY AFFECTS HUNDREDS OF THOUSANDS OF MY FELLOW TEACHERS INCLUDING MYSELF AS WELL AS SCHOOL EMPLOYEES, AND OTHER PUBLIC SERVANTS, OF OUR SPOUSES BENEFITS FOR OVER 40 YEARS.



To Whom It May Concern:

I hope it is not too late to send this. I to write to you about passing HR82, Social Security Fairness Act.

This is an important bill to pass because it affects so many deserving people. It unfairly affects thousands and thousands of school teachers, government employees and police officers.

When we look at WEP we realize that because of this penalty we are losing many excellent teachers. They are either leaving the profession so they can work somewhere that they can later draw their social security or the continue to teach but at a private school where they won't be penalized. When we stop and look at the valedictorians and salutatorians through the country we realize many of them are from Asia or of Asian descent. I believe part of the reason for this is the lack of importance we as Americans place on education and our teachers. Americans don't see the importance of a great education and fail to support our teachers, where people from other countries value a good education. We as Americans need to step up and support our teachers and our law enforcement. Make them feel like they are appreciated and needed.

By supporting HR82 and assuring that it is passed we show that we value these professionals. Teachers hold the lives of our most valued individuals in their hands and we need to support these teachers and show we care about their wellbeing.

Please support this bill and help to pass it so we can help secure our nations future.

Thank you for your time.

Judith A. Long

November 20, 2023

**RE: Social Security Fairness Act Legislation**

To the House Ways and Means Committee:

My name is Alan Klein and I live in a suburb of Cleveland, Ohio. My wife and I are "ordinary citizens"; we are both in our late 70's, have worked most of our lives and paid our fair share of income taxes.

I worked my way through college, graduating with a BBA and an MBA in accounting and finance. My wife also worked through her college days earning bachelor's and master's degrees in education. She was a remarkable teacher, so caring to her students and, even today, she occasionally sees former students who thank her for her dedication and helping them in their chosen careers. She retired after 30 years, receiving a teacher pension from the State of Ohio, but also contributed to Social Security in other educational jobs in the private sector. Since Ohio does not participate in Social Security contributions for public education, she receives minimal SSA benefits due to the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). As a matter of fact, her benefit is not enough to match Medicare premiums; therefore, we pay the difference annually. When there is a change in Medicare premiums, the increase is more than the SSA benefit increase resulting in a worse financial position than the prior year.

In addition, the "my Social Security" website doesn't even reflect her monthly SSA benefits since the SSA system does not recognize it because her entire monthly benefit goes directly to Medicare. Also, due to the non-recognition of her benefit, the website will not allow any address or banking changes on the website. This then results in calling the SSA, waiting hours at a time, or making an appointment at the local SSA office and then hoping the changes are made correctly. In this case, we, as "ordinary citizens" are treated more like "second class citizens".

How do we correct such an unfair scenario? The answer is to repeal the GPO and WEP of the Social Security Act. Rep. Graves (LA) and Sen. Brown (OH) have once again introduced legislation to eliminate such unfair provisions. Perhaps, 40 years ago, it may have made sense to have these provisions, but not today. Presently, many public employees, both current and retired, are required to have a second job to make ends meet. We are your teachers, police officers and firefighters. We are not looking for a government handout; we only want a level playing field, receiving our fair share of benefits now and spousal benefits when the time comes.

Please contact me with any questions or comments. My contact information is on the email accompanying this letter.

Sincerely,  
Alan H. Klein

To the Social Security Sub-Committee of Ways and Means:

I graduated from High School in 1977 and began working immediately after. I worked in jobs paying into Social Security up through 1983, when I began working for Calaveras County Sheriff full time, an agency that did not pay into social security. In 1981 I began working part time as an Extra Hire Deputy Sheriff/Reserve for Calaveras County Sheriff's Department in rural California, where I became a full time sworn officer in 1983. In 1984 when the legislature passed the WEP and GPO I was working for an agency that did not pay into Social Security. I was not made aware of this law by the local government agency and/or the federal government. I worked as a full time Deputy Sheriff and was injured in the line of duty in 1987 during a fight when a combative subject who had attacked a couple with a bat and then fled. I fought with the subject while arresting him and we went over a small cliff, injuring my leg, which led to me having to retire for an industrial injury in 1991, after several surgeries to repair my leg. At the time of my retirement I was still not aware of the WEP and GPO.

In 1991 I received a PERS retirement based on 50% of my pay in 1987, and Calaveras County was and still is on the lower economic income level in the state of California, the local pay was already 50% less than the large metropolitan areas of California at the time, my disability retirement was around \$1000 a month and to keep medical insurance I had to purchase back my medical insurance. After retiring I was a stay at home mom and wife while working with my husband in his Masonry Construction business that I was not compensated for. In 2000 my husband began paying me wages to gain the ability to receive social security and work towards retirement. We still were not aware of the WEP and GPO, or Qualifying years at this time. I worked with my husband and we paid into social security through 2008 when the economy crashed with the housing and construction market. I then went to work for Sonora Police Department as an evidence/crime scene tech and background investigator, working in a part time position paying into social security and not receiving any benefits, including nothing being paid into PERS or a public retirement system. My husband applied for his social security in 2012 at 62 (he is ten years older than me) and I went with him to his social security appointment and asked about my retirement as I had started hearing about the WEP and GPO. I was told at the time that I would currently receive \$150.00 a month after reductions in social security but that if I keep working with qualifying years, I would be able to increase the amount that I would receive. I was also told that I would not receive my husband's social security if he passed due to the pension offset. I began looking at the qualifying years and determined what I needed to do to increase the amount of social security qualifying years to get passed the basic 20 years and work towards having 30

qualifying years in. I stopped working for Sonora Police Department in 2021, as my injury and age was making continuance of work much more difficult to move large articles, maneuver around crime scenes and overall meet the physical requirements of my job.

I currently do not have enough qualifying years to reduce the amount deducted by the WEP and GPO. I have worked for 46 years, I have approximately 19 qualifying years in and 30 years overall paid into social security. After a year and one half off, I began a desk job at Klamath County Sheriff that pays into social security and helps my husband and I make our ends meet. To gain more in my social security to get less reduction from WEP and GPO, I need to work another 6 years till I am 70 and will still have a substantial reduction in my social security. I will be fortunate if I can make those six years. I am extremely upset and disappointed that I paid into this system and I am being punished as I cannot collect my full earned social security that I worked and paid for. Instead of paying into a system that was going to punish me, I would have found a different investment source if I had known about the WEP and GPO before I had a substantial investment in the system. It is also not fair that others such as military, private employees etc., can have full retirement benefits and are not subject to offset by WEP and GPO. My PERS retirement for 2022 was approximately 23,000 for the year, certainly not a windfall. I additionally helped my husband earn his social security benefit while working with him in his company and will not receive any benefit if he passes. The WEP and GPO is not fair and hurts women and spouses who need their social security the most. If I was to file for social security today I would only receive approximately \$450 a month, that is not including deductions made for Medi-care or any supplement coverage for Medi-care. Please repeal the WEP and GPO, they hurt those that need it the most.

Respectfully,

Vickie Chew

To whom it may concern,

I am writing in response and concern for the WEP and GPO affecting retirees in Massachusetts.

I will start by explaining how this policy directly affects my life and future. I was married and had my first child at 31 years old. My son was born with multiple medical and developmental issues. Therefore I was not able to work because he required specialized care. I could not leave him with family or a babysitter. He had numerous medications, seizures, therapies and medical procedures. I was caring for all of his needs.

When he was 14, it became too much as he grew bigger. I needed to put him in a nursing home. At that point I began working full time. By the time my son was 15 my husband passed away. I was 45 years old and just beginning a career. I did not make much, about 40K a year? When he died I found out I am not eligible for any widow benefits until I was 60 years old. That's when the kick in the teeth happened. I am a public school teacher, which means I am not eligible for his full benefit or even half of it. This falls under the GPO. If my pension is more than my husband's benefit I receive nothing. How is that fair? HE was not a teacher. HE paid into social security. When he died I worked my ass off. I went back to school to get my masters so that I could earn more in my teaching job. This took 6 years to complete because I could not afford to pay thousands upfront for a program of studies. I chipped

away at it. I would take 2 or three classes a year. I did increase my pay. So I feel that I am being punished for being a teacher and for working hard to make it financially. I am looking into retiring soon and having some of my husband's benefits would greatly improve my security in life. Too many times you hear of people sitting back and milking the system. My husband and I always worked and paid our taxes. He has paid into this benefit. I have paid into it as well in my other jobs. But your husband dies and you get no benefit? Just is not right.

I think this law needs to be reconsidered or at least looked at on a case by case matter. I will not be wealthy if I collect some of his benefits. The economy is so unpredictable, having his benefit would be easing my financial burden a bit. Teachers are the backbone of our society. Lately many are reconsidering teaching as a profession. If they are not taken better care of there will no longer be teachers. I would think that the laws would want to look out for our welfare. Without teachers there would be no lawyers, doctors, bankers, carpenters and so on and so forth. So we need to be appreciated and valued and some concern for us in our retirement. No one likes to be left out and forgotten like thrown away trash.

This is just one person's opinion. This law completely changed the way I thought my older years were going to be. I was led to believe I would have some benefit.

Please help me and many others like me and revise this law.

Thank you so much,

Cathy Fish

2nd Grade Teacher

To whom it might concern,

I am a 68-year-old female who worked for 30 years in the public sector because when I graduated from college in 1977, I could not get a teaching job as the market was over saturated. Therefore, I worked in banking, retail sales, and the travel industry for 30 years. I paid Social Security for all those years. As a second career I got a job as an elementary school teacher, finally being able to use my college degree. I taught for 15 years. When I began teaching, I had no idea that I would not be able to draw the Social Security that I had paid into all those years.

When I got ready to retire, I was told I could receive approximately 40% of what I had accrued in Social Security. Also, since I had not taught 25 years, I would not receive a full pension. I was only getting about half of what a full pension would have paid. The 60% of my lost Social Security would make up for the difference.

Due to this issue things are tighter financially than they should be. I feel this penalizes those of us who have worked our whole lives and paid into a system that was supposed to help in our later years. We had no choice whether to pay into Social Security or not. Therefore, we should be able to receive the full amount of money that we contributed to the program. I feel that this is penalizing those of us who chose to educate the future of the country.

Thank you,

Donna R Gess  
3387 Keithshire Way  
Lexington, KY. 40503

859-351-7191



November 17, 2023

To: House committee on Ways and Means & Social Security Subcommittee

Re: Subcommittee Field Hearing on Social Security's Disservice to Public Servants

From: Christine M. Saulnier, 26 Deer Run Terrace, East Longmeadow, MA 01028, Phone: 413-525-6887

Dear Members of the US Ways & Means Social Security Subcommittee:

I am grateful for the opportunity to finally state how the Government Offset Provision has affected my retirement years.

When my husband applied for his Social Security benefit in 2001 at age sixty-two, I was advised that I would be entitled to a spousal benefit of five hundred dollars (\$500.00) per month. I was also told that there was a chance that the amount of my municipal pension would fall under the Government Offset Provision and indeed it did.

I retired from my municipal position at the close of 2003. As of this year, I will have been retired for twenty years. A spousal allowance of five hundred dollars (\$500.00) per month would have provided me with six thousand dollars (\$6,000) per year. Over twenty years, I was denied one hundred and twenty thousand dollars (\$120,000) not counting annual Cola adjustments. That's a large sum of money to be denied. All his working years, my husband contributed faithfully to Social Security. And yet, because I chose a career in municipal government, we were denied from a benefit that could have made our retirement years financially easier.

After raising and educating four children, we entered our retirement years looking forward to enjoying life. We are a frugal people. We rarely take vacations or seek out expensive entertainment. We focus on being good citizens, paying our local, state and federal taxes and meeting our commitments.

Recently between health issues and inflation, our finances are being stretched to the limit. Our local real estate taxes are bordering on eleven thousand dollars a year and my husband's medications (for several chronic conditions) keep getting more expensive. It would be wonderful to get some financial relief. I know that if my husband were to pass away, I would no longer be able to afford our home.

Public servants of my generation didn't earn the wages that workers do today. I believe that the Windfall Elimination Provision and the Government Offset Provision are punitive policies that have and continue to hurt retired public servants.

My hope is that you carefully consider the testimony provided by the hearing witnesses, as well as, the written statements of retired individuals like myself.

Thank you for the opportunity to submit this statement.

Sincerely,

Christine M. Saulnier

I am a 56 year old married female and my background in the private sector was as a licensed claims adjuster in excess of 25 years. I worked for insurers Infinity, AIG & Liberty Mutual. I also worked as Risk Manager at a Casino for many years. I realized a high salary and earned in excess of the 40 quarters required by Social Security.

To bring my skillset to the public service sector for the State of Louisiana; I accepted a \$13k pay reduction. My State public service was at the Louisiana Patients Compensation Fund for many years where I was a supervisor. I vested/earned a state pension that I am eligible to collect upon reaching age 60. Unfortunately, due to the WEP rule my fully EARNED benefits will be denied to me upon retirement. This inequity is a penalty to the State securing highly skilled workers trained or educated via the private sector.

Can you imagine Louisiana State Human Resources recruiting highly skilled, private sector employees by disclosing 2/3rds of their Social Security will be withheld upon retirement if they accept Louisiana state employment? Sooooo, they do not make that rule known till you have left your job and are in your new hire State orientation.

Additionally, I may be further affected by the GPO rule as my husband is older than I and remained in the private sector for his career and earns the maximum benefit; however, if he were to precede me in death. Again, I will be penalized for earning a Louisiana state pension. I will not be entitled to switch to his Social Security payments due to this UNFAIR math reduction rule the Government claims is warranted.

There is one other major discrepancy in that the Social Security Administration not only withholds the majority of my owed benefits; they are withholding my private sector EMPLOYER'S mandatory contributions on my behalf.

Let me close with the Windfall Elimination is the most misleading term/name ever! It is by no means a windfall or double dipping as its fully EARNED and majority of states do not operate in this theft of our benefit.

879

I appreciate your time and consideration on eliminating this egregiously unfair practice.

Cindi Sherwood

47302 Milton Road

Tickfaw, LA 70466

225-939-9779

November 28, 2023

Dear Members of the Ways & Means Committee,

I'm writing you today to rectify the flawed WEP and GPO rules inflicted on all public service retirees.

For 34 years I was employed as a Speech Pathologist and later a Professor of Assistive Technologies in California. During my tenure as a teacher, I also was self-employed for 16 years as a Computer Consultant where I paid into Social Security. Prior to that I had worked in various jobs that deducted Social Security benefits from my salary. Needless to say, I was shocked to find out that when I retired in June of 2015, I learned how the WEP law would affect my retirement. But at that time, I was not ready to collect my Social Security Benefits. When the time came for me to apply, I was shocked to find out that I would only be receiving 40% of what I should have received!

Currently, I receive \$514 per month and when my Medicare Part B payment is deducted, I collect \$350 every month. As you can imagine, that is hardly enough to supplement my monthly teacher's pension. This is NOT FAIR!

In July of 2023, my wife of 35 years passed away. It was a devastating blow to our family and friends. She was a hard-working woman for over 25 years and as a survivor, when I applied for Survivors Benefits, I was dumbfounded to find out that I was entitled to \$0 due to the WEP rules that are applied to me. This is NOT FAIR! All the money that she paid into the Social Security system for 25 years is now lost and I'm still waiting on the death benefit, \$255 hardly makes up for the loss!

I'm one of thousands of public service retiree's that are affected by the WEP and GPO rules. I implore you to help us out by passing the bills before you to eliminate WEP and GPO forever!

Thank you for all your support!!

Regards,

*Donald E Dutton Jr*

Donald E Dutton Jr  
Retired, Professor Assistive Technologies and Business Applications  
Santa Ana College 1987 ~ 2015  
949-456-0662

11/19/2023

H.R. 82 The Social Security Fairness Act

House bill H. R. 82 eliminating the WEP and GPO

House Panel :

I'm a semi-retired Illinois high school mathematics teacher/coach of 36 years. I worked outside of education for over 30 years to supplement my income. Because I have a teaching pension, I'm severely limited in drawing all the Social Security benefits I worked for and deserve.

**Please repeal the WEP and GPO laws that unfairly limit people like me from the income we worked hard for over the years.**

Sincerely,

*Robert D. Cherry*

Robert D. Cherry

27 Venetian Way Circle

Wheaton, IL 60189

630-665-6024

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. We earned that income. It's my understanding that these laws were passed so that the resulting money could be used to help other people not as fortunate as we who have been penalized by them. I have no problem helping other people, but I shouldn't be mandated to do it by the Federal government.

In addition, I worked several full-time and part-time jobs for many years after my retirement to make ends meet. My wife died last year so I don't have her Social Security income, but I still have the same house payment, insurance costs and other expenses.

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,

Lamar B. Taylor  
201 Ceci Lane  
Buffalo, WY 82834  
307-620-1866

#### How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

I am a 67 "semi-retired" School Treasurer with a pension from Ohio SERS of \$1400 per month. I say "semi-retired" because I am not yet fully retired because of the affect of the Windfall Elimination Provision on my retirement income.

Prior to working for Charter Schools for ten years as both a Licensed School Treasurer and Licensed School Business Manager, for 20 years, I worked as Finance Director for two different Non-for-profit organizations : one a crisis counseling / medical clinic and the other a Job training and G.E.D. program for at-risk youth. While working for these two non-for-profits, I paid into Social Security and earned enough credits to receive a full social security benefit. So I thought.

It was through my work at the jobs/G.E.D. training program for at-risk youth and the subsequent founding of a diploma-granting Charter School in its place, that I earned my Ohio School Treasurer and School Business Licensures. After receiving those licensures, I worked for several Charter Schools (called Community Schools in Ohio).

I was quite devastated to learn about the Windfall Elimination Provision and its impact on my retirement income while applying for my Social Security! It has been reduced to one third of what I had expected to receive, or \$480 per month, because of WEP. So my total retirement income is approximately \$1900 per month, when I had expected to receive \$3000 per month. Needless to say, \$1900 per month is not much to live on.

I am forced to continue working either indefinitely (taking a School Finance position away from a younger worker looking for a job) or until the WEP is repealed.

On a final note, I chose to work in the not-for-profit sector for the bulk of my career because I wanted to give back to those in need of help to better their lives. While I do not claim altruism, The WEP detrimentally affects many of the most altruistic of us: teachers, firefighters, etc... who have paid into more than one retirement system. It must be repealed so that we can receive our just retirement income, for which we have worked so hard for so many years.

Thank you,

Cherie Cox



Windfall Elimination Provision

The WEP has cost me thousands of dollars over the years. The city that I worked for froze our pension benefits so we went many years without even a tiny increase in our pension benefit. Believe me, Social Security is not a windfall when you are a retired police officer.

Those of us that support the elimination or at the very least, changes in the way the WEP is calculated, don't want anything that does not belong to us. All we want is that our Social Security benefits be calculated on what we earned before and after we were covered by a pension plan.

David F. Eastman  
158 Safe Harbor Avenue  
Pawleys Island, SC 29595

843-318-4070  
[daman858@gmail.com](mailto:daman858@gmail.com)

To Whom it May Concern,

I would like to urge you to repeal S. 597 and H.R. 82.

I am a USPS retiree who is currently receiving a pension after 30 years of service. There was no Social Security withheld from that pay.

As my 2 boys were growing up, I was a single mom who worked a second job every weekend as well as one night a week to supplement my income. That extra income went towards my children's education. All that pay was subject to Social Security taxes.

This year I turned 65 and decided to begin to collect my Social Security. My husband and I decided I would go ahead and begin to collect as he had a stroke and can no longer work. We were forced to sell our home, cash out and buy something way less expensive far from our family and friends. This income was supposed to make it so we could retire.

When applying for Social Security, the Windfall Elimination Provision was applied, reducing my Social Security from \$1025 per month down to \$272 per month. We are unable to live on this and are using up our meager savings quickly. As we were forced to move, we are also alone, far from our support system of family and friends.

Please help me receive the Social Security monies I earned for my years of working 2 jobs.

Thank you,

Marles Talli

5790 Glacier Point

Mariposa, CA 95338

510-755-0850

Judy LeBourgeois  
603 East Weber Street  
Gonzales, LA 70737  
[judylebourgeois@gmail.com](mailto:judylebourgeois@gmail.com)

November 22, 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 Windfall Elimination Provision.

My first job was in 1965. I worked part-time after school and on weekends at Stucky's Pecan Shoppe. I worked in the snack bar and stocked shelves. I made \$250 during the two years that I worked there. I paid Social Security tax on this income. I started high school in 1967 and didn't work during my high school years. After I graduated in 1969, I worked at various automobile dealerships until 1979. I started as a switchboard operator and worked my way up to office manager. I paid Social Security tax on my income during this time. From 1979 to 1981, I worked at various chemical plants as a payroll clerk. I paid Social Security on this income also.

In 1981 I started working at the Louisiana Department of Public Safety and Corrections because of the benefits—especially insurance and retirement. In 1998 I transferred to the Louisiana Department of Natural Resources as Procurement Director. I worked for the State until I retired in 2016. During that time I also worked part-time jobs and paid Social Security taxes on that income.

I applied for Social Security in 2016. At that time I learned that my Social Security income would be reduced because of the Windfall Elimination Provision.

I never knew about the WEP until I applied for Social Security. I was a single parent and worked part-time jobs throughout the time I worked for the state. I thought I was planning for my retirement by ensuring that I had enough credits to earn the Social Security benefits that I am entitled to as well as my state retirement. Because of WEP, I have had to work a part-time job since I retired, and as of today I am still working at the age of 72.

I sincerely ask you to pass H.R. 82 so that I and others that are affected by WEP can receive the benefits due us.

Judy LeBourgeois

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.

889

Thank you for your consideration.

Sincerely,

Ms. Florence E. Kestner  
1004B Downing Ct, Unit 16  
Bel Air, MD 21014-6918  
443-371-2151

November 23, 2023

To: Members of Congress

From: Kathleen Howard, 306 Seacoast Shores Blvd., East Falmouth, MA 02536

Re: WEP Reform

I implore you to act on WEP reform at this time. I had worked in the private sector for 25 years prior to taking a public employee position. I worked hard and contributed to social security with the expectation of receiving 100% of benefits. I had no knowledge of WEP before retiring and was shocked and angered to find that my social security checks would be 25% short. Today's rate of inflation adds, considerably, to the hardship caused by a 25% decrease in planned retirement income.

I view WEP as theft from hard earning Americans, and our government as complicit in this theft. If you, the Congress of the United States, and representative of the U.S. citizens, do not act to reform WEP this time around, shame on you. If you do act to reform WEP, thank you for listening and acting in a positive manner for the U.S. workers that support you.

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.

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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,

Richard C. Eitemiller

892

635 Willow Valley Square, Unit H-505  
Lancaster, PA 17602  
717-464-6124



My name is David Gemeinhart, I am writing how the WEP will affect me in the future. I am currently 55 years old and have been paying into social security since 1982 (41 years) with a minimum of 7 more working years before I am eligible to collect social security. As a police officer for 21 of those 41 years I secured a small state pension. In Indiana, police officers under (PERF) Public Employees Retirement Fund do not pay into social security. WEP states if you collect a pension that didn't pay into social security you will take up to a 40% penalty when one goes to collect. However, I like most police officers work side jobs. I worked several jobs over my 21-year career in law enforcement and those side jobs did pay into social security. For the past 11 years I have been working another job paying into social security too. Under WEP, I am going to be penalized up to 40% on my social security earnings since I am collecting a pension that did not pay into social security. At age 62, I would have paid into social security in one form or another for 48 years but still will have to pay a penalty. I am not asking for anything I have not earned, just what I have put into social security. I do not feel it's fair to be penalized when I collect my benefits, especially after 48 years of putting into the system. This is how the government thanks their police officers for working midnights, holidays, weekends, and putting their lives on the line for decades: penalize them when they go to collect social security. This WEP needs to be repealed so the police are not penalized when going to collect social security.

Thank you,

David Gemeinhart

Lawman0381@yahoo.com

**To Whom It May Concern:**

I am a current Louisiana state government employee, and I am writing to you about the federal Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). My own personal situation will cause my eligibility for any Social Security benefit to be reduced or completely eliminated. Any benefit from the work I performed when I was covered under Social Security will be reduced or eliminated because I draw a state pension. I went into the teaching profession 16 years ago. I worked in the private sector for over 20 years and paid in to Social Security. Our state is trying to attract people from the private sectors to become teachers, but what is the benefit of leaving if you're going to be punished for it? Living on this amount of income in light of the status of the nation's economy and the significant increases retirees are paying for prescription drugs, health care insurance, gasoline, food and utilities is certainly a challenge. Any change you could get the U. S. Congress to make in the Social Security law would help Louisiana state retirees so much. Please work for Social Security reform so that state retirees can receive a benefit for the work they performed and the contributions they have made.

Sincerely,

James Pechon

895

Morgan Akin  
3891 Wasatch Drive  
Redding, CA 96001  
(530) 949-3546

I am writing concerning the Windfall Elimination Provision (WEP). This bill drastically reduced my account for monthly Social Security Payments after retiring. I feel that the program penalized a group of State Law Enforcement Officers above other retiree groups. It has been estimated that officers lost 66% of their Social Security benefits because of this provision. I understand a correction is being considered (H. R. 82). I hope you will seriously consider this change and provide social security relief for this group of California Game Wardens.

Sincerely,  
Morgan Akin

November 16, 2023

U. S. Congressman Garret Graves:

I thank you for bringing the WEP issue to the forefront. Here's my story:

-Worked from the age of 16-39 (1975-1998) in the private sector and earned all of my quarters to earn a SS check.

- At 40 (1999) I started teaching in the JPPSS and stayed for 20 years, retiring in 2019. I loved teaching and WAS GOOD AT MY JOB.

**For all of my hard work, my retirement check is LESS THAN \$2000 a month.**

-At age 62 (2021) I started taking my SS knowing they were going to take 50% of it.

**I make \$370 a month.**

-At age 63 I realized that I couldn't afford to keep my home and survive based on my combined retirement from JPPSS and SS, so I took a part time job to supplement my income. NOW I HAVE TO PAY MONEY BACK BECAUSE I EARN MORE THAN SS ALLOWS PER YEAR because I am collecting my SS. I'm getting DOUBLE WHAMMIED!!!

*I was raised to work hard, earn a living, and do what's right in the world. I did that. (I taught LA History and told my students that SS is like a savings account for the future). I expected to get back what I put into the system. Guess I was wrong.*

Sincerely,

Donna F. Guichard

2001 Satsuma Ave.

Metairie, LA 70001

(504)466-5488

Dear Congressman Graves,

I trust this message finds you well. I am writing to express my deep concern and frustration regarding the existing Windfall Elimination Provision (WEP) law, specifically its adverse effects on teachers who have diligently contributed to both the State Teachers' Retirement System (STRS) and Social Security.

It is disheartening to witness the unjust penalties imposed on educators like myself who have fulfilled all requirements and accumulated qualifying quarters in the Social Security system. The current system leads to a significant reduction in our entitled benefits, with some of us losing over \$2000 per month, a substantial amount that rightfully belongs to us.

The inherent unfairness lies in the fact that individuals who have never contributed a dime to the Social Security system can receive benefits, while dedicated teachers are unfairly penalized. I have dedicated the latter part of my career to serving my community, and despite having the requisite qualifying quarters, I find myself subjected to unwarranted reductions.

I implore you to reconsider the WEP law and advocate for its abolition. Teachers who have diligently contributed to both retirement systems should not be unduly penalized, especially when they have fulfilled all the necessary criteria for Social Security benefits.

Thank you for your attention to this matter, and I sincerely hope for a fair resolution that acknowledges the contributions of educators like myself.

Best regards,

Melissa A. Johnson



replace with  
**LOGO**

11/17/2023Date

Chairman Jason Smith  
Ways and Means Committee  
United States House

Dear Chairman Jason Smith,

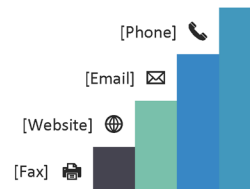
I am writing to discuss the hardship that the Social Security's Windfall Elimination Provision and the Pension Offset has placed on my husband and myself. We both have some retirement from the state retirement systems. We both have worked and paid in social security at other jobs and are retired now. I am a retired healthcare provider, and He is a retired Police officer.

I cannot think how it is fair to penalize us for our hard work. The cuts from **WEP** have greatly influenced our total income and has negatively influenced our livelihood. We should not have to be worrying about groceries at this stage of our lives.

We have contributed many years in the work force of our country. We ask that you please repeal the **WEP**.

Thank you,

Patsy and George McClanahan



November 14, 2023

Kelly Brasher

I was born and raised in South Louisiana and began my work career there at the age of 17, paying into the Social Security and Medicare system. I continued working and going to college, paying into the system until I turned 29. At that time, I began my teaching career in Louisiana for the next 28 years. I continued to work part time at other jobs. I also worked for almost 2 years after retiring again paying into both the Social Security System and Medicare. I have recently moved to Mississippi.

Because of the WEP provisions, I am not entitled to collect the full amount of SSI that I am entitled to, even though I have the full 40 quarters. True, I collect a pension but so do millions of others that can also collect SSI. I have paid my quarters and feel I should be able to receive what others that have paid receive. I do not understand why I am being penalized just because I did not pay SS during my tenure as a teacher.

Sincerely,  
Kelly Brasher

Chairman Jason Smith, Chairman Drew Ferguson and members of the Subcommittee on Social Security

Thank you for the opportunity to testify regarding how Social Security's Windfall Elimination Provision (WEP) affects my retirement benefits.

I am a Canadian citizen living in Portland, OR having transferred here with my employer in 2005 (age 50). I retired in 2020 (age 65) having worked for 15 years in private industry in the United States. I worked in Canada in private industry from 1978-2005 (age 23-50) prior to my transfer to the United States.

I contributed to the Canada Pension Plan while employed in Canada and contributed to Social Security while employed in the U.S. My wife and I have both begun to receive both Canada Pension Plan and Social Security benefits in 2023.

We do not understand why the Windfall Elimination Provision should reduce our Social Security benefits due to us receiving Canada Pension Plan benefits? My contributions to Social Security that were made while I was employed in the United States were not reduced because I had made contributions to the Canada Pension Plan while employed in Canada so why should our Social Security benefits be reduced now that we are receiving both Social Security Benefits and Canada Pension Plan Benefits?

William Charles Standeven

Margot Standeven



Subject: How the Windfall Elimination Provision and Government Pension Offset  
Mistreat Government Workers

To: House Committee on Ways and Means & Social Security Subcommittee

Thank you for addressing the issue of Windfall Elimination Provision for  
Government Workers. Rarely do I write my elected officials but this is a topic I  
have always wondered why as a government employee I am asked to subsidize  
Social Security.

I have been retired for 14 years and have worked private industry jobs the whole  
time and paying Social Security. In addition, prior to teaching, I paid into Social  
Security for 4 years and have paid each summer working to supplement my  
teaching income. It seems unfair that I have paid into Social Security 90+ quarters  
yet cannot draw on it. Yet, if I had worked the same number of quarters as I have  
in my teaching life for a private company, I could draw upon Social Security.

Please help those of us who are at the mercy of federal government discrimination.

Thanks,

Tom Moore

4867 Filbert Drive

Loveland, CO 80539

970.744.1048

Tommelissa\_1@msn.com

I was a high school educator for 27 years. For the last 15 of those years and ending in 1993 when I left teaching, and extending on to 2008, I founded a remote audio recording company (to supplement my teacher's income). During the 30 year run of my business I paid into social security (out of pocket). When I sold the business and finally retired, I was shocked to learn I would be penalized for essentially "double dipping" — collecting two "pensions!" Horrible sin. FYI, when I learned how little my monthly Social Security draw amounted to, I elected to begin withdrawals at the earliest possible age. Today, after about 14 years, my net monthly SS check is ~\$160. My teacher's pension, after about 23 years, is currently ~\$2,100/month. I do not believe I have abused the system! But I feel abused. If there was any official information and/or reference to the WEP rule at the time I began contributing to Social Security, it certainly wasn't made obvious.

A few more dollars made available by vacating the WEP rule would be greatly appreciated. It might not be a life-changing amount, but it would sure make me feel like I was worth something and was no longer the victim of poorly written legislation. It's easy to cry "discrimination" at every opportunity, but I do believe this really would be an accurate definition given the abuse of a hard working segment of the American workforce created by the unintended consequences of the WEP and GPO rule.

Thanks for reading my views.  
Don Marshall  
Retired California Educator  
Dcmarshall356@icloud.com  
707-758-5187

November 30, 2023

Carol Doucet  
101 Domino Drive  
Patterson, LA 70392

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

Dear Sir/Madam,

I began a career in law enforcement in 1974 at the early age of sixteen with the Morgan City Police Department. During the period of 1974 and 1984, I paid social security tax until I became eligible to enter the retirement system. I joined the St. Mary Parish Sheriff's Department in 1984 and I contributed to the Sheriff's Pension Fund as a requirement of deductions. I left the Sheriff's Office in 1996 at the young age of 39. My pension fund contributions would remain until I reached the retirement age of 55 after being vested with 12 years of service.

I joined the private sector immediately upon leaving the Sheriff's Office since I was so young. I began paying social security and Medicare taxes for the next 26 years of full and part time employment.

I would routinely receive statements from the Social Security Administration with my estimated benefit at the various ages depending on when I chose to retire and draw upon those benefits. The last statement I received had me earning about \$1100 a month of social security benefits.

I planned my future based upon that statement and decided I would start drawing at the age of 65. When I applied for my benefits, I was informed about the Windfall Elimination Provision whereas two-thirds of my benefit would be wiped away because I was drawing a retirement from the years that I contributed to the Sheriff's Pension Fund.

Because I began employment at an early age, successfully ran a business, raised a child, contributed to every tax required and worked until I was 65, I am being penalized because my profession was that of law enforcement. How unfair is that? If I had not paid into the social security system, I would not expect to receive a benefit. But I did pay into the system and was led to believe that I would be getting a reasonable amount to live, along with my retirement, until my death. And the amounts I receive in total are not that of a lavish lifestyle. So now I must plan to live without two-thirds of it because I served the citizens of my parish in law enforcement for twelve years. How disgraceful!

I believe that the social security system is a benefit for those that contribute, and should be for ONLY those that contribute. I contributed. I lived the American dream to have gainful employment for a very long time, about 45 years.

I truly think that the WEP is very unfair since it singles out certain professions and doesn't affect all states equally. I don't know how, when, or who created this bill but it should never have been. If someone works long enough and contributes the quarters needed for eligibility, that should be what determines benefit amounts, and only that.

I respectfully and strongly ask that the Windfall Elimination Provision be done away with. It is discrimination at its worse!

Sincerely,

Carol G. Doucet

Deborah J. Hindman  
29302 Sumpter Drive  
Boerne, TX 78015  
210-844-8293  
Djhindman53@gmail.com  
Retired Northside ISD teacher

PERSONAL STATEMENT ON WEP:

I worked in the corporate world for 29 years and paid into social security from the age of 16 until 45. I lost my lifetime accumulation in my ENRON 401K in the COLLAPSE of ENRON debacle. \$500,000 to be exact DOWN the TUBES.

I returned to college to earn an education degree. I taught in an elementary school from 2001-2014 as a fully certified Texas teacher. I had student loans too from seeking that teaching degree.

When I went to Social Security to apply for my benefits, I was informed about the WEP. MAJOR shock and anger set in. I was due at minimum \$1500/month from Social Security. Due to the most UNFAIR WEP law, my eligible social security was severely cut to \$494/month. I was outraged! My hard earned money snatched away from me because of a most unfair provision in the law. TRS only pays me \$911/month. So, I ask the legislators, what's fair about this? Had I known about this ridiculous law, I NEVER EVER would have become a teacher. To this day (age 70) I regret the decision to go back to college for a teaching certification. I now encourage anybody contemplating teaching to avoid it at all costs.

The total I receive between SS & TRS is a mere \$1,405/month. Who can live off that ????

I've said my peace. I've written legislators to no avail. No action. Nobody cares. I sent a plea for changes in the law on WEP to Senator Ted Cruz. His response was "sorry but I am not on that committee". Well! He could have at least forwarded it to the proper committee members! But I suppose that was too much work.

I'm beyond frustrated with our legislators & laws.

Deborah J Hindman

Ladies and Gentlemen,

I started work with a paper route. I don't know if SS tax was taken out. But at 15, after the route, I started working at Bud's Broiler, a local chain in the New Orleans Area. I worked there for three years and SS tax was taken from my check. Just prior to going to boot camp I worked as a delivery helper for Sears Delivery. SS tax was taken.

From there I joined the US Marine Corps. I served for four years active duty. SS tax was taken from my check. After that enlistment, I worked for about two months for Sears again and SS tax was taken.

In September 1976 I began my career being a COP with JPSO. No SS tax was taken from my check. From there I went to NOPD, as a COP, no SS tax was taken.

But while employed with the NOPD I reenlisted with the US Marine Corps Reserves and served another 22 years. I deployed to Desert Storm and two more times deployed to Iraq.

Once retired from NOPD I worked for the District Attorney's Office in New Orleans and the Federal Courts as a CSO, Court Security Officer. All took SS from my earnings.

Now, because I choose to work for a police department that didn't take SS tax from my earnings, about \$450.00 is taken from my monthly SS check.

Does this make sense to anyone.

Thank You

Wayne G Rumore Sr

Retired USMCR

Retired NOPD

Dear Sir or Madam-

I am writing to you as a twenty -five -year educator who is being unfairly impacted by WEP. I started working at thirteen and continued to work part time even after I became a teacher to supplement my teaching income. I worked part time until I was thirty while teaching thinking that I was adding to my social security and wanting to secure my retirement. I am so angry that WEP denies me my hard- earned social security that I worked for. It is unfair to do this to public workers. That money was taken from my paychecks with the promise that I would get it back in my retirement. I am asking you to repeal WEP and allow public workers access to the social security earnings that are rightfully theirs.

My pension will be about 50,000\$ a year and the social security money that I earned by working since I was thirteen is necessary to supplement that, especially with the exorbitant cost of health care. This is hardly a windfall. Please do the right thing and repeal/ eliminate WEP and return our social security funds that we earned.

Kristine McLean



October 15, 2023

Dear Mr. Jason Smith & committee members,

**No. SS-05**

**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**

I would like to share my personal experiences and how these laws have impacted my life. I'm a retired teacher from Massachusetts and worked 34 years. I collect a pension from the MTRB. I've also had to work part time jobs and pay into social security. I had to supplement my income because of ridiculously low wages when I first started teaching.

I currently have 40 quarters, which is what's needed to collect social security. I cannot collect what is due to me because of these laws! It's not fair! I paid into social security for years! I'm not asking for something that I didn't earn! Again, I paid into social security. I understand that I may get 1/3 of what's due to me. I should be entitled to all of it!

The other part of my story involves divorce and how these laws affect negotiations during a divorce. I was divorced in January of 2006. My ex-husband was legally entitled to half of my pension and I was entitled to *none* of his social security. Legally in Massachusetts, I could have lost half of my pension to my ex-husband because of these laws! How can that be legal? How can anyone be left with half of his or her hard earned pension? This is what WEP AND GOP creates for divorcing couples. It's not fair and can create hardship for many women and men. Luckily, during long negotiations and more money to my lawyer, I didn't have to share my pension. But, because of this, I had to "give up" other assets. I'm sure this happens for couples every single day! It feels so wrong on so many levels. Massachusetts has treated us unfairly for far too long! Massachusetts's legislators need to change this! We are unfairly targeted and our money is held for others to collect. Why?

I implore you to repeal both GOP and WEP! This is an urgent matter for so many families. We shouldn't be treated differently because we live in Massachusetts. This wouldn't be a problem if I lived in another state in this country. We all want 100% of our social security! We all worked hard and earned our social security.

Please do the right thing!

Sincerely,

Patricia Torchio  
159 Acton Street  
Watertown, MA 02472  
617-571-9235

To Whom It May Concern,

I am writing regarding the unfairness and simple thievery demonstrated by both WEP and GPO. My husband and I have been married for 45 years and during that time we have worked diligently to support our family. Now in our seventies my husband has retired from 43 years in the U.S. Post Office, and I have retired from my position as an educator of 41 years. During my years as a teacher and then as a principal I also worked in a second job for over 25 years. As a Massachusetts educator I contributed to the Massachusetts Teachers Retirement Service at a rate of 11%. Of course, I also paid into Social Security during this time because of my second job. Following my retirement in 2017 at age 64 I decided to work as a college instructor which of course required me to continue contributing to Social Security.

I decided to delay applying for Social Security until I reached age 70 feeling it might "soften the blow" of WEP with the 8% differential applied for each year over age 65 up to age 70. What a surprise I was in for! When I applied for Social Security, I was told that the WEP penalty would be subtracted from the amount I would have received at age 62. The 8% differential was added to this already reduced base amount. Ultimately my Social Security is more than \$500 less than it should be. Think about it...I contributed for over 25 years and every month I am penalized by my federal government in the amount of over \$500.

My husband did not have enough quarters to qualify for Social Security, but we assumed he would qualify for spousal benefits. When I applied for Social Security, my husband also applied for spousal benefits. My husband worked for 43 years and qualified for a Civil Service pension as a U.S. Postal employee. To our horror because of GPO my husband qualifies for zero dollars of spousal benefits.

The irony of this situation is laughable. Because my Social Security is so minimal, and my husband's spousal benefits do not exist, I work multiple jobs in retirement and of course Social Security is taken out of every paycheck I receive. How is this fair?

Sincerely,

Jean Selines

November 18, 2023

TO: Member of the H.R. 82 Hearing

RE: WEP and GPO

After 28 years as teachers in Louisiana, my wife and I decided to retire on May 31, 2013. Even though we both worked outside of state employment for years prior to becoming state employees, to our surprise, our social security benefits were dramatically cut due to WEP. My wife's benefits were cut from \$850.00/month to \$200.00/month and mine from \$1,800.00/month to \$600.00/month. This reduction had a very sobering impact on our retirement plans and disposable income. HOWEVER, the kicker is that I have continued to work in the private sector, including paying into the social security program, for the past 10 years but have received **NO ADDITIONAL SOCIAL SECURITY BENEFITS DUE TO WEP**. As a retired couple, this is so unfortunate and unfair that we have continued to pay into Social Security for 10 years after retiring but receive no additional benefits.

All we ask of the H.R. 82 Committee Members is to rectify this injustice and restore our Social Security benefits back to the original amounts. We are not asking for any back pay but... are asking that fairness be applied to everyone who has paid into Social Security but has had their benefits greatly reduced due to WEP. Our government always seems to find ways to fund a variety of needs in American and overseas but... WHAT ABOUT THE CITIZENS OF AMERICA WHO HAVE EARNED SOCIAL SECURITY BENEFITS BUT ARE BEING DENIED DUE TO WEP.

Thank you for your consideration,

Lynn and Angel Gautreaux

November 20, 2023

Edward W Martin  
Denham Springs La 70726

**RE: WEP/GOP Hearing**

Dear Congressman Graves,

Thank you for working so hard in helping to right this injustice.

My name is Edward W. Martin, I am 71 years old. I have worked since my early teen years. I worked many, many years and satisfied the government requirement to draw my Social Security Benefits. Then after an industrial accident and years of Physical Therapy I was able to go back to work in the LSU School System for 10 years then having to take early retirement due to health issues.

When I applied for my Social Security benefits and was told I had satisfied my SS requirements only to find out I was being penalized due to the WEP only receiving half of my Social Security Benefits.

Working all my life paying my taxes to find out I am penalized for money I paid into the Social Security System is so wrong. Many of others including friends and family are in the same situation. This is money I was depending on in my later years.....

All my friends and relatives that are in the same situation: **"VOTE"**

I pray that the U S House panel for Social Security meeting today will hear our Voices!  
We are not asking for a hand out, we are asking for the money we paid into the Social Security System that is rightfully ours. I pray that the panel will make the decision do the right thing!

Thank you Sir, for all you do for the people and for listening and hearing our voices!

Sincerely,

Edward W Martin

Jocelynn B. Wallach  
91 Edgewood Rd.  
Westwood, MA 02090  
781-551-0992

November 26, 2023

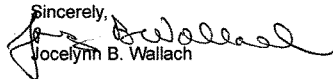
I am writing to express my concern over the hardship I will experience when I retire based on Social Security's Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). I have worked since I was 16 years old in a variety of venues, including a dry cleaner, insurance agency, and hospital prior to becoming an occupational therapist. Once I became an occupational therapist, I worked for over 20 years in the Visiting Nurse Association, Collaborative, and Hospitals. I contributed to social security all those years. In 1997 I started working as an occupational therapist in a public school system.

In February 1999, when I became full time within the Westwood Public Schools, I was *required* by the school system to contribute to their pension plan as opposed to social security. It was not until I turned sixty and started to explore my retirement options that I found out about the WEP and the GPO. At that time, I found out through direct mailings that my social security could be cut as much as \$495 per month. Also, I found out that I would have to work at least 10 years before becoming invested in the school-based pension plan at 20%. Given that it would not be enough to live independently. I continue to work so that now after 25 years I believe I finally qualify for 50% of my income.

Given the GPO, if my husband predeceased me, I would not be able to access survivor benefits. Subsequently, I have continued to work way beyond retirement age, (I am 72) to build my retirement benefits to assure an independent life without the need to depend on my children or the government.

Unfortunately, another factor that is contributing to my hardship and despair is that my adult son has mental health issues and has not been able to work for the past three years. We have been his main financial support for his housing and medical expenses. Currently, I do not see him becoming financially independent any time soon and am desperately trying to earn enough money for his future so that he does not depend on government assistance.

Please consider my hardships along with many others who are in similar circumstances or worse. I feel both provisions severely impact my ability to live an independent and fruitful life. This is especially heinous after giving so much of my time and energy to serve the public.

Sincerely,  
  
Jocelynn B. Wallach

Lisa LeBeau  
17 Everett Street  
Easthampton, MA 01027  
413-527-2272

To Whom it May Concern,

I'm writing to ask that you repeal BOTH the penalties for the Government Pension Offset and the Windfall Elimination Provision. I have been a Massachusetts public school teacher for 30 years.

The offsets affect people who have fully earned Social Security retirement or spousal benefits. Currently, more than half a million retirees, mostly women, have or will lose ALL their earned spousal and survivor benefits because of the GPO. I am one of them. As a person who started my teaching career late in life, I know first hand the effects of these unfair arbitrary laws. WHY am I penalized for being a public school teacher? Why am I not entitled to MY husband's social security? If something should happen to him my income will be greatly reduced dropping me into a much lower standard of living. Why? I am outraged! My friends and neighbors whose spouses have jobs in the private sector will continue in their standard of living.

This was never made clear to me when I started my teaching career. It feels like an unfair scam. 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 don't understand the cuts to their benefits that are coming.

**Please cosign H.R. 82 NOW!**

**Public worker retirees need you to repeal the Government Pension Offset and the Windfall Elimination Provision!**

H.R. 82 by Rodney Davis has 283 cosigners. We need 290 to force a floor vote, which House leadership has refused to allow. Help us make it happen! This really badly written legislation needs to be cleaned off the books. **Please cosign H.R. 82 now!**

Show your support for teachers, police, and firefighters, and other public workers who have fully paid for Social Security benefits like everyone else. **Please cosign H.R. 82**, which would repeal **both** the Government Pension Offset and the Windfall Elimination Provision. The **GPO** usually **eliminates all** Social Security benefits for people who may have had even a partial career in public service. Widows can lose as much as \$2,000 every month in survivor benefits. **The WEP** cuts Social Security benefits by as much as \$500 a month for people who paid for both Social Security and a public pension.

**The cost of repealing both WEP and GPO is less than 2% of what the Social Security Administration pays in worker benefits each year.**

Please vote to repeal these unfair practices and encourage others to do the same.  
Thank you,

Lisa LeBeau, a Massachusetts public school teacher

November 14, 2023

Dear Sirs:

I would ask that everyone on your committee seriously consider how they would feel if they realized that their own government had denied them thousands of dollars that they had rightfully earned and a portion of which they had willingly contributed to Social Security over a lifetime of hard work were seemingly arbitrarily snatched away from them upon retirement. We know that their response would be: anger, resentment and a feeling of being singled out for a type of punishment they did not deserve. Since retirement I have lost an estimated \$4,800.00 per year because of this punitive legislation. Multiply that by my years of retirement to date, and we are talking about over \$60,000.00. The car I am driving is over 20 years old. I am not wealthy. I have to keep it running. Surely I deserve better than this after years as a dedicated teacher.

Thank you for listening.

Sincerely,

Lynda S. Boren  
1492 Fords Dairy Rd  
New Llano, La 71461



I am writing to express my strong support for repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions present significant challenges and financial hardship to the countless individuals and their families who dedicated their lives to public service.

Personally, I paid into Social Security for well over 40 quarters because I was forced to work a second job for almost 10 years after obtaining my first job as an educator. As a Special Education Teacher in an urban district my salary did not allow me to meet my monthly financial obligations, which included student loans. Now, as I approach retirement, the WEP and GPO is unfairly penalizing me and other public servants by reducing their Social Security benefits due to pensions earned through public-sector employment. As hardworking individuals who dedicated our lives to careers serving the public, why should we face reduced or eliminated benefits rightfully earned, creating an unnecessary burden during retirement?

The current system fails to account for the varied employment history of affected individuals, resulting in an inequitable reduction in Social Security benefits. This penalization disproportionately affects those who have dedicated themselves to both public service and additional employment to meet day to day expenses and attempt to secure their financial future. This dedication continued during the world-wide pandemic when public servants remained on the front lines serving the needs of others in ways that far exceeded any job description.

The repeal of the WEP and GPO is crucial to ensure fairness and equity for hard-working retirees who have contributed to their communities, states, and nation as a whole. A repeal is necessary to provide individuals with the full Social Security benefits they deserve based on their overall contributions and work history.

I urge you to support legislative efforts aimed at repealing the WEP and GPO. It's time to set right these injustices and offer the financial security deserved to those who have tirelessly served their communities.

Thank you for your attention to this critical matter. I hope you will take a stand in support of fairness and equity for all dedicated public servants.

Sincerely,

Tanya O'Connell

November 25, 2023

Dear Congressman/Congresswoman:

This letter is to inform you how the WEP and GPO negatively and unfairly affect me.

I was a USPS employee for over 37 years, with 22 of those years being a part-time employee, a few years only working 3 hours weekly. However, I was “on call” 6 days a week and was expected to be available if called to work. Therefore, any other job I engaged in had to be advised that the USPS came first if there were scheduling conflicts. I faithfully fulfilled this requirement, taking only other employment that could accept the terms. I understood and appreciated the USPS stance on this since I regarded the postal system a very necessary entity in the lives of the citizens of my rural area. I also was pleased that the postal service was being frugal and only paying wages for employees during times of need...not wasting funds on an employee that didn’t need to be “on the job” all day/every day. It seemed that the USPS had some good old common sense.

However, since the position was only a part-time position, I found it necessary to find other employment to fill in the hours I was not utilized by the USPS. Through this supplemental employment I paid into the social security system.

My USPS annuity was calculated and reduced due to the time I was employed as a part-time employee – not a full annuity due to part-time work. I fully understand and, again, think this is fair, just and common sense. Social Security payments are calculated on the amount you paid into the system, i.e. the payments are a direct reflection on “you get what you gave.” So, if you worked part-time, you won’t get paid as much as if you worked full-time and paid more into the system. That seems logical and fair. Unfortunately however, the WEP **further** reduces my social security payment because I was employed (even part-time) by a federal agency. So – I’ve been penalized both by the Federal annuity system AND the social security system WEP – only because I agreed to a fiscally responsible USPS part-time job to serve my local community. That hardly seems fitting, does it?

Then – to add insult to injury – not only does the WEP negatively affect me, the GPO does as well! My husband was employed and also paid into the social security system. He died before collecting ANYTHING on his social security account – and, because of the restrictions placed on a Federal annuitant, I do not qualify for any social security payments on his account. The bottom line here is that both my husband and I paid into the social security system for years but I am once again penalized because I was a part-time USPS employee.

I ask that you please consider eliminating the WEP and GPO restrictions as you can see how unjust they can be to hard-working, fiscally responsible citizens.

Thank you for addressing this issue ASAP!

Barbara Steskal

***The ROGERS'  
WEP;GPO  
Avoyelles Parish, Louisiana 71350***

November 7, 2023

TO: Representative Mike Johnson (Speaker of the House)  
Representative Steve Scalise - Louisiana House Representative  
Representative Garrett Graves - Louisiana House Representative

RE: WEP-GPO

I am Walter T. Rogers - a registered voter in Mansura (Avoyelles Parish), Louisiana. I am a retired educator with plus- 30 years vested in TRSL (Teachers Retirement System of Louisiana); I also have plus-forty quarters vested in Social Security. My house is negatively affected twice by WEP and GPO because both my wife and I receives retirement benefits from the state of Louisiana. I don't think I have to go into details on this BUT I do need your help!

First, I extend congratulations to you - Representative Johnson - on your election as Speaker of the U. S. House of Representatives. Louisiana is proud to see our representatives serve in top leadership roles for the first time in U. S. History. As such, we are hopeful that this is the time to see action taken to repeal the ***Windfall Elimination Provision and Government Pension Offset*** that penalizes hundreds of thousands of Louisiana public servants. I know you are aware of this unfair law that has deprived teachers and school employees, as well as other public servants, of their (or their spouse's) earned Social Security benefits for over 40 years, because you are a co-sponsor of H.R. 82, the Social Security Fairness Act.

Louisiana has the unique opportunity to have **OUR** representatives lead the effort to see H. R. 82 by Rep. Garrett Graves pass through the House of Representatives in **this** session. As speaker of the house, you have the power to move the bill to the floor, or at least have it heard in the Ways and Means Committee. This should not be difficult since H.R. 82 has 298 cosponsors! The Louisiana Legislature is also in favor of repeal, since State Representative Mike Johnson presented a Concurrent Resolution that passed unanimously this passed session.

Louisiana Representatives, please work cooperatively with each other to do everything you can **NOW** to help me, my wife and fellow TRSL retirees obtain the Social Security benefits we've earned! You all have the backing of Louisiana as well as millions of affected public servants across America. **THE TIME IS NOW!**

*Walter T. Rogers*

*Bernadette G. Rogers*

**MEMBERS, Louisiana Retired Teachers Association AND Mansura (Avoyelles Parish) Louisiana**

Chairman Jason Smith

U S House Committee on

Ways and Means

Subject: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

Committee Members;

I write today to express my frustration with both WEP & GPO. As a widower I was impacted by the loss of my wife 19 years ago. She never collected a single check as she was only 47 when she died and because of my employment I did not qualify for survivor benefits. And now as I near the age of 70 I have elected to finally begin my collection of Social Security beginning January 2024. I qualify with having met the required 40 quarters and continue to work in an environment where I pay into Social Security and Medicare. Not to my surprise, but certainly to my disappointment, I find my check would have been reduced by 557.50 if I started collecting in 2023. I anticipate that amount of reduction being increased in 2024.

I am encouraged by the comments I heard at the public hearing by members of the committee. Let's get this wrong corrected.

Bill Tierney

523 W Edgewater St

Portage WI 53901-2043

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 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,

Donna J. Harris

2803 Victoria Way K2

Coconut Creek, FL 33066

810 624-9100

12/25/23

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.

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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,

Richard Kittelson  
8510 NE 85<sup>th</sup> Drive  
Vancouver, WA 98662  
360-904-8186

11/25/2023

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

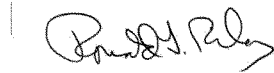
Dear Chairman Smith, Ranking Member Neal, Chairman Ferguson, Ranking Member Larson and members of the committee and subcommittee,

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.

I urge the House Ways and Means Committee to take action in support of repealing the WEP and GPO (**Social Security Fairness Act of 2023, H.R. 82/ S. 597**), and consider relief options to the countless public servants (which includes me) 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 "Ronald T. Riley", with a vertical line to its left.

Ronald T. Riley  
4209 Old Lexington Road  
Athens, GA 30605  
706 765-8631



To Whom it May Concern:

My name is Rodney Watson and I serve as Executive Director of the Louisiana Retired Teachers Association representing nearly 20,000 retired educators in the State of Louisiana.

Many teachers suffer the negative consequences of the Social Security provisions regarding the WEP and GPO. I too am penalized by WEP so I'm writing on behalf of myself and my membership.

You've received a lot of personal testimony which is both compelling and necessary to actually determine the detrimental effects these provisions have on nearly fifty thousand individuals in Louisiana.

Rather than reiterate what others have so thoughtfully provided through written and verbal testimony, I'd like to provide another big picture negative effect these provisions have had on education in our state.

As a former superintendent of schools in Louisiana, I can honestly state that teacher recruitment and retention is one of the most important links to improved student achievement.

Average age entry for teachers in our state is around 35 years of age, unlike my generation that began teaching in our early thirties. This means most new teachers in Louisiana have been working in the private sector for ten years or more before entering education.

Louisiana, like most of the nation, is facing one of the largest teacher shortages in history. For so many potential teachers, when they learn their social security will be reduced if they teach in public schools, they immediately consider other forms of employment to avoid the negative consequences regarding the WEP and GPO.

Teacher shortages are certainly attributed to low pay, working conditions, and lack of adequate funding. However, the promise of an adequate retirement for service to our students has always been a recruitment and retaining tool by states, nationwide.

Please consider making Louisiana's retirement system whole by supporting the repeal of the WEP and GPO through the favorable passage of HCR 82 by Representative Garrett Graves,

Regards,

Rodney R. Watson

Executive Director

Louisiana Retired Teachers Association

From 1977 to 1996 (19 Years) I worked for private sector companies in the land surveying field. In 1996 I took a position with the Louisiana Department of Transportation and Development and retired on January 5, 2023, after 26 of continuous public service in the land survey section of the department.

I plan to file for SS next year and will be facing approximately \$500 monthly (\$6000 annually) reduction in my benefits if the WEP is not eliminated. Had I not chose to continue my career as a public servant I would not be facing this unfair reduction.

Joseph Arretteig, PLS

To Whom It May Concern:

My name is Daniel G. Van Oss and I have worked at Louisiana Department of Transportation and Development for twenty-eight years. Before that, I worked part-time at Coffee Call for about thirteen years. I also served in both the Louisiana Army National Guard and the US Army Reserve forces for nearly twenty-one years. As a result of my job at Coffee Call and my service in the reserves, I earned enough quarters to qualify for social security. However, I will not be getting the full benefit of Social Security under the WEP and GPO acts.

I have been married for twenty-six years and have two adult children. My wife has worked as a public school teacher for thirty-five years. We strive to live within our means and have been able to provide a stable home for our children. In 2016, our home was among those that flooded and as a result we had to refinance our mortgage to remodel the house. We were seven years from paying the house off, but now we still have fifteen years left on the mortgage.

As my wife and I near retirement, I feel that I am being penalized. My previous contributions to the Social Security System should entitle me to the same benefits as anyone else with similar contributions. If the law is changed to allow me to draw the benefits I earned, my wife and I will be able to pay off our house sooner and feel more financial secure for our future.

Please consider appealing these laws that are punishing people who have put in the work required for these benefits.

Thank you for your consideration,  
Daniel G. Van Oss

RE. WEP/GPO

I am a 69-year-old who has worked in the public sector for 4 years as a public school teacher, 25 years at the One Stop Career Centers helping people who are low income or on unemployment. I am currently working as an advisor in a school that teacher refugees English. All my positions are low paying but rewarding.

I did not know when I became a state employee in Massachusetts that I would not inherit my husband's social security if he dies before me. He had to retire at 64 because of health problems and his social security pays our mortgage. If he dies before me, I will not be able to meet my financial obligations and facing old age without the support of his social security. We have been married 45 years.

I also have some health problems and know that I may have to think about retirement in the fall when I turn 70. WEP has taken 50 percent of my social security and GPO will eliminate my spousal benefit. All these programs are supposed to help hard working Americans survive in old age.

Please consider the hardship suffered by many elderly Americans impacted by these unfair laws.

Sincerely,

Sarah Wing

To: United States House Committee on Ways & Means

Subject: Hearing on Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

Date: November 18, 2023

I am penalized by both of these punitive laws. My analogy of these unfair laws is a "left, right punch to seniors" because WEP knocks retiree "earned" SSA benefits down to the knees and then GPO knocks any or all remaining "earned" benefits down to the ground.

Like so many others, I first learned of these penalties when I turned 65 and applied for social security benefits (2016), three years after I retired (2013) from the Louisiana Department of Wildlife and Fisheries. Since 2016, I've followed Congressional actions and pitiful attempts to correct this thievery. It still amazes me how these laws were ever enacted, how they have yet to be repealed after all these years, how millions of people have been duped and are still being duped, and how absolutely unfair and discriminating these laws are to certain retirees who actually paid social security taxes and actually earned these benefits in certain states.

I grew up in New Orleans and started working when I was a teenager. I graduated from college, earned two Master degrees (MSW, MPH) after getting married and worked as a social worker for non-profit social service agencies for years. Until I chose to work for the state, I had social security tax withdrawn from every one of my paychecks. When I moved to Baton Rouge, I started what became a very interesting state career. For years, I received annual reports from Social Security Administration (SSA) estimating my benefits to be \$600/month at age 65. The reason it was only \$600/month was because wages were lower many years ago, I was employed in low paying positions in nonprofits or I worked jobs as an unpaid volunteer. That \$600/month plus the expected spousal benefit from my husband's paid social security taxes would supplement our combined incomes after our retirements.

I turned 65 in October 2016. I still have my SSA statement, dated July 6, 2016, stating "Your payment would be about \$597 a month at full retirement age". When I applied for SSA, I was told that instead of the \$598/month, my benefit would be half that amount. WEP reduced the actual amount SSA had estimated for years because I worked for the State of Louisiana. On January 1, 2021, my monthly benefit was \$280.50, Medicare insurance was \$143.50, and actually received \$137.00. As of today, my monthly benefit is \$321.90, Medicare insurance is \$164.90, and I actually receive \$157.00.

A 50% reduction seemed excessive and unreasonable. After this unexpected surprise, I researched the law and questioned SSA about the reduction. Sadly, no one at SSA could explain how the 50% was determined, but SSA staff was quick to show me a page of SSA website which "clearly disclosed" that "working for a public entity **may** impact one's benefit". As a legislator, you know there is a major difference between "may" and "shall". What a misleading message!

I found a WEP exemption for workers in nonprofits. I appealed using this exemption. My appeal was denied because my earnings at United Way agencies were “not substantial earnings”. My salary was too low to qualify for the exemption. Sad!

My husband and I have been married 49 years. He also started working as a teenager. He graduated from LSUNO as an electrical engineer and retired from Entergy after 33 years of employment. He worked other jobs for several years after retiring from Entergy. Fortunately, his salary was good, and he paid the maximum social security taxes over his career. If I had never worked for the state, I would obviously not have a pension from the state. Per SSA law, my monthly spousal benefit would have been ½ of my husband’s monthly social security benefit.

I do not receive one penny from my husband’s lifetime contributions simply because I worked for the state. Since 2016, every month ... WEP allows SSA to steal benefits I earned from social security taxes I paid over many years, and GPO allows SSA to steal benefits my husband earned from social security taxes he paid.

I started my first state job in 1999 after moving to Baton Rouge. I accepted a position as a Management Intern for the Department of Wildlife and Fisheries (WLF). After two years of working for Major Brian Spillman in WLF’s Enforcement Division the Division of Administration Office of Planning and Budget (OPB) asked me to work for OPB as the Department of Education’s Budget Analyst. At WLF, my job was to assist Major Spillman with budget, purchasing, property, and legislative tasks.

OPB analysts were responsible for overseeing department budgets and making recommendations to the Commissioner of Administration in regards to funding programs and ultimately recommending to the Governor department budgets every year. The budget process required close relationships with the analyst’s department, House Fiscal Division staff, and Senate staff.

After Hurricane Katrina, the Department of Education asked me to come to work for them as a Budget Manager. Federal dollars were coming to help with recovery of schools, and the department needed extra oversight. I was very familiar with schools in the three most impacted parishes (Orleans, Jefferson and St. Bernard), and I was happy to serve in that role.

After a very full year, House Fiscal Division asked me to come work for House Appropriation Committee (HAC) as Higher Education’s Budget Analyst. HAC staff served HAC members mostly, but we were always available to assist all House representatives in our areas.

After the BP oil spill in 2010, I was asked to return to the Department of Wildlife and Fisheries as the department’s Undersecretary. Additional funding for recovery was expected, and the department needed extra oversight. It was an honor to serve in that role, but after another busy three years, I retired from the Louisiana Department of Wildlife and Fisheries in 2013.

To be clear, I do not regret working for the State of Louisiana for those thirteen years. But for the federal government to use my state employment to “legally” steal both my and my husband’s social security benefits is worse than just unfair. It should be a crime! As a former social worker and advocate, I want to help other retirees who may not be as fortunate as I am. WEP and GPO are atrocious federal laws that legally allow SSA to rob older people of their earned benefits!

WEP steals money from Louisiana retirees, every single month, benefits they earned. GPO steals money from the same seniors, every single month, benefits they earned.

Lawmakers have promised to help seniors with various programs or reforms. These are hard times for seniors living on fixed incomes. The costs of health insurance, prescription drugs and general cost of living expenses continue to increase. Thank you again for showing leadership and supporting this legislation.

Sincerely,

Lois Azzarello

231 East Woodstone Court, Baton Rouge, LA 70808-5141, cell #225-571-3130



Hello,

Please support H.R. 82. I am a retired Texas educator. I have worked and earned Social Security credits since I was 15 years old. I am still working today and Social Security is being taken out of my check. I have no control over whether or not the money is subtracted from my paycheck. It seems only fair to me that I should receive the money I have earned through Social Security. My nephew retired as a U.S. Marine and a police officer. He receives all of his retirement benefits. Why am I being denied and punished?

Thank you,  
Karen Allen

To the The U.S. House of Representatives Ways and Means Subcommittee on Social Security.

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

My husband served the City of Davenport, IA for 32 years. During that time he worked in patrol, street crimes and the gang task force unit. He put his life on the line to protect and serve the citizens of Davenport. His job also took him away from valuable family time. There were many calls to duty in the middle of the night and long hours gathering evidence on a current crime. That alone should allow him to receive his full social security check.

Joe also worked jobs before, during and after his retirement from the force. For this reason, Joe and our family should not be penalized with a reduced pension through the WEP. He did not learn about the reduction until applying for social security making it hard to budget for. To date it has cost us approx. \$18,000. That's a lot of money for a retiree.

I am in favor of repealing the WEP and GPO. It currently penalizes people who have served the City and Federal Governments. I also believe that compensation should be paid retroactively.

Heidi Brandt  
707 Deer View Ave.  
Tiffin, IA 52340

563-340-2611

To the The U.S. House of Representatives Ways and Means Subcommittee on Social Security.

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

I served the city of Davenport, IA as a police officer for 32 years. I worked jobs that deducted social security before, during and after my retirement from the force. I retired at 55 and worked an additional 12 years before fully retiring. I did not find out about the WEP until about a year before applying for social security. To date I have lost approx. \$18,000 of my social security benefit.

I am in favor of repealing the WEP and GPO. If I had not worked on the police force, I would still receive my full retirement benefit. I am not asking for anything that I do not deserve or contribute to. I feel that public servants have been mistreated. We should not be penalized for serving our city or government. I also believe that compensation should be paid retroactively.

Joe Brandt  
707 Deer View Ave.  
Tiffin, IA 52340  
563-940-6166

December 3, 2023

Dear Chairman Smith and Chairman Ferguson:

I am writing in support of the repeal of the WEP/GPO legislation as I believe it is an unfair economic penalty on public servants. I worked as an orderly for 20 years at the Newington Children's Hospital and paid into Social Security for all of those years. At the age of 40 I became a teacher and retired last year after 25 years of service. I do not receive a full pension from teaching as I did not teach for the required 35 years, and at the same time I do not receive the full amount of Social Security to which I am entitled.

Each month \$558.00 is deducted from my benefit due to the Windfall Elimination Provision and I am hoping you will see that this is unfair.

Thank you for your consideration in this matter,

George Coleman

November 19, 2023

House Ways and Means Committee:

I am writing to you concerning the Windfall Elimination Provision and the Government Pension Offset. I spent 25 years teaching mathematics in various schools. Twenty of those were in Texas. When I was first hired, they told me that Social Security would not be taken out of my paycheck. I didn't think anything of it at the time.

Fast forward to 2012 and I'm getting ready to retire. My pension will be a certain amount. Fine. At 62 my social security benefits will be \$491 a month. No problem. I can certainly live with that. Less than most people, but social security wasn't taken out for 20 years so that was expected.

Now it's August 2022 and I'm sixty-two years old. Time to get my social security benefits. After expecting \$491, for years, I was (as you can imagine) very shocked to be informed I would be getting \$218 instead. I couldn't understand it and read the handout that the lady at the social security office gave me. The reason my benefits were reduced was because of "substantial earnings." There were many years where I didn't make much money.

When I was in college I mostly only worked during the summer. I did as much as I could, but when minimum wage is around \$3 an hour, I think you'll agree that it was rather difficult to make a "substantial" amount of money. I have 18 years of work where social security was taken out. It should all count. Even though it isn't that much. If I wasn't a teacher, it would all count.

This horrible law gives millions of people a very painful surprise when they go to collect their earned social security benefits. The vast majority of us literally didn't see it coming. I went through the social security calculator and input all my eighteen years of work. Their own

calculator came up with \$491 a month. But, wait a minute, this guy was a teacher. Reduce it by 56%.

What I put into social security should not be affected by anything else. An individual's benefits should be calculated solely on the amount of money put into the system. Any work done where social security is not taken out should, obviously, not count towards benefits received at age 62, or 65, or whenever. But everything contributed to social security should count.

Please repeal. Thank you.

Michael Martin

My story is not unlike many others. I have unfortunately been affected by the Windfall Elimination and Offset most of my life. First my mother, who was widowed at 35, had four children under ten took the initiative to get a teaching degree to support her family. When she retired she went to Social Security and was given a figure she would receive as a widow's benefit only to be told they made a mistake. There would not be a benefit. We got by because we had to.

Unfortunately, I followed in her footsteps. I too was widowed at a young age. I went to work in a public school to support my three children. Taking the initiative not to rely on the government to support us.

Because I work for a public school district in Ohio i am not eligible to receive widow's benefits.

I must rely on the small pension I will receive from the school district. I did not start until I was 40; therefore I did not have time to gain substantial earnings. I know I will have to continue to work well into my seventies. I know I am taking a job from a younger person who wants to begin their career. I hope the district keeps me so that I do not have to begin to job hunt as a senior citizen.

I know Social Security is a tax and not a benefit, but a benefit for who? Not widows. Not children.

So much focus has been on humanitarian aid overseas and ignore what has been neglected here for years.

I am not callus. I am not opposed to foreign aid and my heart bleeds for what is currently going on in the world but at whose expense? The focus has completely left domestic help.

President Biden campaigned regarding the WEP and OFFSET and has not addressed this yet.

I beg you fix this. It has gone on too long.

Jean Vargo  
Solon Ohio

December 3, 2023

**“Social Security’s Disservice to Public Servants:  
How the Windfall Elimination Provision and  
Government Pension Offset Mistreat Government Workers”**

Dear Committee Members,

I am a retired Phoenix, Arizona police officer who is negatively affected by the Windfall Elimination Provision (WEP). I had joined the Phoenix Police Department in May of 1978 and was told by the City of Phoenix that I had the option to not pay into Social Security during my employment, as I would be contributing to a state-run retirement system. I do not recall any warnings or possible negative results from the City of Phoenix as a consequent of my decision to pay only into the state-run retirement system during my employment. I retired from the Phoenix Police Department in February of 2009, after nearly 31 years of service.

Prior to, during, and after my employment with the City of Phoenix Police Department, I have worked enough other jobs, where I paid into the Social Security System, to earn well over the required 40 quarters. Using the online Social Security Retirement Calculator and the online Social Security WEP Calculator, I discovered that because of WEP I will earn about \$652.00 less per month in Social Security benefits if I start collecting my benefits at age 68. This is a significant amount of money and has caused me to consider working a full-time job and collecting my Social Security Benefits at age 70 instead of 68. If I continue working at my present job, the extra two years of work will give me an additional \$38.00/month in Social Security Benefits at age 70.

Please repeal the Windfall Elimination Provision and Government Pension Offset and allow our Public Servants to receive that which they have earned.

Respectfully,

Martin B. Bates

Retired Phoenix Police Officer

5510 S. Walker Rd., Prescott, AZ 86303

(623) 680-8281



11/20/2023

To Whom It May Concern:

Good Morning!

My name is Victoria Rouse. I just completed my 25th year in Public service and at the age of 71, I am still working full time. Being divorced now, and solely responsible for my home and any expenses affiliated with that and other everyday expenses, I have continued to work. This is mainly due to the fact that my Social Security, which I earned myself through Private employment before coming to work here, will be greatly penalized when I do decide to retire. This is the only reason that I have not retired yet. Our Congressman Garret Graves has been working so diligently to have this "penalty" reversed, that I have hung in there hoping that he and his counterparts that have supported this, will be successful!

I asked my immediate boss a while back if he thought this would ever be successful? His response was....."No, I don't so." That made me very sad.

I implore you to consider eliminating this penalty. I contributed to both Social Security and State Retirement solely alone! I deserve to receive both and not be penalized for being diligent enough to work for what I wanted, and not depend on anything free from the government!

Thank you for your attention to this matter.

Sincerely,

Victoria Rouse  
1119 Museum Drive  
Houma, LA 70360  
(985) 209-7111

Dear Chairman Jason Smith, Vice Chairman Mike Carey and committee members, U.S. House Ways and Means Subcommittee on Social Security,

RE: "How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

I am writing this letter to share with you how, as a public employee, I have been affected by the Windfall Elimination Provision (WEP).

I am a retired Clinical Social Worker who was employed by the Commonwealth of Massachusetts at the Department of Mental Health for the past 21 years

First let me share with you a little about myself, my life's work, and retirement planning journey. After studying at a Catholic seminary for 7 years I realized this was not my calling. So, I left and started the next phase of my life's journey. Shortly after leaving I realized that the profession of Social Work (some refer to as God's work) was the career that I was being called to and specifically working with persons suffering from major mental illness. Living in Boston Massachusetts I was faced with the fact that the Master of Social Work (MSW) degree was offered only at 3 private Universities. I am sure you can imagine the prices of a Master's Degree at a private University, in the Boston, Massachusetts area, was not cheap.

Upon graduation I was faced with a large debt and low paying work at various private mental health agencies. While working in the private sector covered under Social Security (SS), I was able to pay off my debt and begin to focus on retirement savings. As I educated myself about retirement and financial planning, I learned some very basic principles, start early (the most important rule), contribute regularly and be aware that retirement planning is like a 3-legged stool 1) retirement savings (403 B/457)) 2) personal savings, and 3) Social Security. As I was working in the private sector and contributing to SS I was planning and counting on getting the benefit which was estimated and shared with me periodically. I felt confident in my planning that this leg was guaranteed by the government and provided me with an element of Security. Never did I or could I have imagined that someday my benefit could/would be cut by about 24%. (because of something called WEP).

About 25 years ago, I had the opportunity to enter public service as a State employee at the Department of Mental Health. My personal financial planning education, retirement savings and planning continued. Then one day I noticed my SS statement said I was no longer eligible for SSDI since I had 5 zero years. I inquired with the State about disability coverage and learned, since I had not worked 10 years for the State, I was not vested and therefore was not covered under State disability either. After, luckily finding

this out, I was able to purchase long term disability Insurance. Problem solved and I thought I was back on track.

Then I attended the Women's Money Conference offered by the Commonwealth of Massachusetts (men were welcome but not intended audience). At this conference I learned from the Social Security presentation that I would be affected by something called WEP. I said, what! What is this, how does it affect me and why? The Social Security representative told me if I wanted a more accurate benefit estimate under WEP I would have to go into a SSA office to get this info. Great! My benefit is going to be cut, but the only way to get the info I needed to try to adjust my Retirement savings/planning is to go into an SSA office. Human nature being what it is, I never made it to the SSA office.

15 years into my working history, 5 years into my public service work and I am just learning about WEP and only because I was active at getting financial planning education. This has a major impact to the 3<sup>rd</sup> leg of my retirement planning. Suddenly, I lost my sense of Security and the worry and anxiety set in. As a low paid Social Worker, in public service, with all that lost time, I could never make up the savings needed to return to a sense of security in retirement.

So, how has WEP impacted me in my retirement? It makes my 3-legged stool very wobbly and robs me of the sense of Security that I should have, because I did all the right things. While, I can pay my basic bills, I do not have the extra that would allow me to do some of the things that provide enjoyment, pleasure, and happiness in retirement. I must significantly limit or eliminate visiting family and friends scattered across the country as well as local and foreign pleasure travel. The stuff that is the frosting on the cake. I worry and experience anxiety about rising prices for all goods, but especially medical bills, considering my medical issues. The worry and anxiety caused by WEP has, as we know, a major impact on one's physical and mental health and overall sense of wellbeing.

Both my dad and my brother had a good pension and full Social Security allowing them to have a full and enjoyable retirement. That is what I always thought I had to look forward to after many years of committed, dedicated, hardworking public service. It seems to me that WEP is flawed, unfairly implemented, and penalizes public servants, with no efforts to inform or educate those affected at the beginning of their public service.

In closing, I would just like to point out that October was "National Retirement Security Monthly." I wish I was able to have achieved this with all my planning and efforts, but unfortunately, I was not.

Thank you for your time and attention.

Sincerely,

Thomas J. Monteleone

137 Riverview Ave.

Waltham, MA 02453-3840

tomjmonte@yahoo.com

Leslie Ellis  
Teacher  
Lewis Vincent Elementary  
Livingston Parish  
6823 Dianthus Dr  
Baton Rouge, LA 70817  
251-680-4148  
November 27, 2023

To Whom It May Concern:

First, thank you getting the WEP/GPO problem before a committee.

I am writing to let you know how this problem personally affects me. I worked in the private sector for many years and was a stay at home mom, before I became a teacher. Had I known at the beginning of my career as a teacher that I would not be eligible for my full Social Security and any small retirement I might earn through my teaching job, I would probably reconsidered going into teaching. I will not have the required number of years to get a full retirement for teaching in public schools as half of my time as a teacher was in a private school.

The WEP/GPO problem will have a negative impact on the future of education. In all parts of the country, few students are considering the teaching field as it is. Those like myself who might wish to have a second career as a teacher, upon learning that they will receive a smaller amount in Social Security, may decide to stay in the private sector.

I earned the right to my full Social Security benefit by completing 40 quarters. Please do the right thing for all public servants in the few states that have this archaic law.

Thank you,

Leslie Ellis

23 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.

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 A. Natoli

2209 Gail Avenue, Albany, Georgia 31707

229-869-0160

H.R. 82 How the Windfall Elimination Provision and Government Pension Offset  
Mistreat Government Workers

Jeffrey S. Dinger

Dianne M. Dinger

136 Bratton Hollow Road

Pearisburg, VA 24134

508-776-0277

Or

540-921-0344

No Fax

My name is Jeffrey S. Dinger and my wife and I have lived and voted in Virginia for the past 16 years. My phone number is 508-776-0277. Hers is 540-921-0344. I am retired from the Barnstable County Sheriff's Office in Massachusetts. I had only 13 1/2 years in this non-social security system and as a result, my Sheriff's Office pension is quite modest. (Public Safety or Public Servants in Massachusetts do not pay into social security.)

At the time of my retirement from this job in 2006, I additionally had 26 years of Social Security earnings from my other employment. (I now have 43 SS years) I was a low-wage earner in my earlier Social Security years. The Windfall Elimination Provision allows many of my low-earning Social Security years to not even be credited in the WEP formula as were not deemed to be "substantial earnings". (They would have been counted if I hadn't worked as a public servant. I will get to this second topic below.)

I should note that the Social Security Administration states there is a maximum cap at how much the SS benefit may be reduced. *The maximum Social Security reduction will never be greater than one half of your pension amount. For those filing at full retirement age, this reduction is to be capped at a maximum monthly reduction of \$558 (for 2023).*

**It is simply not true** that the SS reduction will "*never be greater than one-half of your pension amount.*" The impact of not crediting many of my years of contributions to SS in the WEP Formula is the first reduction in potential SS benefit. The next reduction comes with the first \$1,115 of the AIME being

multiplied, instead of up to 90% but by a far lesser amount; down to 40%. The end result for me personally is my SS benefit reduction is about the same as my entire sheriff's office pension; not the greater than ½ as stated.

I have been married to my wife, for 48 years. She is also retired from the sheriff's office and a victim of this same issue. I am now 72 and am working full-time for a local county government here in Virginia. I have to continue working in order to meet normal expenses and to increase my monthly SS benefit. Fortunately, I greatly enjoy the work I do; however, I don't wish to work until I die or am no longer able to work.

I can't imagine that the politicians who drafted, and the congress that approved, the Windfall Elimination Provision intended to disproportionately impact workers who were both low-earning SS and low-earning pension recipients; BUT IT MOST CERTAINLY DOES!

Clearly, there was a lack of political awareness of the ramifications to low-wage SS contributors and small pension recipients. This ignorance continues to this date.

This egregious injustice is made even more outlandish by the fact that the law did not require employers to tell workers until January 1, 2005 that the WEP would very likely impact the SS benefits they had earned in other employment. (I learned, in 2005, in a note attached to my retirement papers that I may be impacted by the Windfall Elimination Provision. Section 419(c) of Public Law 108-203, the Social Security Protection Act of 2004.) I had no idea what the WEP was and had to research it. I was shocked to learn that the federal government had intentionally misled me and 2 million other public service workers (in 26 states) that they would not be receiving the SS benefit they were led to believe they would be receiving.

I wonder how many of us in the public service sector would have chosen not to work in public service jobs if we only knew this ahead of time? What do you think might have been the outcome with public service workers in those states? I believe that outcome is obvious.

The bottom line is if a person was a low-wage earner in their Social Security years, and, receives a small pension from non-SS wages, their loss of SS benefit is far greater than what the maximum SS reduction is stated as being. These are the facts.



949

The only fair solution is to eliminate the WEP and relieve the victims damaged by this unjust legislation. You, this congress, has the solution, and with bi-partisan co-sponsors, it can be done this year. Please cause this to occur.

Thank you

22 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 writing to express my strong support for the repeal of the Windfall  
Elimination Provision (WEP).

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 should face reductions in earned benefits simply because  
they also receive a pension from a public service position.** Other workers who never earned a  
federal pension aren't punished this way.

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. 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 Social Security and they should not be penalized for receiving the  
benefits they have earned from federal employment.

Furthermore, the WEP creates confusion and frustration among affected individuals, as they are  
complex and often misunderstood. They aren't logical and don't seem to make sense. Why would  
you take some of my Social Security away from me? 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 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.**

I would appreciate your attention to this critical issue and look forward to a fairer and more  
equitable retirement system for all.

Sincerely,

Tom Whitlow  
  
5784 Malton St  
North Port, FL 34286  
cell : 941-441-7125  
fax: 941-240-5420  
TomWhitlow@gmail.com

To whom it may concern:

This is a message in support of H.R. 82 – the Social Security Fairness Act. I am a retired community college professor from the state of Illinois. I have taught in higher education in several states for a total of over 20 years, all in government institutions. But as a chemical engineer, I have also worked intermittently in private industry over the years. I currently receive a modest pension from the State Universities Retirement System (SURS) of the state of Illinois. My wife is also a retired professor and participant in this same pension system. We are both penalized by the Windfall Elimination Provision (WEP).

Our combined income, almost solely from SURS, falls below the median family income in the U.S. I am 63 years old, and if I triggered my Social Security benefits today, about two thirds of my monthly benefits would be denied to me by virtue of the WEP. My wife and I have a variety of medical conditions, that cost us a large fraction of our pension income.

I have trouble understanding how what amounts to several hundred dollars per month of SS income constitutes a windfall, specially since these are benefits that I and my private employers paid for through payroll deductions throughout those years.

This is particularly onerous as my wife and I continue to become more medically vulnerable as we age, thus exacting increasing portions of our retirement income. This is punitive. A punishment that we do not deserve because we have made very positive contributions to society for decades, and dutifully paid into the Social Security fund.

Please correct this unfair situation.

Sincerely,

Héctor Reyes

22 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 writing to express my strong support for the repeal of the Windfall  
Elimination Provision (WEP).

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 should face reductions in earned benefits simply because  
they also receive a pension from a public service position.** Other workers who never earned a  
federal pension aren't punished this way.

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. 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 Social Security and they should not be penalized for receiving the  
benefits they have earned from federal employment.

Furthermore, the WEP creates confusion and frustration among affected individuals, as they are  
complex and often misunderstood. They aren't logical and don't seem to make sense. Why would  
you take some of my Social Security away from me? 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 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.**

I would appreciate your attention to this critical issue and look forward to a fairer and more  
equitable retirement system for all.

Sincerely,

Lana Whitlow  
*Lana Whitlow*  
5784 Malton St  
North Port, FL 34286  
cell : 941-441-7125  
fax: 941-240-5420  
LanaWhitlow@gmail.com

11/23/23

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.

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 S Brown

954

1100 County Road 196  
Stephenville, TX. 76401  
910-366-5986

November 18, 2023

Dear Chairman Smith and Chairman Ferguson,

I am requesting your support H.R. 82, a bi-partisan bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), penalties that financially harm millions of retirees nationwide.

More than 2.5 million people dedicated to public service, including myself—an elementary school educator, 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. As a divorced single parent of two, I have worked as an educator in other states and taken on part time summer jobs that have qualified me for the 40 credits needed to receive social security benefits. However, the benefits are reduced because I became an educator in Connecticut. In addition, I am unable to collect on my ex-spouse's social security benefits if he were to pass.

The GPO reduces the Social Security spousal or survivor benefits of people who get a government pension (federal, state or local) but did NOT pay Social Security taxes themselves.

Please fully repeal both the GPO and WEP and allow public education teachers an opportunity to sustain retirement.

Thank you,  
Janice Jones

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.

I spent 31 years in the Federal Service under CSRS. I have now spent 12 years in private industry contributing to Social Security. My social security work and earnings have nothing to do with my CSRS retirement. It is completely unfair that my social security benefits will be reduced 60 to 80 percent simply because I am a CSRS annuitant.

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,

Arnold Zinan

127 North Plain Road, Sunderland MA 01375

4136584665



After several years of part time work in NYS, I began full time employment in September 1980 as an educator in a Catholic school. Social security withholdings were taken. In 1997, I moved to Massachusetts and found employment in the public schools where Soc Security was not withheld. I retired from the public school system in June 2020. Because the first 17 years of my employment was in Catholic schools in NY, my pension only includes my work from 1997-2020 which is approximately 54% of my final salary. (Instead of 80% ). On top of that, due to the WEP, my social security payment is also decreased significantly. As a result, my income (including money from my annuity) just barely covers my monthly expenses. Fortunately my daughter and family live with me and help with some bills and groceries, but it leaves very little money for extras. Please vote to correct the inequity and allow us to collect the full amount of social security that we have earned.

Respectfully yours,  
Patricia Farrell

November 16, 2023

I am Garland Keith Cannon.

I worked with the Department of Public Works for the City of Baton Rouge and Parish of East Baton Rouge for 25 years and retired in 2008. I started as a Building Inspector in 1983 and moved into Operation Administration in 1989. I cannot recall the many hurricane and emergency events I worked in my tenure. At the time of my retirement, I was offered a position with the Department of Transportation and Development for the State of Louisiana. There, I held the position of Emergency Operations Support Function 3 Lead (ESF-3) which sits in the National Incident Command Structure for Emergency Response of Public Works and Engineering. During a declared emergency, I administrated all operations of LADOTD; as the threat emerged, during the event, and post event damage assessment and clean up. Included in my responsibility was coordination with the Federal Highway Administration and Federal Emergency Management Agency along with the preparation of documentation to request and justify Federal reimbursement to the State of Louisiana.

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) penalty has been a hardship on me since I began receiving Social Security. The penalty that was applied to my benefit has made it extremely hard to make ends meet in retirement. My benefit after my premium for Medicare leaves me a SS Benefit check in the amount of \$37; and that is with the cost of living increase last year. How far do you think \$37 a month goes? How many gallons of gas? How many gallons of milk? I can tell you – NOT MANY.

I respectfully ask that these penalties be reversed. We were assured during the last Speaker of the House leadership that this bill would be brought to the floor for a vote. Instead, as I understand, Speaker Pelosi reneged on her commitment to bring the bill forward for a vote and instead sent it to committee to die. It is long past time for the US House of Representatives and US Senate to pass this bill, as offered, and forward to the current President for his signature.

Thank you, in advance, for answering our call to action.

G. Keith Cannon  
16543 Oakridge Drive  
Prairieville, LA 70769  
cannoncraft@eatel.net

Christine A. Galica  
20 Timber Lane  
Holden, MA 01520  
November 18, 2023

**US House Ways and Means Committee  
Subcommittee on Social Security**

Please accept my remarks on how the Windfall Elimination Provision (WEP) has negatively impacted my Social Security benefits.

When I start receiving Social Security benefits in January 2024, the WEP deduction will reduce my benefits approximately \$700 per month, per a local Social Security representative. This is the result of the reduction of the first part of the three-part formula that Social Security uses to calculate the benefit of a person who worked partially in employment where one contributes to Social Security ("covered employment"), and employment where one does not contribute to Social Security.

The reduction in the first part of the formula is based on the number of years of "substantial earnings." If one has 30 or more years of substantial earnings, a 90% factor is used. If one has 21-29 years of substantial earnings, the 90% factor is reduced to between 45% and 85 %. In my case I had 32 years of "covered" earnings, only 14 years of which were considered "substantial." During the years when I did not reach the "substantial" earnings threshold, I was working part-time. Part-time work allowed me to care for my 3 children and my disabled, widowed mother.

Because I worked as an unpaid family caretaker while working part-time, I am losing approximately \$700 in Social Security benefits per month. It is my understanding that the WEP deduction amount will continue to increase each year that I receive Social Security benefits, further reducing my benefits. These are benefits that I earned on my personal employment record, and to which I believe I am entitled.

**Please revise the Windfall Elimination Provision to remove this penalty for part-time workers.**

**Please support HR 82.**

Thank you for your assistance in this matter.

Sincerely,

Christine Galica

November 30, 2023

To Whom It May Concern,

I am writing regarding the H.R. 82-The Social Security Fairness Act and how WEP/GPO has affected me. I worked in the private sector from 1975 (age 16) until 1989 when I had a child and stayed home to care for my child. I did work part time until my second child was born in 1991. Once my children became school age, I began substituting at their public school they attended and eventually became a full-time employee from where I was able to retire in 2019 to help take care of my grandchildren.

I currently draw a small pension from my public school job of \$604. My social security income is \$454 a month with it being reduced by \$498 due to the WEP/GPO. I do not understand why I am being penalized for working and being a citizen who has supported our government by working and paying taxes. There are many who have not worked or lie to get things handed to them from the government. Example: free cell phones, free health insurance, reduced cost of internet, free food etc. etc.

I feel like the ones who have worked and supported our country are being penalized for doing so.

Thank you for trying to repeal this unfair act.

Sincerely

Gina Kellem

961

Sonia Wolfrom  
11 Grey Birch Place  
The Woodlands, TX 77381  
281-381-3333  
[sawolfrom@gmail.com](mailto:sawolfrom@gmail.com)

December 5, 2023

Dear Chairman Jason Smith,

I ask how is it fair for the people who paid into social security to not be eligible to receive THEIR own money? How is it fair for a spouse to be ineligible to receive widower benefits when they paid in just because they were a teacher? I would understand if someone never worked, never paid into the system. They should not be eligible for a pension but I paid into both systems social security and Texas Teacher Retirement System - TRS but I am not eligible for spousal death benefits or full social security benefits.

I paid 44 quarters into social security prior to 2002. I earned a full social security benefit. I have worked 21 years as an educator and have earned a Texas Teacher Retirement System pension. I'm a single mom and have worked hard my whole life and am disappointed our government targeted four professions with the WEP and GPO. What were legislators thinking? Clearly, they were not.

In addition, someone in another profession can have a spouse who has never worked a day of their lives ever but are eligible for spousal benefits. How does that make sense? We paid into TWO systems but the government decided to penalize a person for doing so. I've had to work multiple jobs to support my family and have paid into social security for years. Why is it fair for the US government to keep my money? That's theft.

Educators, firemen, policemen and civil servants who have paid into the social security system deserve to receive a benefit as was promised. Why choose the group that makes the least amount of money to penalize with the WEP and GPO? Legislators on the other hand, receive a \$176,000 plus per year income (last time I checked) and legislators vote themselves a pay increase when they want. The WEP disproportionately penalizes STATE government employees compared to FEDERAL employees. It's not right.

Kevin Brady promised for years to end the WEP and GPO but he was not successful. What good does it do if you bring the legislation to the floor but cannot get anything accomplished? It may sound great that the bill was proposed

but if congress cannot get the bill into action it's just lip service and we have been receiving lip service for many, many, many years.  
It's time for educators, firemen, policemen and civil servants to get their money back. It's time for my representatives to do their jobs and get the money returned to the people. It should have never been taken away.

Where is the funding for the teachers, policemen, firemen and civil servants? I hope you will respond because if I could understand why this is fair, I might not be so angry and I might have some hope in our government.

I'm eligible for retirement in 12 school days. I am aware Texas retirees in TRS have not received a cost of living adjustment since 2004. Oh my gosh! In the most recent election, Texas voted to give those teachers a one time cost of living adjustment. Social security receives a cost of living adjustment, why not TRS? I could manage my money a whole lot better than the government and reform is a must.

I understand TRS and SS are two separate issues but for retirees they go hand in hand. Thank you for your effort to eliminate the WEP and GPO.

Sincerely,  
Sonia Wolfrom, M. Ed.  
5th Grade SciTech Teacher  
2021-2024 Yearbook Advisor  
2021-2024 Magnolia ATPE President  
2023-2024 Region 6 ATPE Vice-President  
2004-2024 Board of Educators,  
Lone Star Leadership Academy  
[swolfrom@magnoliaisd.org](mailto:swolfrom@magnoliaisd.org)

Donna M. Rollins  
82 Kline Road  
Southwick, MA 01077-9714  
December 4, 2023

Dear Chairman Smith and Chairman Ferguson,

Thank you for conducting a hearing on the matter of the WEP and GPO and its effects on public servants. Here is my story.

I began my career as a school librarian when I was 38 years old. During college and in the many years before landing my dream job, I worked in the private sector contributing to Social Security and reached “substantial earnings” for 19 years. Imagine my surprise, well into my school librarian years, when I was told that I would either not receive any Social Security despite my contributions or would have it significantly reduced. It was not a good day.

Then came another bad day. I was told that I could work for a Massachusetts school system for 30 years and receive a full pension (80%); however, I discovered that it does not apply to anyone who reaches 30 years after their 65<sup>th</sup> birthday. In my case, I would have had to work an additional four years to reach a full pension thereby putting me into my seventies. I ended up leaving after 28 years and received 70%, a loss of ten percent. **I – and many colleagues who started teaching as a second career – simply cannot work long enough to reach a full pension.**

Because of the Windfall Elimination Provision, I lose benefits in the amount of \$512 per month, a total of \$6,144 per year as well as the loss of any Social Security COLA on that \$6,144. Had I been able to receive my full Social Security benefit, the gap between a partial and a full pension would have been much smaller. It would also be helpful should my husband predecease me, as I will not be eligible for any of his benefits because of the Government Pension Offset.

I know that I am fortunate to have a pension at all; however, it is a pension that is limited to a COLA of \$390 per year. I also know that I paid into the Social Security system and am now penalized for choosing a second career in public service. I would appreciate your efforts in ending the WEP and GPO.

Sincerely,  
Donna M. Rollins

To: Chairmans Smith and Ferguson, and Mike Garcia

From: Dan Keenan

Re: Repeal of WEP & GPO

Dear Chairmans Smith and Ferguson:

I write today to encourage you to repeal the WEP and GPO. These provisions are detrimental to many educators, particularly those who came to the education field in mid-life. For those of us who worked for a significant number of years prior to entering the teaching profession, our social security is severely limited. Although we have contributed the same as those who receive a SS pension, we do not receive a similar benefit. In my case, my wife is nine years younger than me and will likely live far beyond my years. She will not be able to receive my full SS pension and will still need to support my two biological children, and two adopted children whom we have adopted later in life.

The elimination of the WEP and the GPO is matter of fairness and practicality. Please bring this bill to a vote and advocate for the repeal of these two bills that unfairly target teachers.

Feel free to contact me should you have any need to do so.

Thank you for your consideration of this matter.

Dan Keenan

Teacher at Chaffey High in Ontario, California

10067 Escondido Canyon Road, Santa Clarita, CA 91390 (Mike Garcia's district)

(818)667-4659

[dan.keenan@ymail.com](mailto:dan.keenan@ymail.com)



H.R. 82 Comments

Dear Representatives,

Thank you for this opportunity to share how the WEP and the GPO have affected me. I appreciate your time.

I have taught English and ESL to high school students and adults from 1979 to 2021. While I officially retired in 2021, I un-retired in 2022 and again 2023, returning to teach ESL and supplement my income. All told, I have taught 14 years in private schools, and 28+ years in public education, both full and part time.

My highest wages were from the full-time work at a private school, and when I retired, my Social Security benefit was (without the WEP) approximately \$1600.00 a month. Due to WEP, that amount is now \$810.00 a month. Because I taught ESL in the evening for 20 years, my STRS reflects my part-time work; I receive \$950.00 a month.

The WEP penalizes me, reducing my Social Security benefits by almost \$800.00 a month. I am not double-dipping or trying to cheat the system; I am guilty only of working and taking jobs to help support my family and make house payments.

Let me provide perspective. In 1979, I earned \$12,000 a year, teaching at a public high school. In my first year at a private school, I worked my way down the ladder of success, earning \$8,000 a year. Clearly, I did not enter teaching with the idea of making a huge salary; I loved my students, and I loved my subject. But why should my teaching in public education financially punish my retirement benefits in private education? It is unjust that the government penalizes me by reducing my Social Security benefits.

While the WEP halves my Social Security benefits, the GPO is worse, eliminating any survivor benefits. Should my husband predecease me, the GPO decrees that I am ineligible to receive any of his Social Security. How is that fair or just or equitable?

In our polarized nation, the only positive quality I can see about the GPO and the WEP is that they appear to be bipartisan; one was signed by President Carter, and the other by President Reagan. You now have an opportunity to right this wrong and act in a bipartisan manner to help retirees.

Please feel free to contact me should you want more information on how the WEP and the GPO unfairly penalize retirees. Again, thank you for your time.

Karen Beach

K\_m\_beach@yahoo.com

966

Dear Congress Person:

I write today in support of the repeal of the WEP and GPO provisions. My wife had 2 careers, working in banking and other industries for many years, paying her hard earned money into Social Security. Then, hoping to help the children of our town, she became a teacher.

Now she finds that she is deprived of the money she paid in, because she has a teacher retirement plan.

This does not seem fair.

In addition, she will not get, under current rules, the survivor's benefits from my Social Security when I die. Please rectify this wrong. It is mean spirited and anathema to right thinking. It is our money being stolen.

John A. Murphy  
816 Bower Rd.  
Pacifica, CA 94044  
650 451 2478

November 26, 2023

To: Chairman Smith and Social Security Subcommittee Chairman Ferguson and all committee members,

Re: How the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) Mistreat Government Workers.

My name is Thomas Broxholm and I'm writing on behalf of myself and my wife Valerie Broxholm. We both became teachers in California later in life after contributing to Social Security for over 20 years. We chose this second career profession not for the income but to give back to our community and young people. Both of us could have earned a higher income in the private sector. When we changed our careers to become teachers and we had no clue what the WEP/GPO was, nor did we understand how it would impact our retirement income.

Valerie has been teaching for 25 years and I taught for 30 years. We are both age 67 and I retired 6 months ago. I have been eligible for my full Social Security for a year. Because of the reduction in Social Security benefits from the WEP I need to wait until age 70 to ensure any hope of staying above the poverty line and being able to stay in my home during retirement. My wife also finds it necessary to continue working for another 2 years. She too cannot afford to collect Social Security benefits until age 70 due to the WEP reductions. Even at age 70 we will have a WEP reduction of a little over \$1500.00 a month. This is three fourths of our mortgage, or this could cover our home yearly property taxes. This is a significant amount and a big deal! When one of us passes on, the GPO would eliminate close to half of our Social Security household income. This would cripple the survivor's ability to stay in our home and be above poverty income levels.

The WEP/GPO is cruel mistreatment for any worker who is currently affected or going to be affected by the existence of the WEP/GPO. We are not asking for more Social Security income than what we earned with our contributions. We paid into Social Security for decades and when we finally reach retirement age the WEP says we can't have what we earned. If I had won a big lottery 30 years ago and stopped working and paying into Social Security, I would still collect my full SS when I became eligible. There is no difference between stopping payment into SS because I won the lottery or stopping because I paid into a separate pension plan. The WEP/GPO is completely unjust and unfairly penalizes close to two million Social Security recipients. This includes teachers, police officers, firefighters and other public servants.

We are not asking for anything we didn't earn. No one is asking for backpay from Social Security. We are only asking that the injustice be corrected going forward.

I'm sure this committee will have a lot of letters from long term retirees and widowers and widows on how the WEP/GPO has severely impacted the quality of retirement life for them. As a recent retiree I beg you to repeal the WEP/GPO law for everyone so that one day it is not my wife or myself who will end up in severe hardship due to this unjust law.

Sincerely,



Thomas G. Broxholm  
996 62<sup>nd</sup> St. Unit C  
Oakland, CA 94608

[Tbroxholm@my.smccd.edu](mailto:Tbroxholm@my.smccd.edu)

Frain W. Bayas  
11311 Parkwood Court South  
New Orleans, Louisiana 70128-2925  
Email: [fbayas@att.net](mailto:fbayas@att.net)

U. S. Representative Drew Ferguson (GA), Chair  
Subcommittee on Social Security  
1139 Longworth HOB  
Washington D. C. 20515

November 20, 2023

Re: House Bill H.R. 82 – The Social Security Fairness Act

Dear Members of the Subcommittee on Social Security:

I am a retired teacher from the Recovery School District. I am asking that you repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) penalties which unfairly punish public servants. When I retired from teaching in 2013, I was eligible to collect a pension from the Teacher's Retirement System of Louisiana, as well as survivors benefits from Social Security (due to my husband's death in 2006). Unfortunately, my survivor benefits were reduced more than \$600 a month by the GPO provision, because I collected from both systems. This practice is unfair and causes hardships for those who have worked all their lives and paid into both.

When public servants and others have paid their fair share in both systems, they should be allowed to collect all they have worked for, when they retire. Thank you in advance for your consideration in this matter. I look forward to having your support in the future.

Respectfully yours,

Frain W. Bayas

November 17, 2023

House Ways and Means Committee  
Chairman Jason Smith

Theresa Arsenault  
132 Lower Collins St  
Seabrook, NH 03874  
978-518-6348

Subject: Hearing on Social Security's Disservice to Public Servants: How the WEP and GPO  
Mistreat Government Workers

Chairman Smith:

I am writing to express the struggle I have faced in retirement since 2019 when I discovered that my Social Security Benefit would be reduced by 1/3 from an amount of approximately \$600 a month to my current benefit of \$397 just because I also worked for many years in public service as a public health nurse and school nurse in Massachusetts.

As a registered nurse, I worked in hospitals and home care for many years and was shocked to discover that my Social Security benefit would be reduced. Most people understand the concept of fairness. I am only asking to be compensated for the years I contributed to Social Security.

Please submit my written comments for the hearing record.

Sincerely yours,  
Theresa Arsenault

December 4, 2023

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

Dear Members,

I am a Postal Retiree and a Member of the National Active and Retired Federal Employees Association (NARFE). I am asking you to support the Social Security Fairness Act of 2023, H.R. 82, which will repeal the WEP and GPO. The WEP and GPO unfairly penalize public servants who worked in the Federal, State, county and many city governments.

These two measures affect over 2 million retirees who have dedicated their careers to serving our communities and country. The WEP reduces the Social Security benefit of retirees up to more than \$500 a month, as it does for me. The GPO can eliminate the Social Security benefit of widows and widowers.

Please vote for HR 82. Thank you for your time.

Sincerely,

Diane Zaha  
16250 Red Coach Ln  
Whittier CA 90604

562-943-3055  
roadrunner005@verizon.net

Dear Mr. Ferguson,

Thank you for holding this hearing on WEP and GPO's effects on earned social security income. I started teaching at age 40 and taught for 20 years after about 25 years of contributing to SS.

When I was hired as a full time teacher St Tammany Parish School System did not pay SS so you are pretty much forced into the Teacher's Retirement System. You were never warned that the WEP and GPO would significantly reduce your earned Social Security. Nor would any new teacher know to ask if your SS would be heavily docked.

My docked SS barely covers my Medicare. As a single divorcée I should also be receiving  $\frac{1}{2}$  of my Ex's SS. After the GPO subtracts the required percentage that income becomes a negative number. It is bad enough that one's earned income is penalized once with WEP, but twice is incomprehensible. I was never informed of this till I met with the Social Security office. Representatives. They were apologetic.

I did take a job after retiring for 3&1/2 years to supplement my meager teacher's retirement. I enjoyed it. However, it was a job with a non profit in the arts (still meager income) that came to an end.

Please rectify this very unfair and difficult situation.

Sincerely,  
Margaret DesJardins  
985-630-6047



November 27, 2023

To the Ways & Means Committee:

I am writing to strongly urge the appeal of the WEP and GPO rules. My first career was as a Certified Public Accountant. After my accounting years and several years of staying home with my children, I returned to the workforce. I wanted a different career that would have an impact on the lives of many. I chose the path of being an English Learner teacher at the elementary level in Kentucky. It has been a rewarding ten years. However, when I chose this second career, I was not aware of the WEP and GPO rules. I was astonished to learn that I was going to lose my social security that I had earned at a high paying accounting job.

I am not asking that you give me and others something that we did not earn. We earned our social security by working many years! I urge you to restore those benefits in full.

Thank you,  
Holly Hughes  
English Learner teacher

November 9, 2007

Franklin G. Kutil  
1983 Hill Ave.  
Eureka, CA 95501

re. "GPO and WEP Policies Affecting Pensions from Work Not Covered by Social Security", November 6, 2007

Senate Committee on Finance  
Attn: Editorial and Document Section  
Rm. SD-203  
Dirksen Senate Office Bldg.  
Washington, DC 20510-6200b

Dear Committee Members,

This letter is written to urge repeal of the Social Security penalties (WEP and GPO) for retirees who receive pensions from non-Social Security covered employment. I am one such individual.

First, let me explain how the Windfall Elimination Provision (WEP) currently affects me. I retired June 22, 2002, at age 57 and 11 months, from the Eureka City Schools District, after teaching high school math for 33 years. As a member of the California State Teachers Retirement System (Cal STRS), my annual gross retirement benefit from that non-Social Security covered employment is currently \$46,064. At the time of my retirement, I had about half the minimum number of credits to qualify for Social Security benefits at some future date. These credits were earned from mostly part-time employment while attending college and from military service, including one year in Vietnam, during that war. At the time of my retirement, I did not expect to earn many more credits and I also believed that the Social Security penalties for retired teachers, would offset any chance of someday receiving Social Security benefits.

Since retirement, my situation has changed. For the past five years I have been working part-time in a variety of Social Security covered jobs—maintenance work for a commercial properties LLC, teacher certification test scoring for ETS and National Evaluation Systems, presenting mathematics workshops for teachers, teaching part-time at Pacific View Charter School, and a couple of other education related jobs. By age 62, I had just over 40 credits and was surprised to learn that I would qualify for Social Security benefits, however, reduced by 50% because of the WEP. I decided to begin collecting that benefit last November and received \$98 a month for that first year. Since I continue to earn credits through my part-time work, that benefit will increase to \$110 this month. If the WEP is repealed, my monthly benefit will double. This is not a lot of money, but it is a benefit that I have earned and justly deserve. I cannot believe that it is the windfall benefit the WEP was meant to prevent.

Though the Government Pension Offset (GPO) does not currently affect me, it has the potential to affect me in the future. My wife, age 59, will qualify for Social Security benefits when she reaches retirement age. Should she predecease me, my

understanding is that I will receive no Social Security survivor's benefit from her years of Social Security employment because of the GPO. This seems grossly unfair.

For the above reasons, I strongly urge the committee to recommend repeal of the WEP and the GPO.

Sincerely,

Franklin G. Kutil

From: George C Pinyerd, Jr, CSRS retiree, USAF retiree, Disabled American

To: Honorable U.S. Congressmen

Subject: How WEP and GMO negatively affects my retirement

I enlisted into the USAF 09/16/1977. My career field was Avionics Technician. After 4 years of Active Duty, I was hired as an Air Force Reserve Technician (ART)/Wage Grade - 11 which was/is a full time CSRS position as well as an Air Force reservist. I was an ART for 6 years. After my time as an ART I took a position as a GS-9 but stayed in the reserves until retirement. My Air Force civilian service position took me to GS-13 with nearly 37 years of civil service. Due to my time as a reservist, I easily attained 40 quarters needed to be eligible for a social security benefit. I retired as a civilian working for the DoD, Air Force, Space and Missile Systems Center in October of 2014. My wife at the time was diagnosed with stage 4 lung cancer in June of 2014. She passed away in Feb of 2019. WEP kept me from benefitting as a survivor from her social security.

When I turned 65 in 2022, I had to enroll in Medicare part B to keep my Tricare for Life. I also had/have Federal Employees Health Benefit for myself and my new spouse who I married in November of 2022. Social security, through the IRS, determined that I needed to come out of pocket over \$530 every month in order to use my Medicare which I paid into both through my Civil Service position and my AF Reserve. Now I'm paying out of pocket over \$1200.00 a month for health care for me and my new spouse/family. Most people have their Medicare part B paid from their social security. Since I don't get my social security, I have to take food off the table to assure that my new family has health insurance.

Please rescind the WEP and GPO and allow me to access my duly deserved Social Security.

Thank you and Bless you All,

signed

George C Pinyerd, Jr

2232 Solterra St  
ay

719 231 7705  
claypinyerd@msn.com

November 27, 2023

Dear House Committee on Ways and Means,

I am writing to request the elimination of the Windfall Elimination Provision and the Government Pension Offset. Beyond the horrible issues that these Provisions cause for untold number of folks that do not receive any Social Security money when their spouse dies, there is another issue that these provisions cause that is just not fair.

Many folks have had a second job during government employment and/or after retirement to make ends meet have paid into Social Security and have qualified for a Social Security benefit payment. However, under the Windfall Elimination Provision, they can NOT receive their earned benefit because they receive a pension from the state government (or in some cases it is drastically reduced). This is absolutely not fair or equitable. People who receive pensions from any other walk of life receive their entire earned Social Security Benefit.

Please help all of us that have paid into Social Security and earned a benefit receive that benefit by repealing the Windfall Elimination Provision and the Government Pension Offset.

Thank you,

Bill Boyle

2592 Saint Charles Circle,

Union, KY 41091

859-816-5855

Sonia Wolfrom  
11 Grey Birch Place  
The Woodlands, TX 77381  
281-381-3333  
[sawolfrom@gmail.com](mailto:sawolfrom@gmail.com)

December 5, 2023

Dear Chairman Jason Smith,

I ask how is it fair for the people who paid into social security to not be eligible to receive THEIR own money? How is it fair for a spouse to be ineligible to receive widower benefits when they paid in just because they were a teacher? I would understand if someone never worked, never paid into the system. They should not be eligible for a pension but I paid into both systems social security and Texas Teacher Retirement System - TRS but I am not eligible for spousal death benefits or full social security benefits.

I paid 44 quarters into social security prior to 2002. I earned a full social security benefit. I have worked 21 years as an educator and have earned a Texas Teacher Retirement System pension. I'm a single mom and have worked hard my whole life and am disappointed our government targeted four professions with the WEP and GPO. What were legislators thinking? Clearly, they were not.

In addition, someone in another profession can have a spouse who has never worked a day of their lives ever but are eligible for spousal benefits. How does that make sense? We paid into TWO systems but the government decided to penalize a person for doing so. I've had to work multiple jobs to support my family and have paid into social security for years. Why is it fair for the US government to keep my money? That's theft.

Educators, firemen, policemen and civil servants who have paid into the social security system deserve to receive a benefit as was promised. Why choose the group that makes the least amount of money to penalize with the WEP and GPO? Legislators on the other hand, receive a \$176,000 plus per year income (last time I checked) and legislators vote themselves a pay increase when they want. The WEP disproportionately penalizes STATE government employees compared to FEDERAL employees. It's not right.

Kevin Brady promised for years to end the WEP and GPO but he was not successful. What good does it do if you bring the legislation to the floor but cannot get anything accomplished? It may sound great that the bill was proposed

but if congress cannot get the bill into action it's just lip service and we have been receiving lip service for many, many, many years.  
It's time for educators, firemen, policemen and civil servants to get their money back. It's time for my representatives to do their jobs and get the money returned to the people. It should have never been taken away.

Where is the funding for the teachers, policemen, firemen and civil servants? I hope you will respond because if I could understand why this is fair, I might not be so angry and I might have some hope in our government.

I'm eligible for retirement in 12 school days. I am aware Texas retirees in TRS have not received a cost of living adjustment since 2004. Oh my gosh! In the most recent election, Texas voted to give those teachers a one time cost of living adjustment. Social security receives a cost of living adjustment, why not TRS? I could manage my money a whole lot better than the government and reform is a must.

I understand TRS and SS are two separate issues but for retirees they go hand in hand. Thank you for your effort to eliminate the WEP and GPO.

Sincerely,  
Sonia Wolfrom, M. Ed.  
5th Grade SciTech Teacher  
2021-2024 Yearbook Advisor  
2021-2024 Magnolia ATPE President  
2023-2024 Region 6 ATPE Vice-President  
2004-2024 Board of Educators,  
Lone Star Leadership Academy  
[swolfrom@magnoliaisd.org](mailto:swolfrom@magnoliaisd.org)



November 16, 2023

Dear United States House Committee:

Att: Subcommittee on Social Security Windfall Elimination Provision  
and Government Pension Offset

I would like to address this committee about the injustice of the WEP and GPO for myself and many other public employees. I am just one female educator that has been penalized by these government rulings. Let me share with you how I am personally being financially affected by these laws.

I am a 76-year-old woman that was an educator for over 35 years. I was raised and educated in the state of Tennessee where I began my public-school teaching career. After a year I married and moved to Alabama where I taught in public schools for several years. In these school districts Social Security funds were subtracted from my monthly paychecks. These years allowed me to have my 40 quarters of employment to be able to have Social Security benefits when I was of age. I began to have a family and my husband was transferred to Oklahoma where we lived for two years. An opportunity was given to our family to move to Louisiana in 1984. We were exciting about moving to the Gulf Coast where I have lived in the same house in Mandeville for almost 40 years. I consider Louisiana my home and permanent residence. This is where I raised and educated my own children. I was fortunate to gain employment with the St. Tammany Parish Public Schools where I worked until I retired in 2012. This gave me 27 years that I was vested in the Louisiana State Teacher Pension fund. During these years I was not contributing to my Social Security Benefits. So upon my retirement I found that my previous contributions were depreciated by 66% due to the fact that our State Retirement System was part of the WEP. This law considered that I received a higher pension and this obsolete ruling keeps me from receiving all the benefits that I contributed into for many years before working in the Louisiana Public Schools. So I have lost my share of what I contributed into. I do get my Medicare Benefits paid for and \$147 a month. I should be receiving a lot more from my own employment.



I was married for 49 ½ years to a man that worked for over 60 years of his life and served in the United States Marine Reserves in the 1960's and 1970's. During this time, he contributed into the Social Security System. He passed away in 2020 at the age of 72. As his widow I am entitled to a portion of his SS contributions. But because I am receiving a Louisiana Teacher Pension, I am penalized from receiving these benefits because of the GPO law. I obtain absolutely nothing of his benefits. This is so wrong for him to have given the government his portion of retirement money and his wife cannot receive his share. After his death I was sent a check for \$250 for burial expenses, which is the only amount of money I have been given out of his contributions for 60 years of participation in the Social Security System. Is this fair? No, and the archaic laws of the WEP and GPO are putting a financial burden on myself and the thousands of public employees that have worked under these laws.

In my retirement years I am finding it a difficult situation to live financially on my Louisiana Teacher Pension in this state. I should be receiving more benefits. On the monthly checks that I deposit in the bank one check does not cover the outrageous house insurance for the year. Two of my monthly income checks do not cover the house insurance, flood insurance and property taxes. I live in a modest home that we worked for my years to have in our retirement and I am finding it takes 1/4 of my yearly income to pay these 3 bills. This does not include utilities, food or automobile expenses. Why should be I be living at poverty level because I chose to work in Public Schools which was much lower pay than many of the friends that worked in other fields? I am being penalized because of these WEP and GPO rulings. I am begging and pleading that these laws be eliminated and allow me to gain the benefits that I and my husband worked to have in my later years. Please help me receive what we worked for our whole lives.

Gratefully,  
Sandra Scott

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.

To illustrate with a personal example, I have 14 years of experience paying into Social Security. The windfall Elimination Provision reduces my first-tier benefit as well as my wife's spousal benefit by 55 percent. I started receiving Social Security nine years ago at age 67. Due to the annual increases in the Medicare Part B premium, I did not get any increase in my net Social Security benefit until this year. For the same reason, my wife has never received a net benefit increase and will not for the foreseeable future. A strange provision of the Windfall Elimination Provision is that upon my death my wife's benefit will no longer be subject to the WEP and her benefit will increase from \$257 per month to \$829 per month. Under WEP, I am literally worth more dead than alive.

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.

983

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

Thank you for your consideration.

Sincerely,

Peter Brunner  
10133 Hyla Brook Rd.  
Columbia, MD 21044  
410-730-2006

**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**

11/17/2023

I moved to Nevada in 1989 to teach school. We were told all things about Nevada...housing, car insurance, taxes, and everything we needed to know about the financial aspects about living in Nevada. What we were not told was that all the Social Security we earned in another state would taken away from us. By the time I learned of this financial disaster, it was too late. I had been vested in Nevada for 8 years. I began a part-time job for 20 years that helped me start over in earning quarters. I lost 56 quarters when I moved to Nevada.

Many teachers come to teach in Nevada and leave after 1 to 2 years due to the loss of social security. This is one of the reasons why our state cannot keep teachers.

It is time to remove the WEP and GPO. It is a hidden tax that no one talks about.

I don't expect it to help me, but it needs to be removed for the younger generations that want to teach our youth, and other public employees in Nevada.

Cora Anderson

1603 Cave Spring Dr.

Henderson, NV 89014

702-278-4830

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 have unfairly penalized me and other public servants who have dedicated their careers to serving our country. My Federal retirement benefits were earned through 40 years of hard work. Besides 40 years working in the Federal government, I have worked in the private sector and earned 20 credits of work. It is unjust that I should face reductions in earned benefits simply because I receive a pension from OPM. I have paid into both Social Security and the Civil Service Retirement System (CSRS) and shouldn't be penalized for receiving the benefits I have earned. Similarly, I will be penalized when my husband dies. Despite his wishes to provide for me, any of his Social Security benefits will be subtracted from my hard-earned government pension.

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. I urge you to act in support of repealing the WEP and GPO. Thank you for your consideration.

Sincerely,

Yvonne F. Leander  
4613 Saddle Gate Lane  
Acworth, GA 30101  
901-301-5150

To: Members of Congress

From: Russell H. Roper, retired teacher, Baton Rouge, Louisiana.

Date: 11/18/2023

I am writing to encourage members of Congress to repeal the WEP and GPO provisions affecting Social Security benefits.

My situation is not unique in the teaching profession. For 14 of my 25 years in the public-school system in Baton Rouge, I worked part time jobs during the school year and full time during the summer to support my family of four. Those jobs required me to pay into Social Security. When I went to work for a private school, I paid into Social Security for 20 years. I have accumulated more than enough quarters to be eligible for my Social Security benefits.

When my teacher retirement pension benefit is adjusted for federal taxes and medical insurance, I am left with just over \$900.00 a month to cover our other expenses.

I knew going into the teaching profession, that I was not going to get rich. However, I do not believe I should be penalized by the WEP and GPO, for providing for my family during my teaching career. These provisions are putting me in the position where I feel I must postpone applying for Social Security benefits for as long as I can, in order to maximize my monthly income, after it is reduced by WEP. In the meantime, if something were to happen to me before I apply for benefits, my wife, who is also a retired teacher, will be left with no Social Security benefit at all.

Please do the right thing for the estimated 2 million people in our country, teachers, people in law enforcement, firefighters and government workers who are adversely affected by the unfair provisions in WEP and GPO.

Sincerely,

A handwritten signature in cursive script that reads "Russell H. Roper".

Russell H. Roper

Subject: Request for Reevaluation of the Windfall Elimination Provision (WEP)

Dear Members of the Subcommittee on Social Security,

I am writing to express my concern about the current impact of the Windfall Elimination Provision (WEP) on retirees' Social Security benefits. The WEP's formula often results in reduced benefits for individuals who receive pensions from non-Social Security-covered employment.

While I understand the intent of the WEP to address pension windfalls, it has disproportionately affected individuals who have dedicated their careers to public service or have worked in jobs that do not participate in the Social Security system. This has led to financial challenges for many retirees who rely on Social Security as a crucial component of their retirement income.

There are hundreds, if not thousands of citizens that may fall into a similar situation that I find myself in, under the current provision. While I have been an employee of the State of Louisiana since 1998, I am also a serving member of the Louisiana National Guard. I am a lifelong servant, to both Louisiana in response to natural disasters for the past 20 years as well as a combat veteran with service in Iraq. As such, I have contributed to Social Security as part of my military compensation. However, my income as a member of the military does not fall into the "substantial earnings" category to allow me an exception to the provision.

I respectfully urge you to consider a reevaluation of the WEP, with a focus on developing a fair and equitable solution that ensures individuals receive the Social Security benefits they have earned through their contributions. Expanding exceptions to include members of the military as part of the universe that WEP does not apply to could be an excellent solution. However, it is essential to strike a balance that addresses the original concerns of the WEP while acknowledging the unique circumstances of those affected.

Thank you for your attention to this matter. I hope that you will advocate for a comprehensive review and potential reform of the Windfall Elimination Provision to better serve the interests of retirees.

Sincerely,



Jeffrey Giering  
(LTC Jeffrey Giering, EN LAARNG)  
9948 Meadow Lane  
Denham Springs, LA 70706  
Jgiering620@hotmail.com  
225-456-0368

Hello,

Thank you for this opportunity to express my personal concerns regarding the negative impact the WEP and GPO has on government workers like me, and many others like me, who have served our nation in public service organizations that did not deduct FICA taxes. Through no fault of our own, because we receive pensions as a result of decades of work in those organizations, we have had our Social Security distributions, which we qualified for based on other employment, reduced by hundreds of dollars a month.

In my case, I began paying into Social Security in high school jobs, followed by several years of service to my country in the US ARMY, both active and reserve duty. I would work continuously after that, finally starting a position with the Phoenix Police Department in 1988 which I retired from in November 2017 after 29 years. And while the Phoenix PD did not pay into FICA, for 17 of those years I concurrently worked off-duty security jobs which did, thereby maintaining enough quarters to qualify for Social Security benefits.

Following my Police career, in order to keep medical insurance benefits for my family, as I could not afford the \$1400 a month premiums out of pocket, I took a job with the Maricopa County Animal Control Department in 2018 which does take out Social Security taxes also. I continue to work there to this day.

Now at 66 years of age, my wife is no longer working and has a pension from a retail job she worked about five years at of a whopping \$65 a month. Her office job of many years had no pension system and she gets about \$900 a month from Social Security. And although our children are grown, they are by no means self-sufficient, and in this depressed economy we frequently have to assist them with their financial needs. I don't own a boat, camper, jet-skis or other so-called toys, and never have. I can't afford to buy a cabin in the woods.

I feel that taking the money away from my benefits is wholly unjust, merely because I have a pension from a Municipal entity. As my wife and I enter the last stage of our lives, the extra money would certainly not provide us a "windfall", but would make merely getting by a little easier.

Please eliminate the unfair WEP and GPO provisions that hurt the employees who have given so much of their lives to the government, only to be punished, rather than rewarded, for their efforts.

Sincerely,

Robert Tulchinsky

Sergeant, Phoenix Police Department

Retired



November 19, 2023

To whom it concerns,

I have worked my whole life putting into the Social Security System and chose to work for the State of Louisiana School Board as a bus driver late in life. I worked 13 years and have now been penalized and have \$325.00 a month taken out of my Social Security every month because I earned a state pension.

Earned is the key word here. I worked and put into the Louisiana state system, just as I worked and put into the Social Security system my whole life. I deserve to receive both payments in full because I worked for them.

I am now a widow and would find \$325.00 extremely helpful in my financial situation. I feel I am being stolen from, as I worked, put in my time, effort, and diligence to both systems. One should have nothing to do with the other, Social Security is a federal program, my state pension is a state program. I am due full payment on both ends, because I paid into both.

Sincerely,

Cynthia S. Hoch

November 18, 2023

Carol Godfrey  
162 Southern Avenue  
Weymouth, MA 02188  
617.653.7316

Re: **House Ways and Means Submission** "How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers"

To Whom It May Concern:

- I am writing as a 68 year old female senior citizen who has been severely impacted by the unfair practices of WEP/GPO.
- As you read my submission, imagine that I am your grandmother or mother who has had money unfairly taken away from her that she rightfully and legally earned.
- I am a retired First Grade/Special Education teacher who deducted my own money from my paycheck each week to fund my current monthly pension (@\$1250.00)
- I also earned enough from other jobs to fulfill the (40) credits to receive Social Security. Due to many family health issues it took me over 40 years to do so.
- It was determined that I would receive @\$140.00 per month from Social Security.
- Because of WEP/GPO that amount was reduced to @\$71.00 per month because of the small pension I receive.
- I did not expect to receive a large Social Security check, but I was hoping it would cover my Medicare. It does not.
- For the past (4) years I have had to pay @\$1000.00 per year out-of-pocket to fund my Medicare.
- My husband receives @\$1025.00 Social Security per month. When he passes away, it is doubtful that I will be entitled to his monthly check.
- Right now we are barely getting by.
- I work part-time while caring for a sick husband. We barely have enough money to buy food, medicine and pay household expenses.
- We don't go out to eat. We don't travel. We don't go to movies.
- While we are grateful for what we do have, but we are also extremely afraid of what is to come of us? Not a day goes by that we are not worried about money.
- I am only one of roughly (2) million people in the United States of America who are and have been mistreated by WEP/GPO!
- Not giving United States citizens back their own money seems unfair, unconstitutional and unacceptable.
- Thank you for your consideration. Remember, your own loved one has been, is, or will be affected by this travesty of justice.

Sincerely,

Carol M. Godfrey

11/17/23

Dear Members of Congress,

My name is Joe Barcello and I am currently in my 11<sup>th</sup> year as a high school technology education teacher at Jonathan Law High School in Milford Connecticut. The path that I followed to get here was not a straight line but more of a series of twists and turns.

After I graduated from college I decided to go into the contracting business with my father. We grew our business over the course of 18 years and over that time we began to raise our family. At 38 years old I felt that I wanted to make a change and my wife was very supportive. We moved, and I decided to stay home with our young daughter, while also going back to school to get my teaching certificate and master's degree in teaching. It was the best decision I've ever made.

It never occurred to me that making such a decision would impact my retirement plans via the WEP/GPO clause in the tax law. It seems punitive to take away a large portion of my Social Security benefit which I contributed to for so many years. It also discourages others like me to pursue a second career in teaching.

I urge all of you to fight to repeal this onerous regulation. We are currently facing a dire teacher shortage and we need to do all we can to break down the barriers for entry. Thank you for your time.

Sincerely,

Joe Barcello

**To:** House Committee on Ways and Means Chairman Jason Smith (MO-08) and Social Security Subcommittee Chairman Drew Ferguson (GA-03)

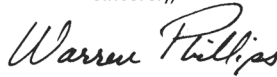
**Re:** how Social Security's Windfall Elimination Provision and Government Pension Offset affect the benefits of public servants

I am a 40-year teacher that has retired on a fixed income. In fact, I was awarded Time Magazine Teacher of the Year in 2002, Disney Teacher of the Year in 2004, National Board status, USA Today All-USA Teaching Team in 2006, Presidential Award finalist, and PBS teacher's Innovation Award among many other local and regional awards. Finally, in 2010, I was inducted into the National Teacher's Hall of Fame (only 5 selected nation-wide each year). I tell you about these awards because I am not eligible for my hard-earned Social Security due to WEP

During those 40 years teaching 7<sup>th</sup> grade science in a public school system, I found it necessary to work part time during the year and every summer to make ends meet. I fulfilled my 40 quarters required for Social Security. I represented the profession well. And now, I am denied my full Social Security check each month. I certainly could use these funds to help with my special needs daughter.

I hope that you will consider the financial restraints that the WEP has continued to impose upon productive citizens that have worked hard to obtain their Social Security. My Wikipedia bio can be seen at: [https://en.wikipedia.org/wiki/Warren\\_G.\\_Phillips](https://en.wikipedia.org/wiki/Warren_G._Phillips)

Sincerely,

A handwritten signature in black ink that reads "Warren Phillips". The signature is written in a cursive, flowing style.

Warren G. Phillips  
NTHF 2010

27 Hattie Lane, Millis, MA 02054 339-933-0656

Robert D. Beane  
45 Whites Point Rd.  
Standish, Maine 04084  
Tel. 207-749-1857  
e-mail: mrbeane@yahoo.com

Field Hearing on Social Security's Disservice to Public Servants, H.R. 82

My name is Robert D. Beane. I am a retired Public Service worker. I worked at all levels of government service. As a Coastguardsman, I worked for the Treasury Department. As a City Firefighter in Portland, Maine, I worked for the largest city in the State of Maine. I would later work for the State of Maine, in the State Fire Marshals Office. I also worked as an Emergency Dispatcher for the county of Cumberland. I was also a Fire Marshal for the town of Standish.

When I started as a firefighter in Portland, our salary was \$0.25 per hour below the minimum wage. As a result, we all had to work two jobs, just to be able to pay our bills. I worked part-time/full-time, in the building trades. My average work week was 70 hours. I once worked 7 months without taking a day off. 220 days straight. Eventually, my health failed, I suffered a heart attack. This forced my retirement from the Fire Dept. it was shortly after this that I found out about WEP. I am losing \$780.00 a month from this. My total income is about \$1,500.00 a month. About \$500.00 a month below the poverty level. This has been a part of since 1992.

Today, if it were not for my wife's income, I would be living in a tent on the streets of Portland.

I still have a lifetime, of special memories from my work. My lifetime has been focused on saving other human lives. I have memories of "being there at vehicle accident scenes/medical emergency scenes/ fire scenes" and putting my life in danger, while trying to save other lives. My memories contain the tabulations of my hands, saving the lives of over 750 people, one at a time/two at a time.

In one rough situation, a fire scene. i/we were on the third floor of a vacant school building. We were trying to stop the spread of the fire. Suddenly, I sensed that something was wrong. I looked down the hallway. The building was collapsing onto the floor. I was able to get the other three firefighters down the stairs. I took one last look around, to see if anyone else was there. The roof collapsed on top of me. I lost 1 ½" of body height in 1 second. I would be recovering for about 1 1/2 years. Yes, All of these experiences, and the Social Security Administration wants to steal almost 1 half of my earned benefits.

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 issue and look forward to a fairer and more equitable system.

Thank you for your consideration.

Tom Cherry

1852 Muddy Creek Cir.

Loveland, CO 80538

11/20/23

This letter is to address the WEP/GPO issue being represented by Mr Garret Graves, Congressman, State of Louisiana, on behalf of the people of Louisiana.

I have been following this issue for a couple of years.

I am 65 years old and have worked since I was 15, I have paid into the Social Security system for many years and have earned my 40 quarters plus some. I began receiving Social Security benefits at age 62. I am also employed as a school bus driver in the State of Louisiana, and have been paying into a state retirement for 10 plus years.

School Bus drivers DO NOT make much money, therefore I do not have a massive amount of money in this retirement account, but every penny counts.

If the WEP/GPO remains in effect, I will never be able to retire from my state paid job. If I take my State retirement, I will be penalized and will lose money overall. My Social Security will be reduced by the WEP/GPO plan along with the cost of Medicare. Therefore, if you add a State retirement along with SS benefits, I will end up with a total income less than what I am making just on my current Social Security. How is that fair and just?

What incentive do I have to take a State retirement? I am better off working till I die in order to have enough funds to live on comfortably.

As long as the WEP/GPO remains in effect, I will have to work. I simply cannot live on \$1000.00 or less a month because this plan penalizes people like me. I simply refuse to accept that with so many supporters actively seeking to have the WEP/GPO overturned, that it cannot happen.

Just thinking about how unfair the current system is, makes me actually feel crushed and sick at heart to know how hard many Elected Officials are working to have the WEP/GPO eliminated only to be shot down by other Elected Officials that are not affected by this.

Please, Please, Please eliminate the WEP/GPO. This affects too many hard working American citizens.

Respectfully,

Vickie Cowart

American Citizen, Tax Payer & registered voter.

To Whom it May Concern,

12/4/2023

I Have been negatively affected by the WEP. Here is my story:

I worked all my quarters and have social security benefits. However, because I worked in a school and do not pay into Social security (SS), I am being penalized by having my social security benefits significantly decreased. Doesn't seem to matter I worked and paid SS for all the required quarters.

Once I take my pension, I lose my husband's social security (which is much higher than mine) due to the WEP. My SS is half of my husband's. Then add the deduction of the WEP and I get very little for working my full quarters and paying into SS.

This is such an unlawful act on the part of the government. Why should I have money I earned ravaged by the WEP. It is basically stealing on the part of the government. Literally stealing. I worked and paid according to the SS laws and now I have to continue to work until I am in my 70's (or older) in order to make up for the WEP deduction. This is insane! The government needs to repeal this law.

Unfortunately, I have been widowed for 30 years and have worked in the public school system for the past 23 years. I had never heard of the WEP until my son, a political science major, found the WEP law and informed me about it. By then it was too late. I had been working for 10 years in the Massachusetts school system and I was already impacted by the WEP.

Right now, I am 66 years old and have to continue to work because the WEP is going to pulverize my SS benefits. I have read several reasons why the WEP cannot be reversed and it mostly seems to be about the affect it will have on those already getting SS. I read these folks may lose \$2.00-5.00 a month. Well, how about me loosing 500+ a month over lifetime!!!!!! How has this been allowed to continue behooves me.

I have seen a lot of stupid things in my life, but this is the dumbest thing I have ever had to deal with. It's insanity and on a very basic level, STEALING. There is no other way to describe it. I worked, I paid, I met the requirements of SS and I should get what I am owed and NO WEP law should take that away.

Here is the kicker. I am still working a second job and they are STILL taking money out for into Social Security. Why???? If I am not going to get my full SS, the government should NOT be allowed to continue to take \$ OUT OF MY DAM CHECK for SS! I AM NOT EVEN GOING TO GET MY FULL SS BENEFIT. I work two jobs because I cannot survive on one salary!!!!!! I cannot even afford to retire after working since age 16!!! Someone should sue the SS system for all of the people who are being screwed by the WEP law. Please do whatever you can to repeal this law and make it retroactive for ALL us who have worked, paid and supported the SS system. We deserve our fair share!!!!

Sincerely,

Catherine Crosby-Norton RN, BSN, MSN, ANP-BC, FMP-BC

296 Long Pond Road

Plymouth, MA. 02360

508-728-8381



Stephen Myer  
22802 Fortuna Lane  
Mission Viejo, CA 92691  
949 230-2820  
November 27, 2023

The US Committee on Ways and Means,

Dear Committee Chairman Jason Smith,

I am writing in support of eliminating the Windfall Elimination Provision. I have a pension. Therefore, I am penalized 40% of my and my wife's spousal Social Security Benefits. I depend on Social Security to supplement my pension and believe I have a right to 100%, as I have paid into SS for 19 years.

The subject of restoring what WEP repealed was never seriously addressed by previous administrations. I hope your committee will positively address this problem that discriminates against hundreds of thousands of pension participants.

Sincerely,  
Stephen Myer

December 2, 2023

To the Members of the House Ways and Means Committee

Re: HR 82

Just like you, I have chased the American dream. I worked hard, played by the rules, paid my dues, and acted to support others who were lost in a System that I understood. Public service. Righting wrongs! WEP and GPO are just plain WRONG; maliciously, punitively and scandalously WRONG.

You see this bill before you and it is your duty to be the Leaders we elected to Right this Wrong. Please support public service workers who have had their pockets picked by the government they served!

My career was largely supporting elected officials in the State of Alaska WHILE also raising my family in Bush Alaska because the Alaska Legislature was only in Session in the winter. So now to the Math.

While I was in high school, and then earning my degree in college I worked in the tourism industry (summer jobs) which are notoriously low paying. These were all social security system jobs. They added up over 30 years, and for every single paycheck I and my employers paid our 6.2% into the SSI payroll tax depository. 12.4% on my behalf of every dollar I earned. I expected that savings account to be there when I retired.

Once I'd earned my degree I was able to wean off my low paying summer tourism jobs and gradually started to make more per year than the federal poverty level the tourism jobs held me to.

The Alaska Legislature, and State of Alaska is one of the public social security systems allowed to run its own retirement program. It's called SBS. They deducted the 6.2% and contributed the equivalent 6.2% on my behalf. Just like SSI but better managed apparently. My employment for the State and the 12.4% contributions often ran concurrent with other SSI jobs due to the seasonal nature of the Legislative sessions.

After 40 years working in this haphazard way, mostly due to my residency in a roadless, rural community (Gustavus, Alaska in Glacier Bay National Park) requiring air travel by small plane (and recently a sporadic ferry service), my 12.4% contributions to SBS were calculated to yield a \$2,100/month retirement payment, and my lifelong labors on behalf of tourism and other small businesses was to yield \$1,160/month.

I'm 66 now. Imagine my surprise when I was told the government considers my earned retirement from the State of Alaska as a 'windfall' and reduced my 1160 to 570 without so much as showing me the math they used to arrive at that amount. Along the way to trying to understand their process I discovered multiple errors where whole years of my SSI earnings were omitted from their calculations! That's entire years of my 12.4% being unaccounted for! I sure notice if I have a payroll deduction to my wages of 12.4%! Wouldn't you?!

So, what is the cost of righting this wrong!? The cost to the budget of ceasing to steal billions of dollars from social security beneficiaries !?

Sadly, my inside-the-federal-government-lobbyist pal says you all know you won't pass this Measure. The Catch 22... the 'cost' of righting the wrong and ending the theft of our benefits is too high. "They should have hid it in a reconciliation bill" he says. Such cynicism is appalling

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and further insults the people affected - who are the Backbone of our Society - the Firefighters, Teachers, and millions of Public Servants- just like your very own staff in some cases! But hey, if you can hide it in the next reconciliation bill, go ahead!

But right out here, out in the open, all of us WEP and GPO victims are calling on you Ways and Means Committee Members to fix this Wrong once and for All.

The cost to 'Stop the Steal'? Add up all the past benefits stolen by the government, of a couple million of us and tally that up as outstanding debt to its workers, then offset that making some real life sustaining changes to that 6.2% (do the calculations of changing it to 6.3 or 6.4% and upping the ceiling to account for inflation. Do the math. It's easier than you think. We are even willing to release you of that debt if you decide to pass HR 82.

Yours Truly,

Melanie Lesh  
2 Fara Way, Box 6  
Gustavus, Alaska 99826

907-697-2354

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My name is Linda McElroy, and I reside currently in South Dakota. I worked for more than 23 years for the federal government, first as an Electrician/Electronics Technician on nuclear submarines, and later as a manager at the VA Medical Center here.

I did not find out about the WEP until I started to draw Social Security. My HR specialists, both locally and in the regional and national offices, either did not know about the WEP or did not reveal it to me. I did not find out about the WEP until I decided to start drawing my Social Security at full retirement age of 66 and 2 months. I found out that my Social Security would be reduced by approximately 60% because I was drawing a federal pension.

My husband was also a federal employee for more than 30 years. After he retired, he worked in the private sector so that he could amass the 40 quarters he needed to draw Social Security. He also found out from Social Security that his Social Security retirement would be reduced by approximately 70%.

Aside from the fact that it is unfair that we paid into a system, expecting to draw retirement, now we are being penalized for our government service. Add to that the unfairness of the fact that if either of us had worked for 30 years while contributing to Social Security, the WEP would not apply to us. How is getting what was promised to us a "windfall"?

Additionally, since my husband had elected survivor benefits for his federal pension, if he dies before me, my social security will either be severely reduced or eliminated because of the GPO.

As senior citizens, we are now limited in our retirement years as to where we can go and how much we can spend on travel and basic necessities such as insurance, food and gas. We also are unable to help our grandchildren with their college expenses. I fear that when my husband dies, I may have to start working again to make ends meet or even to stay in my house where I have lived for 30 years.

Please repeal this unfair law. We are not asking for extra money or something to which we are not entitled. We are only asking for what was promised to us. The fact that we were not told in advance of this means that it was either being intentionally hidden or so complicated that even the HR "specialists" couldn't figure it out.

1001

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 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 second and third jobs during my thirty years of Civil Service in the Department of Defense in order to pay into my Social Security retirement pension. Now, with the WEP/GPO, I find that I can only receive a tiny portion of the amount I invested.

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,

Randy Wiggins  
908 10<sup>th</sup> Ave NE  
Jacksonville, AL 36265  
(256) 913-7145

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). I retired from U.S.D.A., F.S.I.S after 32 years of service as a Food Technologist, Food Inspector, and Frontline Supervisor/Consumer Safety Officer. I am also a Veteran, having served in the U.S. Army from 1967 to 1969. Over the course of the years, I have owned several businesses and worked in other occupations. I began working at age 15 and have paid maximum Social Security taxes (Quarters) every year, including paying my Social Security taxes in the military and as self-employed. While employed by the Federal government I paid into the CSRS retirement system and also the CSRS/OFFSET retirement system. I paid the maximum taxes (quarters) with the plan in mind that I would collect full Social Security as well as my Thrift Savings and CSRS/Offset. You know the history. Congress decided to cut the Social Security payment for over 2 million people in my same situation, even though I and others believe that we had a contract with the U.S. Government for future S.S. payments. They called it "Windfall Elimination Provision". For the last 15 plus years that I been retired I have received far less Social Security that my wife and I planned on. Our living expenses exceed the retirement benefits we receive, including the so-called Cost of Living adjustments.

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 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.

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Sincerely, Richard Tracy  
43025 McKenzie Highway  
Leaburg, OR  
97489  
Telephone # 541.896.3701

December 4, 2023

Members of the House Ways and Means Committee  
Subcommittee on Social Security  
1139 Longworth HOB  
Washington, DC 20515

RE: **H.R. 82 – Social Security Fairness Act of 2023**  
**To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.**

My name is Susan McCauley and I have been widowed for 11 ½ years. Throughout these years, I have submitted my story of how the loss of my husband's Social Security Pension has affected my life. I have to pay for my Medicare insurance which has taken a nice little chunk of change from my retirement money. This has changed my life and not in a positive way. I receive form letter responses that try to explain why the WEP/GPO laws are justified and at the same time the message unsaid between the lines is "don't care about your hardships and you will never receive your deceased husband's pension".

Congress tells us these laws are Constitutional. If true, why were these laws kept secret until we retired, only to be told you are part of the WEP and will receive 1/3 of your Social Security earnings and under the GPO you will receive \$0 from your spouse's Social Security earnings. So, Congress is playing Robin Hood by stealing Robin Hood by stealing earned retirement money from higher income Middle Class workers to give to the lower income Middle Class workers.

The WEP/GPO have turned higher income workers into lower income workers. We deserve our earned retirement pensions. Lower income workers are going to have to do what my husband and I did – increase your skill level that qualifies you to be promoted to the next level job in your company. Or seek out a higher paying job at another company.

My husband and myself planned to enjoy a comfortable retirement with our combined pensions. By comfortable we could pay our bills, go out to a restaurant with formal dinnerware and cloth napkins; go to a movie theater; go to a play, a ballet performance, symphony; see a rock and roll concert; attend our professional and college sports teams' games; and take our grandchildren to the zoo; children's museum or Krohn Conservatory. The above are all within a 20 mile radius of my home. Yet, I can't do very many of these activities without pre-planning and putting money away to do some of these activities.

The WEP/GPO laws have stripped away our hard earned American Dream.

Susan McCauley  
4056 Calvert Court  
Florence, KY 41042  
Email: [smccky@yahoo.com](mailto:smccky@yahoo.com)  
Phone: (859) 630-5226



Jeff Cooper  
16443 Olalee Place  
Apple Valley, CA 92307  
[ArlesJC45@gmail.com](mailto:ArlesJC45@gmail.com)

November 17, 2023

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

Dear House Committee on Ways and Means Chairman Jason Smith and Social Security Subcom-  
mittee Chairman Drew Ferguson:

I am writing in regard to your subcommittee's hearing on Social Security's Windfall Elimination Provision and Government Pension Offset. I will provide information about the very negative effects the WEP/GPO has had on my wife and me in hopes that you and the subcommittee members will take all immediate and appropriate actions that will ultimately result in repealing this unfair legislation.

Before becoming public school educators, my wife (Janet) and I worked in non-public service jobs in which Social Security was deducted from our paychecks. Each of us worked long enough in those jobs to accrue the required quarters to qualify for full Social Security upon retirement. However, because of the WEP/GPO, we are not eligible to receive our full Social Security benefits because we retired as public school educators. Even with retirement benefits from the California State Teachers Retirement System (into which we also paid during our public school careers), we are significantly and very negatively challenged economically because of the highly unfair and discriminatory WEP/GPO legislation.

My wife and I dedicated ourselves to our students throughout our nearly 30-year public school careers only to have Congress unfairly penalize us in our retirement years by virtue of the WEP/GPO legislation. We are not alone in suffering from this legislation. Public service employees in several states are also very negatively affected. While we speak specifically on our own behalf, we also want the subcommittee to know that thousands of other retired public servants have also suffered, even though all of us paid for the full Social Security benefits we legitimately deserve to have in our retirement years.

I implore you to take immediate action on behalf of all public servants who are negatively affected by the WEP/GPO legislation.

If you have questions or need clarification regarding my comments here, please contact me at your earliest convenience.

Regards,

Jeff & Janet Cooper  
16443 Olalee Place  
Apple Valley, CA 92307  
[ArlesJC45@gmail.com](mailto:ArlesJC45@gmail.com)

December 4, 2023

Members of the House Ways and Means Committee  
Subcommittee on Social Security  
1139 Longworth HOB  
Washington, DC 20515

RE: **H.R. 82 – Social Security Fairness Act of 2023**  
**To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.**

My name is Melody Whitlock, and I am negatively affected by both the above provisions. I worked 31+ years as an employee of the University of Cincinnati. Prior to that I worked 16 years in various jobs in the private sector, paying into Social Security. I receive a State of Ohio pension based on my years of employment at UC and qualify based on my private sector employment for Social Security.

During the process of deciding to retire, I went to Social Security in Cincinnati and learned that I would not receive the full amount of the money I had paid into the system due to the Windfall Elimination Provision. If I become a widow I will receive zero funds of my husband's Social Security due to the Government Pension Offset. This came as a shock. In all my years at UC I do not recall being informed that receiving a state pension would reduce or eliminate the amount of Social Security I would have received if not for the Windfall Elimination Provision and the Government Pension Offset provision.

Every aspect of my life is affected by this loss of money I paid into the system and expected all my life to receive when I reached the age of 66 and 2 months of age. Due to my health I had to retire at age 62 and take the reduced amount of Social Security. We had to give up our second car because of the excessive cost of maintaining insurance and upkeep. We travel little and budget carefully for even short trips. We cannot take our grandchildren to places like the zoo or local amusement parks, and buying presents for birthdays and Christmas requires year long budgeting and even then it is a hardship.

Thinking about how we would pay for a major house repair like a new roof keeps me up at night. There is no money to even save for these types of expenses. In 2023 there have even had to be changes in our grocery shopping and eating habits. Every aspect of my life has been affected in a negative way by these provisions. I stay up nights trying to find money in my budget to pay bills, eat a proper diet, and pay for the medicine that keeps me and my husband alive, never mind the extras like seeing your grandchildren's faces light up when Mamaw has an unexpected surprise for them like a trip to the local children's museum..

Since I retired in 2017, I have lost almost \$24,000 of the Social Security money I paid into the system that now says I am not entitled to receive those funds. I am asking you to do whatever necessary to get this bill to the floor and, based on bipartisan support, **repeal these extremely unfair provisions.**

*Melody Whitlock*

Melody Whitlock  
11887 Algiers Dr  
Cincinnati, OH 45246  
Email: [ma55whitlock@gmail.com](mailto:ma55whitlock@gmail.com)  
Phone: (513) 706-7739

1007

Dear Members of Congress:

I am writing to express my feelings as to the WEP/GPO injustice inflicted on teachers. Most of us went into the field out of the desire to make better the lives of young people. Most of us took great satisfaction in doing so. Notes from former students are among our most cherished possessions. We did this job for modest pay. Most of us needed to take summer jobs to supplement our income and to save for the future. Now, in the state of Massachusetts, I am penalized as a 32-year public school teacher for having been a teacher. The Social Security I earned as a three-year U.S. Army veteran, a teacher at a non-profit school for juvenile offenders, a summer house painter, etc., is discounted because I also have a teacher's pension. My other work qualified for the 40-quarter minimum. Why should it be reduced because I was a teacher dedicated to the lives of young people? I am now 80 years old, living on that modest pension. Receiving my full Social Security benefits would make a difference in my life. Please correct this discrepancy.

Stuart Deane  
Retired public school teacher

December 2, 2023

359 South Street  
Roxbury, CT 06783

Re: WEP/GPO Testimonial

To Whom It May Concern:

The House Ways and Means Committee recently began discussion in the Subcommittee on Social Security on how the Windfall Elimination Provision and the Government Pension Offset affect the benefits of public servants. I have been directly impacted by these provisions, and am heartened by the current willingness to consider the repeal of the acts.

I am a retired teacher in the state of Connecticut, and taught in our local school district for 20 years (1993-2013). Prior to that, I was employed in the private sector for 28 years (1966-1993), with 3 years out (1981-1983) for child raising. Throughout those 28 years both my employers and I paid into the Social Security Fund for my future retirement. In 1993 those contributions ceased, and I began contributing into my state teacher's retirement fund. When I retired in 2013 I was informed that the benefits I earned during my 28 years of employment in the private sector would be forfeited under the WPO/GPO acts. While I certainly respect the fact that I did not pay into the Fund during my 20 years of teaching, I am, however, concerned about the loss of the benefits I earned during the earlier years. This represents an unfair penalty to both my employers and myself. I know I am not alone in this concern.

In addition, the WPO/GPO acts also serve to prevent me from receiving my husband's widow's benefit should he pre-decease me. This further compounds the unfairness of these two acts.

I would like to respectfully request that the Subcommittee on Social Security make a recommendation for the repeal of the WPO/GPO Acts to the House Ways and Means Committee, and that the House of Representative act on this repeal so that those of us who have been unfairly impacted can receive our lawful benefits.

Thank you for your thoughtful consideration.

Sincerely,

Lynn T. Homberg

## RITA A. MCDOUGALD-CAMPBELL

November 18, 2023

Representative Jason Smith  
Representative Drew Ferguson  
Representative John B. Larson  
United States House of Representatives  
Washington, DC

Dear Representatives Smith and Ferguson:

### Re: Testimony for Repeal of WEP/GPO

My name is Rita McDougald-Campbell, and I am a widowed, retired Connecticut public school educator who is being victimized by both the Windfall Elimination Provision and the Government Pension Offset.

I began working while I was a high school student at age 14, and I worked from age 14 through age 37 in positions where Social Security contributions were deducted from my paychecks. However, at age 37, I switched professional gears and joined the ranks of public educators, accepting a position as a high school English teacher in New Haven, CT, an inner-city district, clearly not doing so to strike it rich, but to use my talents to contribute to the community in which I was residing at the time.

I continued to work as a Connecticut public school educator for 25 years, retiring at age 62. It was about year 22 of my 25 year career that I learned of the potential issue that I could be facing with the WEP and its potential negative impact on my retirement income.

My financial loss is compounded because not only am I victimized by WEP, I have also been affected by the GPO. My late husband, who also began working at age 14, and retired at age 60 after serving IBM for more than 30 years, succumbed to cancer at age 62, never having had the opportunity to receive any of his Social Security benefits to which he had been contributing for 46 years.

When I met with representatives at my local Social Security office as I was nearing retirement, I faced the real impact of WEP/GPO on my retirement income. I learned that I would earn only a small fraction of my own Social Security benefits and absolutely none of my late husband's benefits. I was totally blindsided that the penalty would be so severe. At no time at the beginning of or at middle of my career did anyone explain to me the difficult financial situation I was subjecting myself to in retirement by entering public education. And of course, I had no way of knowing at the time, that I would be retired with a significantly smaller retirement income than I would have ever imagined because of the death of my husband at such an early age.

There is something wrong with a system that requires citizens to invest in a system for which they will never reap the benefits. I thank the committee for researching this important issue to so many public servants, and I implore you to do whatever is necessary to repeal the horrendous WEP/GPO policies so that those of us who have dedicated our lives to our communities to make Americans' lives better can finally receive the benefits for which we have worked and paid. I thank you for your time and consideration.

Sincerely,  
Rita A. McDougald-Campbell

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 with 36 years served, and I worked outside the government as well. My income is much less because of WEP and GPO and I'm writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize all public servants. It cut my retirement benefits that I have earned through years of hard work. It is unjust that people who have contributed to Social Security should face reductions in their earned benefits simply because they also receive a pension from a public service position.

The financial impact of the WEP and GPO is significant for us affected. It is crucial to recognize that I have paid into both Social Security and federal service, and neither retirement should be penalized for the fact that I worked two jobs.

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 public servants who have dedicated our life to serving our country. It would ensure that our hard-earned retirement benefits are not unfairly reduced and that I can retire with financial security.

I urge you to take action in support of repealing the WEP and GPO, and consider relief options for the countless public servants affected by them.

I appreciate your attention to this critical issue and look forward to a fairer and more equitable retirement system for all, retired like me.

Thank you for your consideration. Sincerely,



Robert N Newman

20 Formosa Drive  
Charleston, SC 29407

Phone: (843) 571-2011  
email: talcecom@aol.com

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 retired under the Civil Service Retirement System (CSRS) on May 31, 1997 after 30 years of  
government service with the Department of Defense and the General Accounting Office. Prior  
to federal employment I served on active duty in the Air force and before military service I  
worked in the private sector.

I ask you how is it right and fair that my social security benefits based on employment prior to  
working for the federal government be reduced by more than \$400/month. Further damage was  
due to annual increases in Medicare that exceeded the increases in Social Security resulting in  
my not receiving any increase in Social Security from 2017 through 2022; yes for those five  
years my net Social Security benefits remained the same, frozen at \$203/month.

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.

George J. Rotblut

8645 Fredericksburg Rd., Apt. 108  
San Antonio, TX 78240-1203  
Grotblut@satx.rr.com  
(H) (210) 822-3830

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,

Dominique Azpeitia



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,  
My name is Fred E. Bergh, 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)

My story is not unique but let me put a name to this and a story you can verify.  
I had my first job at age 14 and held civilian employment until I went into the military at age 18. I served in the military for fourteen years, including assignments on five different ships, various deployments included Cuban Missile Crisis and Viet Nam. During those years I often held a second job to pay the bills because military pay rates were so low. The positive side, I was told, was that my military service time would all count for Social Security, as would my side job employment.

Later, however, I was employed by the Department of Defense as a civilian. I was told my military time would count toward my retirement. A few years later, your predecessors changed the rules, I would have to pay into the Civil Service Retirement System an equivalent amount of money (several thousand dollars) for those years to count for my retirement. I complied with this with the understanding that I would get my full CSRS pension plus my meager "40 quarters" plus from Social Security.

I am now retired, my Social Security is about 30% of what it should be, even though I have more than the required "40 quarters." I have never been on welfare nor collected unemployment, my entire adult life was involved with defense of 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.

1014

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.

Fred E. Bergh  
156 Olan Drive  
Lumberton, NC 28360  
PH: 910 733 2553

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.

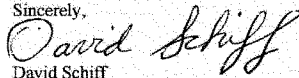
Furthermore, the WEP and GPO create confusion and frustration among affected individuals, as they are complex and often misunderstood. This lack of clarity further compounds the challenges faced by retirees who are already navigating the complexities of retirement planning.

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,



David Schiff  
1400 Plymouth Ave S. Apt 808  
Rochester, New York 14611  
(585) 286-4811

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 78 year old single woman who has been divorced for over 45 years. I worked two jobs and sometimes three in the civilian world to support myself and my two children because I did not have a high paying Government job. I paid taxes and paid into Social Security along with paying into my pension fund for many years and it galls me that my Government that I served for over 27 years has forsaken me. Yet, we take care of people in foreign countries as well as illegal aliens.... What about our own hardworking citizens who have supported this Government for most of our lives? I now have health issues and cannot work at all so I am now 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)

Our cost of living is out of sight and keeps rising and our pensions and cost of living raises do not keep up with these rising costs. And, when we do get a raise, the Government takes most or part of it away for Medicare and then my supplemental health insurance goes up and I've actually lost money in the end. 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, LIKE ME, who rely on their earned benefits for essential expenses. It is crucial to recognize that we 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.

1017

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 PLEASE 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'S TIME TO RIGHT THIS WRONG!

Thank you for your consideration.

Sincerely,

Cynthia R. Phillipps  
1431 Dartmouth Drive  
(727) 581-4113

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,

Mary Shaffer  
1012 Millwood Dr., Salina, Ks 67401  
785-826-5661

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.

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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,

James A. Kavina  
6104 Waterman Dr  
Fredericksburg, VA 22407  
540 809-6320

November 27, 2023

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

RE: 11/23/2023 Hearing: 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:

We are a married couple - both Louisiana state government retirees - writing to express our strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants who have dedicated their careers to serving our communities and country. This is especially true for our household. Michael went back to work following his state retirement. He is paying into the Social Security system at a fairly high rate, yet when he retires from his current employment, his Social Security will be cut by 2/3 just because he worked hard in an earlier job to provide for our family. When he retires and becomes eligible for Social Security Benefits, those benefits should be based upon what he earned while in that system. Michael was "forced" to pay into the system knowing that he would be penalized when it came time to receive any benefits. We shouldn't be penalized for working hard in earlier jobs that did not contribute to Social Security. 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 like us 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 that public servants like us can retire with the financial security and dignity that we 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,

Michael D. Vince  
2485 Oak Alley Drive, Port Allen LA 70767  
Email: [michaelyvince2@gmail.com](mailto:michaelyvince2@gmail.com)  
Phone: 225-620-6263

Mary P. Vince  
2485 Oak Alley Drive, Port Allen LA 70767  
Email: [marykay.vince@gmail.com](mailto:marykay.vince@gmail.com)  
Phone: 225-572-8039

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,

Diana Moore  
12112 N Rancho Vistoso  
Ste 150-122  
Oro Valley, AZ 85755  
817-247-5086

1023

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 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 McEachern

36 Strasser Avenue, Westwood MA

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) (

My personal story involves being separated from family for the past 5 years because my retirement income is reduced, forcing me to live hours away from support after suffering a stroke.)

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.

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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,

Deanna M. Magnoni  
5701 W Chestnut Ave #8  
Yakima, WA 98908

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.

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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 McEachern

36 Strasser Avenue, Westwood MA

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.

I am an Army Veteran with a family of six, I sure needed the money that was taken away from me which was mine. I worked for the US Government for 28 years

Thank you for your consideration.

Sincerely,  
Samuel P Bevak  
107 Fairman Lane  
Punxsutawney Pa 15767  
814-938-7842

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,

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Thank you for your consideration.

Sincerely,

Salvador Mendoza Jr.  
6012 Cancun Ave. Las Vegas NV. 89131  
(702) 399-3095

November 29, 2023

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

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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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Thank you for your consideration.

Sincerely,

Robert Bianchi  
12728 Penguin Drive  
Bradenton FL 34212  
571-233-4780



November 29, 2023

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

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Thank you for your consideration.

Sincerely,

Pamela Goins  
8926 Royal Astor Way  
Fairfax, VA 22031

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,

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Thank you for your consideration.

Sincerely,

Patty Cummings

1031

9306 Salisbury Dr  
Brooksville, Fl 34613]  
317-440-6586

11/27/2023

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,

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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.

I was employed at USPS for 37 years under CSRS. During that time I worked part time jobs for several years to supplement my income. I retired at age 55 and then worked ten years in the private sector, again paying into Social Security. For those many years of paying into Social Security I get a measly \$220. per month! I urge you to please correct this unfairness and let us draw what we have EARNED.

Thank you for your consideration.

Sincerely, Wayne Sikkink  
2111 w 67th st. Richfield.Mn. 55423  
612-787-6931

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,

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I am 72 years old and receive a Civil Service retirement annuity because I worked 36 years for the Federal government. However, I worked in other jobs in the private sector and if the WEP and GPO is repealed, I will receive about \$900 per month from Social Security benefits compared to the \$350, I currently receive.

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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Thank you for your consideration.

Sincerely,

Mark Millikin  
3012 Cinder Bluff Drive  
301-802-5898

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,

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Thank you for your consideration.

Sincerely,

Lucy J. Behnke

1035

75 Barrows Drive  
Topsham ME 04086-1327  
207-841-4232

November 27, 2023

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

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Mark Millikin  
3012 Cinder Bluff Drive  
301-802-5898



November 29, 2023

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Subcommittee on Social Security  
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Washington, DC 20515

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Thank you for your consideration.

Sincerely,

[Marilyn J Sunseri]  
15940 38<sup>th</sup> Ave North  
Plymouth MN 55446  
763.234.8845

12/04/2023

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

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Thank you for your consideration.

Sincerely,

Ernest Crayton III  
1441 De Battista Place  
(504) 415-8283

November 29, 2023

Michael Orton  
71 Gypsum Creek Rd.  
Cora, WY 82925  
[Mike@Ortongang.com](mailto:Mike@Ortongang.com)  
(307) 231-4415

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

Re: Windfall Elimination Provision

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

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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. On a personal basis the current WEP negatively affects me by a loss of nearly \$500 per month to my household budget.

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.

Sincerely,

Michael Orton  
71 Gypsum Creek Rd.  
Cora, WY 82925  
[Mike@Ortongang.com](mailto:Mike@Ortongang.com)  
(307) 231-4415

12/1/2023

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

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Thank you for your consideration.

Sincerely,

Terri Silver  
1167 Norwood Street  
Kent, Ohio 44240

102 OK Avenue  
Harahan, LA 70123  
November 29, 2023

To Whom It May Concern,

I am writing to share my personal experience as a retiree of the Jefferson Parish Public Schools. I am entitled to a pension from Teachers' Retirement System of Louisiana (TRSL) based on 10 years of service in Jefferson Parish Public Schools. I was recruited to work at the first advanced studies academy in Jefferson Parish in 2005. Prior to that time, I worked in as a teacher in private schools and universities and paid into social security.

Although the calculation to determine my social security benefit is extremely complex, I can summarize by stating that I am being penalized for obtaining my certification to teach at age 52 and moving to serve in a public school. The social security payment calculated on salary earned in private schools is substantially diminished because I voluntarily made the choice to move to public school.

In addition, I made the choice to stay home with three small (adopted) children for 10 years prior to reentering the work force full time. The reasoning behind the spousal benefit is obscure to me, but I suspect it is traditionally viewed as a way of compensating spouses who choose to stay home or accept lower paying jobs than the fully employed spouse. Because of Government Pension Offset, my current pension from TRSL diminishes the social security benefit I might receive based on my husband's earnings.

In effect, I am being penalized 1) because I chose to work in a public school system for 10 years and 2) because I chose to wait for 10 years after adopting children before accepting full-time employment.

I am asking you to remove both the Windfall Elimination Provision and the Government Pension Offset.

Thank you for your consideration of this complex matter.

Janell Simpson, PhD, NBCT

1042

TO: The House Committee on Ways and Means Subcommittee on Social Security

FROM: George Weaver, Jr (Retired Pottstown Police Department, PA)

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 State municipal and state employee for 35 years and retired in 2004 and 2014 under the CRCS system. That means I did not pay into Social Security during my time in my Municipal service. However, since that time I have worked part time in a non-state 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.65%....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 Municipal 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,  
George Weaver Jr  
992 Turkey Pen Rd  
Longs, SC 29569  
719-640-3271

November 14, 2023

Dear Ways and Means Committee,

I am a Massachusetts resident and retiree and am writing to encourage you to repeal the WEP/GPO provisions which are so harmful and indeed, unfair, to retirees who are subject to these rules.

Before moving to Massachusetts I contributed to Social Security and after retiring with a small (base of about \$10,000) Massachusetts municipal pension I again contributed to Social Security when I held a parttime job. Even then, knowing that I would only receive about 40% of the Social Security I was entitled to because of the WEP provision, the government took 100% of my Social Security contribution from my salary. How is this fair? I, and the other affected retirees, are only asking that we receive the full amount of Social Security that we are entitled to on the basis of our salaries and contributions.

It is difficult to understand why the residents of a few states are subjected to these provisions. As a retiree my options for keeping up with inflation are limited. I urge you to repeal the WEP /GPO provisions.

Thank you,

Nancy Cornell

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.

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,



1045

David J Allasia

7009 Starburst Lane, Roseville, CA 95747

707 363-1989

December 04, 2023

I have been working since I was fourteen years old. Throwing newspapers and cashier at a local grocery store while in junior and high school. Also, during the summer in high school, I worked at a grain elevator in Saginaw Texas. When I was nineteen years old, I worked at Six Flags Over Texas during the summer. I then went to work at Arlington Memorial Hospital as a security officer for two years. When I was twenty-three years old I joined the Fort Worth Police Department as a Police Officer. While working as a police officer I worked many part-time jobs. The one I worked the most was at the Fort Worth Stock Show and Rodeo. I worked here for thirty years. When I checked with the Social Security Office about my benefits, I was told I would receive about \$1200 a month in benefits from Social Security. I knew with this amount and my retirement benefits I would be okay. When I retired in 2008 I discovered that my benefits from Social Security would be cut by almost 80%. I would get \$240.00 with \$120.00 going to Medicare because of my retirement benefits. I was not aware of the WEP program while working all these extra jobs. If I had I would have tried to get these withdrawals stopped. I was doing fine with what I was receiving in benefits, but now with the inflation, I am just barely making it to the first of each month. To help with making each month I have taken on a part-time job.

I want to see the WEP end. I am sure that I am not alone in this request. There are thousands of retirees from the government whether city, county or federal that have been affected by this program. It is unfair that we pay into this program and are not offered the return that we expected.

Brad Johnson  
Burleson, TX 76028

## **40 years of something being wrong and who will have the courage to stand up and stop it?**

**WEP/GPO is wrong.** Nothing about it can be excused. It is literally stealing people's rightfully earned money under wrong assumptions.

So many government and public service employees are affected on so many different levels. We, as military retirees are just one of them.

As a military family we paid into Social Security for over 20 years! That was along with other employment that also paid into Social Security. Simply because my husband went on to work in state government when it came time to retire, we were hit with a 40% penalty on paid into Social Security!!!

Because Social Security as a whole needs to be redone to be sustainable for future retirees does not make it acceptable, past, present or future, to continue robbing people of their own money.

**If we as a country can send billions and billions of dollars to foreign countries we can certainly fix WEP/GPO to take care of our senior citizens!!**

**Please right this wrong for us and all other's who are being unjustly penalized.**

**Sincerely,**

**Joyce Wagner**

House of Representatives Social Security Oversight Panel

November 17, 2023

The current WEP and GPO Social Security laws unjustly penalize many individuals across all walks of life and have for decades.

In my case, I started working part-time jobs while in high school and college, followed by a full time job until I enlisted in the army for four years. All of those jobs required contributions into the social security fund. Following my enlistment I entered public service as a federal employee where I could be eligible for the Civil Service Retirement System (CSRS) should I meet the requirements of age and years or service. Like many young people, I had part-time jobs for years to supplement my income and those jobs required contributions into the social security fund. Additionally, for supplement income and potential retirement benefits I chose to enter the army reserve. My reserve career of part-time and many active duty days concluded with a 38 year career during which time I contributed more into the social security fund.

By estimates from the Social Security Administration my social security entitlement was estimated to be over one thousand dollars a month. Not a lot of money in comparison to those that worked solely in private sector but it is a substantial amount of money at the time that I thought my family would benefit from. I knew I would be receiving an annuity retirement from CSRS, but I thought after paying into social security for years I would have that benefit as well.

When I applied for social security I could not have fathomed the result of the reduction from the calculations of WEP&GPO. When I worked those part-time jobs, including the army reserve, I thought I was also helping to increase my social security benefit. Yes, I benefited from the immediate income of those jobs, I thought I was also benefiting by paying into my social security fund.

Imagine if you will, (if you were a middle class / income person), losing close to \$12 thousand dollars a year.

WEP and GPO is a punishment to public service employees and has been for decades. It has affected millions of people over the years and illuminated the additional disservice of federal legislators taxing the social security benefits.

Our country prides itself on the foreign aid it gives away year after year. Our country prides itself on the aid it gives to non-citizens in this country and/or entering this country illegally. What a betrayal by our country to public servants penalized by WEP&GPO, also penalized by the taxation of social security entitlements, while our country gives millions to others.

I urge those Congressional members of the House Panel overseeing Social Security to correct this injustice to its' deserving citizens.

Respectfully,

Dennis Pennett, Greencastle, PA (PA-13)

Jody Liss-Monteleone  
26022 Tampico Drive  
Valencia, CA 91355

**Re: How the Windfall Elimination Provision and Government Pension Offset  
Mistreat Government Workers**

I was a teacher and school counselor in public education for 40 ½ years. Because my husband was also an educator (26 years) and we were raising three children, I worked a second job for almost all those forty years. I am proud that I was able to put all three of my children through college without student loans. I paid Social Security on those summer jobs in addition to the four years that I worked in a pharmacy to put myself through college.

My children are all productive adults making a difference in the world; they have no debt, own their own homes, and have health benefits. All of our family members have made many sacrifices to get where we are. I am now single and believe I am entitled to the Social Security that I earned. I believe the WEP applies only to certain states, so I also wonder why I am being penalized.

I am an individual and do not represent any company. My name is Jody Liss (formerly Jody Liss-Monteleone). My address is 26022 Tampico Drive, Valencia, CA 91355 and my phone number is 661-618-7457. My email is [jodylissm@gmail.com](mailto:jodylissm@gmail.com) and I do not have a fax.

I urge the committee to make the fair, ethical decision and forward this legislation for passage. I am hoping there is a reversal of the WEP and GPO while I am still alive.

Thank you,

Jody Liss

23 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.

We are starving out here -- I worked twenty-five years in the private sector and paid into SS; and still being penalized.... My precious husband served thirty years HONORABLY in the Armed Forces; and I WAS supposed to get a decent widow's pension from his meager earnings.

IT NEEDS TO STOP NOW....

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

1051

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,

Brenda Acebes

912-320-1705

PO BOX 467

Midway, GA 31320

11/27/2023  
 Michael J Gossman  
 19 Upland Street  
 Springfield MA 01104  
 Michael.j.gossman@gmail.com  
 413-348-3679  
 The Honorable WAYS AND MEANS  
 United States House  
 Office Address  
 Dear Representatives \_\_\_\_\_,

I am a 71-year-old US Postal Service retiree. I retired in 2010. My wife was going through hepatic encephalopathy (toxins in the brain from liver failure causing dementia) as she needed a new liver. After three years of suffering, she received a new liver on May 1, 2014. Prior to that she was a truck driver and due to an injury, she went to Bay Path University and became a paralegal with criminal justice minor. Unfortunately, after the injury and liver failure she was disabled and could not work she received a social security disability as she was only 56 when she started to collect. I was her caregiver and best friend. Beatrice passed away on November 21, 2015 from an aneurysm.

After the shock and surreal problems with a reality check sadly in certificates and letters to creditors and friends, families we had a celebration of life on December 12, 2015. I reported her death to Social Security and credit bureaus in order to make her affairs proper. Also sent forms to the OPM for Postal insurance and to change my beneficiary.

When I went to Social Security, I was told there was a \$255-dollar burial assistance and applied for survivors' benefits. The clerk that told me because I retired from the Postal Service, I was not eligible for those benefits because of the Windfall Elimination Provision and the Government Pension Offset. I then was asked if at 63 I wanted to apply for Social Security and seeing the drastic loss of limited income I consented. Now due to these ancient programs developed in the Reagan administration I will receive \$130 a month of which \$121 goes to pay Medicare B leaving me with an extra \$9 a month extra due to the death of my soulmate, best friend and input of retirement at 64 years young.

Approximately 1.5 million citizens are under these provisions and the recall and repeal actions have been sent to committee for the past 38 years. There are less retirees now that there were in 1983 and the list grows shorter every year. Now there is no reason to say that money or high cost as an excuse as we spend just over million dollars a day in globally. Not to mention projects that exist that do not help retirees to a decent living and wellbeing in their golden years.

So this letter is asking for your vote to repeal the Windfall Elimination Provision and the Government Pension Offset. Restore dignity to our civil servants, teachers, police, firefighters, postal workers, air traffic controllers, federal government employees and others affected by this wrongful legislation.

Please forward HR82

Sincerely,

Michael J Gossman

413-348-3679 Michael.j.gossman@gmail.com



**RE: PLEADING WITH YOU TO SUPPORT: HR82 & S1302  
HELP SENIORS, TEACHERS, POLICE OFFICERS, FIRE FIGHTERS and MORE!**

I am pleading with you to repeal the WEP/GPO, by passing HR-82. The WEP/GPO penalty is dramatically affecting my husband's and my retirement income.

My husband and I both worked in other fields, before becoming teachers, later in life (in our 40s.) We had no idea that becoming part of the teaching profession would drastically affect our Social Security retirement income, because of the WEP/GPO penalty. If we had known this, prior to pursuing a teaching career, we may have selected another path.

I was a single Mom, in the 1990s, and worked at minimum wage jobs, while returning to school to earn a college degree. Because my income was so low, I was forced to take out student loans. When I graduated, I was \$30,000 in student loan debt. My husband had a similar experience.

While teaching, we paid down and eventually paid off our student loan debt, by refinancing our home, which increased our monthly mortgage payment and balance.

When we reached retirement, we not only had a higher mortgage balance and payment, but we discovered that our Social Security income would be slashed by over 50%, because of the WEP/GPO penalty.

This is criminal! My husband and I both paid in to our Social Security for years and we should not be penalized for choosing to become teachers.

**PLEASE SUPPORT THE REPEAL of the WEP/GPO, by SUPPORTING HR-82 & S1302.**

**HELP SENIORS and RETIRED TEACHERS, POLICE OFFICERS, FIREFIGHTERS and MORE!**

Thank you for your help!

Nancy Petersen  
PO BOX 24  
Knightsen, CA. 94548

[nlpetersen@comcast.net](mailto:nlpetersen@comcast.net)  
925-325-9263

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.

The COLA's received annually also contribute to an ongoing reduction in Social Security benefits. My CSRS pension is small, and it allows me to receive and be offset as a widow under GPO provisions. My Social Security benefit is reduced due to the provisions of WEP. If Social Security is not immediately informed of the new CSRS COLA, an overpayment is created, which must be repaid, and which further reduces the Social Security benefit and monthly retirement income. My GPO and

WEP losses are three hundred dollars per month. Due to this diminished Income, and even though I have two health insurances, I depend on my doctors having free samples of medication for COPD in the months I cannot afford to pay for the prescription.

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 for the countless public servants who are affected by them. I ask that H.R. 82/S. 597 not be delayed or postponed to a future congressional session, and that it be passed in this 118<sup>th</sup> congressional session. 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,



Evelyn J Seabrook

2506 Carmel Lane

Eustis, Florida 32726

(352) 589-9704

Dear Chairman Smith,

I wanted to thank you for consideration of the repeal of the WEP/GPO. As a recently retired educator with 40 years of teaching experience, the continued implementation of these provisions has a significant impact on my retirement income. While I am sure my story is not entirely unique, it certainly highlights the negative effect of these laws on hard working public servants. From the age of 16, I held part time jobs throughout high school and college to help offset expenses in a single parent household. After college, I worked for a year in private industry before beginning my teaching career at a private catholic high school. I taught there for six years before moving on to a Connecticut public high school. Throughout this entire time period encompassing twelve years, I paid into the social security system. After beginning my 34-year public teaching career in public school education, I continued to contribute to social security through the various jobs I held to help supplement my income. Like most educators, especially in the 1980's and 90's where teaching salaries were well below salaries in the private sector, I worked during the summer in various positions to earn extra money. Unlike my teaching salary, this extra income was also subject to social security reductions. These coaching, construction, and supervisory positions were not to earn fluff money but rather necessary funds to help support my family of four. There was no such thing as having the summer off in my teaching career.

Now at the time of my retirement I am receiving only a percentage of what I would have received based on my contributions throughout my 46 years of working. Given this fixed retirement income, the social security funds I feel I am owed would make a definite positive impact on my retirement income. I don't understand why educators and other public servants have been singled out by these laws. If funds were paid into the system, then in good faith we should receive the benefits we earned through our working careers. Additionally, if my wife were to pass away before me, I would not be eligible to receive any of her social security benefits as most spouses are entitled to. Once again, public servants are getting short changed.

For too many years the WEP/GPO acts have unjustly punished the public servants that have helped our society in immeasurable ways. Hopefully, your efforts can help correct this disservice and allow us the total access to the funds which we earned through our working careers. Thank you again for all of your efforts in repealing the WPO/GPO.

Sincerely,

William Condon

Dear Representatives,

After working in the private sector for many years, I also became a public-school teacher in California in my 40s, mid-career. Thereafter I worked two jobs, one private and one public. All the while I have been a public-school teacher, with deductions paid to my STRS pension, my concurrent second job in the private sector continued to deduct substantial Social Security contributions. Now that I am ready to retire, I am denied a large portion of what I paid into the Social Security system all those years, simply because I choose later to also serve my community as a teacher!

Service Credit calculations for teacher pension payout amount are based on longevity (total number of years served: I only have 23). Social Security pension calculation is based on my 3 highest earning years (which are low because my highest earnings occurred before I reduced hours to add teaching, and are based on a 1990's economy). **I don't have enough in either system** for a healthy retirement. I needed to work 2 jobs most of my life since teaching is an underpaid profession. I put in the work, I paid the money, therefore I am entitled to two commensurate pensions! The Social Security side should not be arbitrarily and substantially reduced, especially since unlike many others, I continued to work in the private sector with less take-home pay, while teaching!

The GPO/WPO off-sets **penalize me unfairly**. It is not equitable, and discourages others from becoming teachers at a time when we face a severe teacher shortage and should be encouraging mid-career shifts into teaching! Had I realized this at the time, I would NOT have gone into public teaching.

Respectfully yours,

Ms. Colleen Cronin

November 22, 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).

My story is about the direct penalties I have suffered under these provisions. All of my 40plus quarters of coverage were earned before and after I became a federal employee while employed in the private sector. I was a federal employee and proud to be for 32 years. After retirement from the Federal sector I again went to work in the private sector and earned additional quarters of coverage. Although my CSRS pension far outweighs my social security benefit, for which I am grateful. I am penalized in my EARNED social security benefit drastically. My true actual social security benefit if not for these provisions would be in the range of \$800 a month, yet my benefit amount is reduced to \$200 per month based on these provisions. My social security earnings were not earned consecutively while I was a federal employee.

When I became a federal employee the rules were different and were changed after the fact. I could understand these WEP/GPO provisions if when enacted they "grandfathered" current employees to not be subject to these provisions, but new employees only. The proverbial rug was pulled out from us federal employees after the fact through no fault of ours. I realize even if these WEP/GPO provisions are rolled back, changed, or cancelled, I will never regain all the monies lost that I worked for but I believe these provisions are totally unfair. Its like I worked for my quarters of coverage in the belief that these benefits would be there for me and now they are not.

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 L Kinney

10310 Collinwood Drive

Richmond, VA 23238

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

November 23, 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.

In my case, I was a federal employee for about 40 years, and I qualified for a Civil Service pension. My wife worked mostly in the private sector and qualified for Social Security benefits. She passed away in September of this year. Social Security held a telephone interview to determine benefits going forward. I was shocked to hear that my claim for survivor benefits under my wife's earning record would be eliminated due to the WEP and GPO offset. Now I receive nothing for all the Social Security tax payments made by my wife. She only claimed benefits the last couple of years and received less than the taxes she paid to Social Security.

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.



1061

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,

Judge Frederick Waitsman

5875 Collier Bridge Lane

Hoschton, GA 30548

404-694-1419

rickwaitsman@yahoo.com

November 24, 2023

The Honorable  
Garret Graves  
House of Representatives  
Washington, DC 20515

Dear Mr. Graves,

Subject: WEP/GPO

I am a twenty-year police veteran. Prior to becoming a police officer, I contributed to Social Security. My police salary, on its own, was so meager that it qualified my two children for the school lunch program. Subsequently, I worked side jobs, again, paying into Social Security for much of my career.

I finally suffered a debilitating heart attack, on duty, that forced my immediate retirement from law enforcement. The pension board determined that I could be retrained to pursue another career, outside of law enforcement. As a result, I was only awarded a partial pension.

Due to her own disability, my wife was unable to work outside the home. Unable to support my family on a partial pension, I went back to school and started over. Ultimately, I had accrued twenty "substantial" years of employment in the Social Security system before I retired. (I also worked a number of years under Social Security that did not meet the threshold of "substantial"). Still, that wasn't enough to absolve me of the WEP.

When it came time to finally retire, I found that a large portion of my Social Security benefits were denied because of my public pension. I worked very hard, contributing to a system that promised to take care of me and my family, in retirement. In return, I was punished with a reduction in benefits, because of this draconian legislation.

Thank you and all of the supporters who are trying to right this injustice.

Respectfully yours,

Det. John R. Leech, (RET)

Alliance Police, Ohio

January 4, 24

The Honorable  
Jason Smith  
United States House Committee on Ways & Means  
Washington, DC 20515

Dear Mr. Smith,

Subject: WEP/GPO

I am a twenty-year police veteran. Prior to becoming a police officer, I contributed to Social Security. My police salary, on its own, was so meager that it qualified my two children for the school lunch program. Subsequently, I worked side jobs, again, paying into Social Security for much of my career.

I finally suffered a debilitating heart attack, on duty, that forced my immediate retirement from law enforcement. The pension board determined that I could be retrained to pursue another career, outside of law enforcement. As a result, I was only awarded a partial pension.

Due to her own disability, my wife was unable to work outside the home. Unable to support my family on a partial pension, I went back to school and started over. Ultimately, I had accrued twenty "substantial" years of employment in the Social Security system before I retired. (I also worked a number of years under Social Security that did not meet the threshold of "substantial"). Still, that wasn't enough to absolve me of the WEP.

When it came time to finally retire, I found that a large portion of my Social Security benefits were denied because of my public pension. I worked very hard, contributing to a system that promised to take care of me and my family, in retirement. In return, I was punished with a reduction in benefits, because of this draconian legislation.

Thank you and all of the supporters who are trying to right this injustice.

Respectfully yours,

Det. John R. Leech, (RET)

Alliance Police, Ohio

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 (NAFRE) writing to express my strong  
support for the repeal of the Windfall Elimination Provision and  
Government Pension Offset (GPO)

I am 78 years old and healthy enough to wish I could continue working,  
but a severe hearing loss precludes me from gainful employment. Unable  
to distinguish words I must rely on lip reading and subtitles to get by. I  
have worked throughout my life from my early teens and through a career  
of public service in the military and law enforcement, to my current inept  
attempts to use the computer and internet to compensate for my hearing  
with little success. Even manual labor needs one to hear in order to work  
safely and productively. During my federal law enforcement career, which  
didn't allow extra work outside of my basic law enforcing job, I kept my 20  
year civil service (CSRS) pension, but switched to FERS based mainly on a  
government promise of protecting my previous years of primary and  
supplemental jobs covered by Social Security. I never worked at anything  
to maliciously take advantage of government subsidies, but only to ensure  
my family a decent standard of living in my future post career life. In other  
words I worked hard and in ways I was taught to do as the right thing.

However, I now find that all of that additional effort and sacrifice being  
abridged by an antiquated and complicated formula that has penalized me  
for having worked at public service in the first place. I'm thankful for my  
public service pension, but the social security benefit that I worked for and  
paid into being stripped down at this time of my life and in my condition  
leaves me disheartened and angry. I am not rich, but a fully earned SS  
supplement would help lighten the challenge and load of getting old, the  
older I get.

1065

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 for your consideration.

Sincerely,

Arthur P. Meister  
78 Seashore Ave  
Peaks Island, ME. 04108  
860/227-9387

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 and other reasons should face reductions in earned benefits simply because they also receive a pension from a public service position.

*In 1997, I made the decision to take early retirement when it was offered so that I could provide care for my ill father. I received a reduced pension at that time, retiring under the early-out offer of 25 years of service regardless of age. I was informed by the Social Security office that since I was married for over 15 years, I would be eligible for a Social Security stipend and was told to return to their office when I turned 62 years of age to apply. At age 62, Social Security then informed me that because I was a federal retiree, due to the WEP and GPO, I was entitled to **zero dollars**! After my ex-husband died in 2020, I started receiving a small stipend from Social Security (\$98 per month, recently increased to \$280 per month).*

*At the time of my retirement, I was counting on receiving a supplemental income of any Social Security that I had earned outside of government service along with my ex-husband's Social Security benefit to help pay my bills. Since I did not receive any supplemental benefits, I returned to work after my father died and further paid into Social Security. I am currently 76 years old and unemployed. The full repeal of these unfair provisions would make a huge difference to my monthly income. Currently I only receive 1/3 of the amount I would have received from Social Security if not for the WEP and GPO and an unjust Social Security system. These provisions have unfairly reduced, and even wiped out, the earned Social Security benefits of many public servants.*

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,

Ann Fleckenstein  
8308 S. Upham Way  
Littleton, CO 80128  
720-324-4246

WEP/GPO  
Henette White

### TOMIE EARL WHITE

My husband, Tomie Earl White, worked for Norfolk and Southern RR from 1968 – 1995. During this time, I was employed by the Federal government while raising our four children and one grandchild. We based our living on both salaries and purchased a new home in 2004 based on my salary and his disability pension.

My Tomie lost his job due to disability in 1995 at NS's discretion. We both contended that he was not disabled but lost that struggle. At the time, we purchased our home, we believed we would be able to devote his disability income totally towards our mortgage to allow me to retire in 10 years. Unfortunately he passed in June 2008 before implementing our plans and then I learned that I was not eligible for a majority portion of his pension due to my "government" employment and supposedly "windfall". I had to continue to work longer than I planned to allow me to increase my pension to retain possession of my home. I still have a mortgage which, thru God and my live-in daughter, I am basically able to afford.

The WEP/GPO is totally unfair to married couples that worked and devoted our life to companies that seemingly didn't appreciate his/our service which we based our lifestyles. At the time my husband was hired, I don't believe this law was in effect and we assumed that all would be provided for in case of his illness or death.



1069

I can provide any additional information if needed.

Sincerely, Henette White, 708/606-1697

To: United States House, Ways and Means Committee

Re: Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

December 1, 2023

Ladies & Gentlemen,

This letter is in response to a request from Shawn Duhamel of the Massachusetts Retirees Association regarding the effect the Social Security's Windfall Elimination Provision has had on my personal retirement.

I was born in 1947 and began working part time at the age of 16. I worked after school and Saturdays roughly 20 hours a week during my Junior year in HS and part of my Senior year. Since graduating from HS in 1965 I have worked full time with the exception of a 1-month period in 1966 when I changed employment. In addition, I have also worked numerous part time jobs.

In December of 1975 I began working as a Firefighter / EMT for the Town of Easton. At that time, I had already accumulated more than 40 quarters of Social Security employment with additional quarters earned in the following years from the part time jobs.

I was aware of the WEP when it went into effect but not familiar with how it was going to affect my retirement until I actually retired. At 36 years old with a wife and 2 kids, working for a local municipality, retirement was a long way off.

A few years before I reached retirement age I began receiving notices from Social Security that my benefit was going to be approximately \$1450 per month. (I don't remember the exact figure but it was in that ballpark.) I knew that figure would be reduced since I would be receiving a county pension which triggers the WEP. What I didn't realize was the extent of the reduction.

I remained employed with the fire department for 34 years until 2010 when I reached 63 years of age. I checked with the Brockton Social Security office prior to retirement to learn what documents I would need to begin collecting the Social Security benefits.

In April 2010 after I was officially retired I brought the documents to Social Security and applied for the benefits. The woman sat down with me, went over all of the documents and told me my benefit would be \$363 per month. (Might have been \$366 but it was right in that ballpark.) Because the reduction was considerably more than I expected, I asked what it would be if I held off collecting until I was at the full retirement age of 66. She ran the figures again and I remember specifically she said the difference would only be \$6 in my benefits and not to do it as I would never make up the difference. I also have a small, one person part time business and asked if the payments I make into Social Security after I retired would increase my SS benefits. She said they would have no effect.

So, WEP has cost me between \$1,000 and \$1100 per month since April of 2010 based on what Social Security said my benefits would be (prior to my retirement) and what I actually receive. While it hurt financially, I never questioned the reduction. I knew there would be a reduction and I assumed (maybe incorrectly) that the Social Security office knew what they were doing.

Today I received an update from the Massachusetts Retirees Association with the following explanation of how WEP impacts retirees:

**For retirees with 10-20 years (40-80 quarters) of substantial earnings covered by Social Security the maximum monthly WEP reduction is \$557.50 for those first eligible in 2023.** Last year the maximum reduction was \$512. In 2021 it was \$498.

If this is true, I have to assume that the reduction I received beginning in 2010 should have been less than \$498, not over \$1,000. While I can understand the concept behind the WEP, it should not have changed the rules for people who paid into the system and earned the benefits that had been promised when they began their working careers.

Just my 2¢ worth.

Respectfully,

James Tully  
43 Central Street  
South Easton, MA 02375-1036  
(508) 238-6606

**Testimony of Diane Holmberg**  
**Retired Connecticut Public School Educator**  
**November 20, 2023**

Chairman Jason Smith, Chairman Drew Ferguson, and members of the Subcommittee on Social Security,

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

I was a teacher in the public domain for 40 years. In my first 8 years I paid into both social security and Connecticut Teachers' Retirement. For the next 12 years of my career I worked in a CT State Technical College and only paid into social security as designated by the institution. For the last 20 years of my career I worked in a CT public high school paying into the CT Teachers' Retirement plan. So I retired with 28 years of contributions to CT Teachers' Retirement and 20 years of contributions to social security, yet can only collect for the 28 out of 40 years I contributed to public education.

That I am blocked from collecting my husband's social security should he die before me is of greater concern. That would likely mean that I would not be able to continue living on my own, on the property we worked hard for all our lives.

1073

E-mail

SUBMIT TO:

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

SUBJECT LINE:

**Chairman Jason Smith and Chairman Ferguson, (and all other members) of  
the House Ways and Means Subcommittee on Social Security's interest in How  
the Windfall Elimination Provision and Government Pension Offset Mistreat  
Government Workers**

SALUTATION:

**Dear House Ways and Means Subcommittee on Social Security's interest in How  
the Windfall Elimination Provision and Government Pension Offset Mistreat  
Government Workers**

BODY :

My name is William S. Brosius, Jr. and I reside at 907 Robert Lee Circle in the city of Lafayette  
and in the state of Louisiana with a zip code of 70506. I can most easily be reached at (337) 412-5980.

Please find attached my submission as a witness regarding how the WEP and GPO laws  
mistreats or penalizes many industrious government workers.

Thank you for your attention in this matter

1074

**To: Chairman Jason Smith and Chairman Ferguson, (and all other members) of  
the House Ways and Means Subcommittee on Social Security's interest in How  
the Windfall Elimination Provision and Government Pension Offset Mistreat  
Government Workers**

**Re: How the Windfall Elimination Provision and Government Pension Offset Mistreats  
Government Workers**

Dear Ways and Means Sub Committee on Social Security:

I am happy to see that someone is finally looking into how so many of the government workers have been so unfairly treated by the Social Security Administration! It is my sincere hope that you will actually **DO SOMETHING**, besides talk publicly and hold out false hope in order to mollify your constituents.

I have been working and paying into Social Security for the past **50 plus years** and continue to do so! I have worked at a variety of jobs such as: a part of a small family business (24 years), a part time groundskeeper (18 years), and a cameraman (21 years). All of which took social security payments out of my check.

1075

I was also an **educator in the public school system** (22 years). However, I was NEVER informed of the existence, much less the impact, that the Windfall Elimination Provision or the Government Pension Offset would have on my social security benefit until I was close to retirement!

Had I known about this, I EASILY could have done something in the Private Sector. Instead, I decided to to work with “At-Risk” and Special Education Students.

**I feel as if I have been Robbed!**

I paid into, and continue to pay into, Social Security, Not by Choice but rather because **I HAVE NO CHOICE**. Yet, I only receive maybe 1/3 to 1/2 of the benefit that I ordinarily would receive (or whatever amount they decide to pay me) as I continue to contribute Social Security.

The Social Security Administration often sends me a notice saying, “**We changed your monthly benefit to \$xxx as of x month, x year... You will receive \$xxx as of x month, x year**”. Sometimes up, sometimes down. Recently, I was informed that **Oh, we made a mistake, you OWE us \$8,000+.**

Now I no longer have have the emergency fund that would have helped pay for a new roof!  
**How can I know which is true?! How can I know that I am not being cheated? How can I trust that I am being treated fairly by the Social Security Administration?!**

Cc: [HTTPS://WWW.CLAYHIGGINS.HOUSE.GOV/CONTACT](https://www.clayhiggins.house.gov/contact)

To the The U.S. House of Representatives Ways and Means Subcommittee on Social Security.

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

My husband served the City of Davenport, IA for 32 years. During that time he worked in patrol, street crimes and the gang task force unit. He put his life on the line to protect and serve the citizens of Davenport. His job also took him away from valuable family time. There were many calls to duty in the middle of the night and long hours gathering evidence on a current crime. That alone should allow him to receive his full social security check.

Joe also worked jobs before, during and after his retirement from the force. For this reason, Joe and our family should not be penalized with a reduced pension through the WEP. He did not learn about the reduction until applying for social security making it hard to budget for. To date it has cost us approx. \$18,000. That's a lot of money for a retiree.

I am in favor of repealing the WEP and GPO. It currently penalizes people who have served the City and Federal Governments. I also believe that compensation should be paid retroactively.

Heidi and Joe Brandt  
707 Deer View Ave.  
Tiffin, IA 52340



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 provisions were passed by Congress to punish civil service workers. My partner gets both a pension and full social security. I worked for the Air Force to provide engineering support for developing weapons. I don't understand why Congress wanted to punish me for trying to make warfare safer for our troops.  
I urge the House Ways and Means Committee to pass the Social Security Fairness Act of 2023, H.R. 82/ S. 597 to repeal the WEP and GPO.

Thank you for your consideration.  
Sincerely, Al DiSalvio  
2024 Sifield Greens Way, Sun City Center, FL 33573  
813-290-1334, hailey1t@yahoo.com

**Date; November 28, 2023**

**Dear Subcommittee Members,**

I retired from the USDA/NRCS service with 33 years of service. All my career was spent in North Carolina. When I was hired in 1983, I was told that I would be relocated every 18 to 24 months to gain experience in the diversity that is in North Carolina as far as Agriculture crops and climate issues going from the mountains to the coast. My wife and I moved 5 times in my first 7 years of government service. I had the same employer (USDA), but my wife had to start a new job every time we moved. Although she paid into SS, she never had a big income.

In 2020, my wife started drawing SS, she had been unable to work since 2010 because of health issues. In 2010 I began to work a part time job, along with working full time for USDA. I did this until I retired in 2015. I PAID into SS just like everybody else. When I retired I began to work for Guilford County, NC (local government). Just like everybody else I pay into SS.

I have over 40 quarters and would draw a sizeable SS payment, but because I have a government annuity, my SS will cut by 75% or more.

I AM NOT ASKING FOR ANYTHING I DON'T DESERVE. JUST WANT TO BE TREATED LIKE EVERYONE ELSE THAT HAS PAID INTO SS.

RIGHT IS RIGHT AND WRONG IS WRONG.

DO THE RIGHT THING AND APPEAL THE WINDFALL ELIMINATION PROVISION  
AND THE GOVERNMENT PENSION OFFSET.

Thank You,

Gary Cox

1945 Main Street

West Barnstable, MA 02668

November 26, 2023

Dear Members of Congress,

I trust this correspondence finds you well. As a current Plymouth MA public school teacher with over 35 years of dedicated teaching service, I write to express my concerns regarding the impact of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on the retirement benefits of individuals who have diligently served their communities in the public sector.

Having spent more than four decades contributing to Social Security, and having shouldered the responsibilities of a single mother for over 30 years, the fullness of my Social Security benefits holds profound importance in ensuring my ability to sustain basic living expenses. It is crucial to highlight that I have never had the privilege of receiving inheritance, a safety net that often assists individuals in navigating financial challenges. I have wholeheartedly committed myself to supporting my two children as well as my grandchildren over the years, a responsibility that has led to financial strains, alleviated only by my dedicated service as an educator. In addition, summer and weekend employment are and were often necessary in order to supplement my salary.

Moreover, my current financial circumstances demand critical attention. Presently at 64 years old, I find myself living paycheck to paycheck in order to manage mortgage payments, living expenses, and outstanding debts. A looming reality upon retirement at 67 is the reliance on a Massachusetts pension, amounting to a mere 56% of my current salary, approximately \$56,000 annually. This stark reduction in income would render it impossible to meet essential expenses without seeking additional employment, prolonging my need to work well into what should be my retirement years.

My tenure as a MA public school teacher spans only 13 years out of my over 40-year working career, with a majority of my years dedicated to service outside Massachusetts. The current provisions disproportionately affect individuals like me, whose commitment to public service intersects with states like MA employing the WEP,

resulting in a significant reduction in Social Security benefits earned through a lifetime of work.

The gravity of this situation is emblematic of a larger issue faced by retired public servants, necessitating immediate consideration and rectification. Addressing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) is not merely a matter of financial concern but a question of equitable treatment for individuals who have dedicated their lives to public service.

I earnestly urge you to consider the profound impact that amending these provisions would have on retired public servants. Rectifying these discrepancies is crucial in upholding fairness and dignity for those who have tirelessly served their communities.

Thank you for your attention to this matter. I remain hopeful for your support in advocating for the equitable treatment of retired public servants under the Social Security system.

Sincerely,

Lou-Anne Conroy

Public High School Science teacher

Plymouth, MA

November 29<sup>th</sup>, 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 own case, I entered the job market during my high school years. During that time, I worked at a variety of jobs, including as a dishwasher making \$1.50 per hour, to delivering newspapers, to working in a printing shop, to being a clerk in a Circle K market. During that time, every one of my paychecks had salary withheld to be deposited into my Social Security account. After graduating from high school, I enlisted in the U.S. Air Force. I served a total of 8 years, including two years in then-West Germany, maintaining F-4 Phantom fighter planes at a frontline air base during the Cold War. I got out of the Air Force in 1980 and reentered the civilian job market. I worked at several more businesses, including a mortuary service and two film processing labs. During these years, I again had some of my wages withheld for deposit into my Social Security account. I was always told that, many years later, once I had retired, those funds would be there for me to withdraw and use for my retirement expenses. In 1982, I applied to the Federal Aviation Administration and was hired to become an air traffic controller. After completing my training, I worked as an FAA air traffic controller for over 27 years. During those years, I was under the Civil Service Retirement System (CSRS).

I retired from the FAA in 2010, with nearly 36 years of federal employment (when my military service was added in). My wife and I live in southern California, where I had worked the majority of my years with the FAA. We depend on my civil service pension, my wife's Social Security checks, plus monthly withdrawals from an IRA to pay our bills. As we've gotten older, our living expenses have continued to increase, partly due to inflation, and partly due to things like medical expenses. My wife is disabled as a result of having had two strokes, plus major back surgery. I am dealing with my own health issues as well, including deterioration in my spine, along with osteoporosis in my spine and hips. I've also been diagnosed with early-stage heart disease. I am also my wife's primary caregiver, which has negatively affected my physical and mental health. It is pretty much a certainty that our healthcare and other living expenses will continue to increase in the years ahead as we grow older.

I have considered applying for my Social Security benefits several times in recent years, benefits which I had funded from my paycheck withholdings during the years I worked in the non-governmental job market. However, after I have calculated just how much of my retirement income would be "adjusted" by the GPO/WEP rules, I have decided against accessing my Social Security earnings because those rules would wipe out most, or all, of any amount I might get from Social Security. This situation is patently unfair! It is no different from a situation where, instead of money being taken for Social Security from my non-governmental earnings, I would have deposited those amounts into a savings account in a local bank. And decades later, when I finally decided to withdraw some of my money from the savings account, the bank would tell me that because a part of my working career was as a federal employee, the federal government had confiscated my civilian savings and I would not be able to use them in retirement. The current situation is the same as if someone broke into the bank and stole my savings, and there was no legal recourse to get back anything more than, perhaps, a few pennies on the dollar. The current GPO/WEP arrangement is essentially a government-mandated theft operation which penalizes and takes hard-earned money from many thousands of people who chose to be federal civil servants during some or most of their working lives, but who had also worked in the non-federal job market for a part of their lives. It is not fair that such workers, including myself, should have their non-federal earnings that were withheld for Social Security be stolen from them simply because some federal lawmakers arbitrarily decided that getting both a federal pension and a monthly Social Security check was somehow a huge, undeserved "windfall" for the retirees 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.

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 very proud of the 36 years I spent honorably working in service to my country, in addition to the other years I spent working in the non-federal job market. I feel it is both unfair, and a slap in the face, though, that some of the money I'd earned during my working life can currently be taken away from me by the GPO and the WEP. These two unfair regulations need to be fully repealed!

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,

Willard T. Wheeler  
908 Ronda Sevilla, Unit Q, Laguna Woods, CA 92637  
(909) 732-6499

Diana K. Filner  
717 Glen Road  
Danville, CA 94526  
925.786.6926  
[icedviolabloom@gmail.com](mailto:icedviolabloom@gmail.com)

November 28, 2023

RE: Field Hearing on Social Security's Disservice to Public Servants, H.R. 82

**Dear Honorable Members of the Ways and Means Committee:**

Certainly, you have already heard many personal stories from your constituents that illustrate the unfairness and harm done to a select subset of retirees by the WEP and GPO; I will summarize my own, even though it is hardly unique.

Had I chosen, in 1973 with a new master's degree in biochemistry in hand, to get a job in industry instead of opting to work at home supporting my scientist husband in his career, raising 3 sons, and contributing untold hours of volunteer work to my community, I would not now be deprived of my survivor's benefits, earned during almost 40 years of marriage. Why deprived? Because as a retired educator receiving California STRS benefits (benefits earned 1999 to 2019), I can no longer receive the survivor's benefits which started when Philip died of cancer in 2014. Philip stopped paying social security taxes after taking early retirement around 1995, so almost all of his retirement benefits and my survivor's benefits were earned while I was just wife and mother, not a salaried worker.

Logic would suggest that those benefits had been earned and were in the bank, so to speak, for our family as they are for other workers who go from job to job.

Because of my lifetime history of volunteering, I currently receive \$1.00 from my own meagre Social Security earned benefits," after paying for Medicare. This was not my husband's plan for our family's future.

Thank you for seeking a remedy for this injustice which has such a negative impact, albeit for what may seem an inconsequential few.

Sincerely,  
Diana K. Filner

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov).

"America's public servants are mistreated by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These unfair Social Security rules not only harm their retirement but can often take seniors by surprise. Today, the Committee has traveled to Baton Rouge, LA to hear from retired public servants about how WEP and GPO have affected their lives."

<https://massretirees.com/2023/11/congressional-hearing-held-on-impact-of-wep-gpo/> 12-1-23

The quote above was taken directly from the Massachusetts Retirees website, and below are my thoughts on why we as public retirees should receive our share of social security that we contributed to. I also feel that I should be entitled to my husband's social security as well. I decided to choose option C to help him if he survives me, and my husband has taken an insurance policy which will cover his funeral and burial expenses. We were not in a position to have him take out a larger policy.

To Whom It May Concern:

My husband and I have led a financially mindful life as we worked and raised our two boys. I was a public-school teacher for 35 years and my husband is a contractor who owns his own business. While teaching in Hanover, MA I learned that I would not be able to receive my full social security benefit if I continued teaching and retired as a public employee. In my mind, if I had earned that money, then I was entitled to that money. I was not married at the time, and did not learn until later in my career that I would not be entitled to any of my husband's social security benefits. I did not understand the full impact the WEP and GPO laws would have on my finances until I was approaching retirement.

When I started to teach in Needham, I remembered a conversation I had with a colleague when I was 10 years into my teaching career. She said, "you should be saving or investing more money throughout your career, beyond the mandatory Massachusetts retirement deducted from our paycheck". At the time, I thought how can I afford to have more money taken out of my paycheck. My friends were making much more in the private sector, than I was in public education. I worked part time jobs in the summer and tutored to make extra cash. I decided to start an annuity by investing \$50.00 a month. Each year I would increase the amount I put into my annuity. After having my first son I increased my annuity payment to \$100.00 a month and a year or two later to \$200.00 a month. We did not take vacations each year, and could not afford all the extras that other families could.

In order to stay financially afloat, I was taking classes to receive a Master's degree on an NSF (National Science Foundation) grant. I searched out any classes that I could take that would help me in teaching and that was cost effective or free. I put as much money as I could away, joined retirement plus, and retired with a full pension in 2017. In short, I did as much as I could do along the way to help secure the best retirement that I could. After retirement, I worked



part time at a bank and helped take care of my mom until she passed. After she passed I worked full time at the bank. I am grateful that my health affords me the ability to still work.

When taking care of my mother I was also helping to take care of her finances. Although my mother was of sound mind she needed a little extra help. My mother was able to collect my father's social security benefit, along with a small pension check from his union. When I informed mom that I would only be able to collect a small portion of my earned social security, and none of my husband's social security she was quite surprised. Not only are many public employees not informed of the social security reduction, but most of the general public are also not aware.

As we all know, aging gracefully is not within our control, and the costs associated with maintaining good health are beyond what insurance covers. Having the ability to collect the social security due to public employees, would allow us to maintain a life with less worry and more financial stability.

Sincerely,

Janet Fasano

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

**Congressional hearing on H.R. 82**

The WEP and GPO Social Security penalties have caused me personal financial hardship in my retirement, as I try to deal with increasing costs on all sides, from groceries and medicine to electric power. I do draw a state retirement pension, but why should I be denied the full benefit amount from all the jobs I held on which I did pay social security. After working hard for many years, my husband died before he could withdraw his own social security, but now I am not allowed to choose to draw those funds in his place. And I am one of **many retired Louisiana State employees**. There are many others, who have worked more than one job and earned Social Security benefits that are now being denied or reduced because they draw the Louisiana State retirement funds for which they also worked.

I urge you to consider approving the change in the law that denies benefits to hardworking citizens.

Patsy Palmer

13141 Devall Road, Baton Rouge, LA 70818

225-405-7621

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 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.

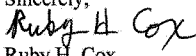
The financial impact of the WEP and GPO is significant for those affected, making it difficult for retirees to make ends meet and plan for a secure retirement. These provisions disproportionately affect lower-income retirees who rely on their earned benefits for essential expenses. It is crucial to recognize 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,  


Ruby H. Cox  
PO Box 657  
Pilot Mountain, NC 27041

December 4, 2023

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

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In the last comment: When I worked for the Federal Service for 23 years because of the Federal Reduction of the Federal Employee Budget. I retired from the Federal Service in 1999 and got the Federal Retirement survivor benefit. I got \$1751 from the Civil Service Retirement System (CSRS) and \$692.00 from the Civil Service Retirement System (CSRS) under the Survivor Benefit The total is \$2443.00 every month. However, I get only \$13.00 every month under the Social Security Administration starting December 1, 2023.

I worked very hard for these private companies for almost 24 years so that I was eligible to meet the requirement of minimum of 40 quarters (10 years), however, I get only \$13.00 every month from SSA. I strongly believe that I deserve to pay all the Social Security tax for all the years. Does the SSA think that I work for nothing? That's why I disagree that the SSA pays me only \$13.00 per month. I can afford to buy one dinner, that's all. Isn't it right to do that? Absolutely NO!

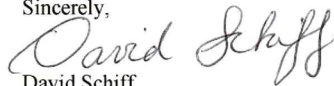
In fact, I had been fired from too many companies because of the misunderstanding of communications with those who are hearing employees. Of course, Since I am profoundly deaf, I think that I should apply for the Social Security Disability benefit but not under the Social Security Administration.

I strongly believe that the SSA should focus my CSRS only but not on my CSRS Survivor Benefit so that I will be eligible to get a better amount of money from the Social Security Administration without having the CSRS Survivor Benefit.

I hope that you will be able to see my point of view.

Thank you for your consideration.

Sincerely,



David Schiff  
1400 Plymouth Ave S. Apt 808  
Rochester, New York 14611  
(585) 286-4811

1090

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:

Below is my history of paying into Social Security! This is how it has impacted me. I started paying Social Security at age 16 as a restaurant worker at a local restaurant. I am currently 81. I did not pay into Social Security during my 34-year employment as a Public Health Scientist at the Centers for Disease Control and Prevention (CDC), Department of Health and Human Services. I retired from CDC in 2006 and feel that I, like other federal retirees, have been mistreated regarding this issue.

I paid into Social Security for over 20 years working jobs to initially pay for my college education and then to support my family. Because of the WINDFALL ELIMINATION PROVISION, I'm now penalized from receiving full benefits. How is that fair? Why am I being penalized for working hard?

I like so many others are just asking for what we "rightly deserve" and worked hard for. I paid into the Social Security system, pay me my full earned benefits, no more no LESS.

PLEASE SUPPORT H.R.82.

I know this Committee has come to recognize the unfairness of this law, so please stop putting this off, like the last congressional session. Consider my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

William O. Schalla  
2705 Essex Glen Cove  
Cumming, Georgia 30040  
wscha281@gmail.com  
678-771-5605 (home land line)

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Respectfully,

William O. Schalla  
2705 Essex Glen Cove  
Cumming, Georgia 30040  
wscha281@gmail.com  
678-771-5605 (home land line)

November 16, 2023

To Whom It May Concern,

I wish to provide information for the Congressional hearing scheduled to address how the Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affects the benefits of retired public servants. I have been fortunate enough to work as a school psychologist in Quincy, Massachusetts, where I grew up. Massachusetts has a generous pension plan for its educators, for which I am grateful.

At the same time, I have enough quarters from other employment to qualify me for Social Security benefits. As things stand, I will be unable to collect the earnings that I worked so hard for.

Having a second job helped me to pay off my student loans and it made it possible for me to purchase a home in the same community where I work. Furthermore, these jobs in a hospital, a homeless shelter, and in group homes kept my mental health experience sharp in a way that enhanced my skills as a school psychologist.

It seems unjust that those of us who chose to enter the field of education should have our hard-earned benefits diminished by virtue of the fact that we work in a profession that has a pension system. Please consider these types of situations as you conduct the hearing.

Sincerely,

Peggy Farren  
[farrenpeggy@gmail.com](mailto:farrenpeggy@gmail.com)  
76 Narragansett Road  
Quincy, MA 02169



**SUBJECT:** 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 Works

We are hopeful that this is the time to see action taken to **repeal the windfall Elimination Provision and Government Pension Offset that penalizes hundreds of thousands of Louisiana public servants.** I know you are aware of this unfair law that has deprived teachers and school employees, as well as other public servants, of their (or their spouse's) earned Social Security benefits for over 40 years, because you are a co-sponsor of H.R. 82, the Social Security Fairness Act.

Louisiana has the unique opportunity to have OUR representatives lead the effort to see H.R. 82 by Rep. Garrett Graves pass through the House of Representatives in this session. This should not be difficult since H.R. 82 has support from both parties! The Louisiana Legislature is also in favor of repeal, since State Representative Mike Johnson presented a House Concurrent Resolution that passed unanimously this past session.

Louisiana's public servants are suffering because of the denial of their earned benefits. My husband, David Jandle, a veteran, and I are substantially affected by both penalties of the WEP and GPO. While we both retired from the State of La., we both worked in private industries and paid into the social security of 40 quarters or more. In addition, my social security award is more than my spouse; however, if I die first, he cannot elect to get my social security due to the Government Pension Offset. Our current social security is reduced by a total of about \$1,000 per month and with inflation so high, we could use that money, especially, since we paid that money to the government. It would **NOT** be a hand out. It is owed! The state is also suffering from the loss of spending money denied these already low-paid employees who devoted their lives to taking care of our citizens.

Please do everything you can NOW to help me and me and my spouse and all La. state retirees to obtain the Social Security benefits we've earned! You have the support of Louisiana as well as the millions of affected public servants across the country. THE TIME IS NOW!

Sincerely,

Susan P. Jandle  
225-229-3386  
Fax: 225-612-6770  
18057 Woodhaven Drive  
Prairieville, LA 70769

David Jandle  
225-603-8544  
18057 Woodhaven Drive  
Prairieville, LA 70769

1094

November 14, 2003

To Whom It May Concern:

I am a retired firefighter and was shocked to find out my social security was cut in half, I paid into social security for all so many years and I am not getting anywhere near what I should, it should be around 800 dollars plus, and instead is 365. I think it is unfair to take our earned money away from us. I am hoping you can resolve this issue and right the wrong that was done to us. We hope and pray that we get what we deserve. Sincere thanks for your help.

Terry A. Belluomini

Ways and Means Committee

11/29/2023

Subject Line: 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

Attention, my name is Kellany Mendoza, I reside at 3300 Selby Lane Modesto Ca  
95355, my phone number is 925/321-2477 my date of birth is 12/23/1963 I am  
currently 59 years old.

I have worked in the California school district since 10/2018, I am earning a  
pension through CALSTRS.

I plan on retiring at age 68 years old. Prior to my employment as a teacher I  
earned Social Security benefits for 38 years. According to the Social Security  
department, my retirement benefits should be \$1781 per month. But because I  
will have earned a modest \$1500 (approximate) pension from CALSTRS, my Social  
Security benefits will be adjusted down to only \$783 per month! This is a  
hardship. I am a teacher, paying my student loans back, living in California.

Please do whatever is necessary for the Windfall Elimination Provision WEP to no  
longer exist. It is a HARDSHIP for people like me earning very small pensions.

Sincerely,

Kellany Mendoza

Name: Richard C. Anderson  
 Address: 426 Lake Avenue, Bridgeport, CT 06605-3517  
 Cell: (203) 257-3671  
 Email: [andersonrich8@hotmail.com](mailto:andersonrich8@hotmail.com)

A. My History with Social Security Benefits and WEP:

I am a retired English teacher who taught in the Norwalk, CT, public schools for 33.5 years. I paid into and earned a pension from the Connecticut Teachers' Retirement System. I also worked multiple part-time jobs in which Social Security was withheld.

In 1967, at 16, I began working and, except for four years, contributed to the Social Security System until 2014 for a total of 44 years. I taught in Connecticut's Norwalk Public Schools for 33.5 years, paying into the CT Teachers' Retirement System for my pension. I have a total of 23 years of "substantial Social Security earnings."

I started collecting Social Security benefits in April 2020 at 70, and my benefit was reduced by around \$500.00. Between April 2020 and December 2023 (33 months), I will have lost **\$16,500 because of WEP**. Using the \$500.00 per month figure, if I live 15 more years and collect my last Social Security check in December 2038, **my total loss because of WEP will be \$106,500**.

In one way, I am being doubly fined because of WEP. For twenty-four years, I ran my own incorporated part-time tutoring company, and because I was both the employer and an employee, I was required to pay 12.4% into Social Security, 6.2% as the employer, and an additional 6.2% because I was an employee.

If a person is the victim of a pickpocket, it's usually a one-time loss. Because of WEP, my pocket is legally robbed every month and has been robbed every month since I began receiving benefits in April 2020.

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

Members of the House and Ways Social Security Subcommittee should know how many residents of their States are impacted by WEP and GPO.

1. Below are numbers I have replicated from the Congressional Research Service (CRS) report "Social Security: The Windfall Elimination Provision (WEP), Updated February 13, 2023," for Chairman Jason Smith and the members of the House and Ways Social Security Subcommittee.

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

**Table 4. Number of Social Security Beneficiaries in Current Payment Status with Benefits Affected by WEP, by State and Type of Beneficiary: December 2022**

State	Total	Type of Beneficiary		
		Retired Workers	Disabled Workers	Spouses and Children
<b>California</b> Linda Sanchez	<b>283,270</b>	269,673	1,566	12,041
<b>Ohio</b> Mike Carey	<b>161,739</b>	155,906	1,388	4,445
<b>Florida</b> Greg Steube	<b>109,737</b>	104,171	541	5,025
<b>Georgia</b> Drew Ferguson	<b>57,854</b>	55,901	347	1,606
<b>Missouri</b> Jason Smith	<b>41,904</b>	40,826	212	866
<b>Arizona</b> David Schweikert	<b>39,074</b>	37,314	189	1,571
<b>New York</b> Brian Higgins	<b>32,062</b>	30,056	212	1,794
<b>Michigan</b> Dan Kildee	<b>22,966</b>	21,810	181	975
<b>New Jersey</b> Bill Pascrell	<b>22,793</b>	21,477	187	1,129
<b>Tennessee</b> David Kustoff	<b>22,626</b>	21,674	134	818
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<b>Kansas</b> Ron Estes	<b>9552</b>	9,170	77	305
<b>Iowa</b>	<b>8,319</b>	8,022	52	245

Randy Feenstra

The CRS's report stated that the total number affected by WEP nationwide is **2,013,310**.\*

(FYI: The numbers in Texas are the second highest in the US: 208,368 affected by WEP\*; 99,749 affected by GPO\*\*; total affected = 308,117.)

2. The numbers below are for the States of the above Representatives affected by the GPO and are from the CRS's report "Social Security: The Government Pension Offset (GPO), Updated February 13, 2023."

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

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by State, Type of Benefit, and Offset Status, December 2022**

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		Spouses	Widow(er)s	Fully Offset	Partially Offset
<b>California</b> Linda Sanchez	<b>102,344</b>	54,313	48,031	81,631	20,713
<b>Ohio</b> Mike Carey	<b>101,947</b>	55,587	46,360	61,522	40,425
<b>Florida</b> Greg Steube	<b>29,417</b>	14,996	14,421	22,070	7,347
<b>Georgia</b> Drew Ferguson	<b>21,415</b>	10,176	11,239	15,189	6,226
<b>Missouri</b> Jason Smith	<b>16,770</b>	9,371	7,399	13,455	3,315
<b>Arizona</b> David Schweikert	<b>10,099</b>	5,059	5,040	7,392	2,707
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<b>New Jersey</b> Bill Pascrell	<b>4,153</b>	1,639	2,514	3,461	692
<b>Tennessee</b>	<b>6,815</b>	3,081	3,734	5,053	1,762

David Kustoff

<b>Connecticut</b> John Larson	<b>9,840</b>	5,577	4,263	8,501	1,339
<b>Utah</b> Blake Moore	<b>2,862</b>	1,363	1,499	1,781	1,081
<b>Kansas</b> Ron Estes	<b>2,341</b>	1,044	1,297	1,574	767
<b>Iowa</b> Randy Feenstra	<b>1,899</b>	904	995	1,433	466

The CRS's report indicated that **the total number affected by the GPO was 734,601.\*\***

The combined totals for the WEP and the GPO come to **2,747,911** Social Security recipients who are negatively impacted.

Subcommittee members can add the totals from each chart to obtain the total number of their states' residents that the WEP and the GPO hurt.

### C. Conclusion

Since 1977 (GPO) and 1983 (WEP), respectively, America's civil servants - police officers, firefighters, teachers, postal workers, and others - have been cheated out of their justly earned Social Security Benefits and have been indirectly underwriting the Social Security System.

The argument that it's too expensive to get rid of the WEP and GPO is absurd and insulting.

Hypothetically, if the average monthly WEP reduction from 1983 to 2023 (40 years) of 1,000,000 civil servants was \$400.00 per month (\$4,800.00 per year), civil servants have indirectly and unwillingly contributed \$192,000,000,000.00 to the S.S. fund.

$$(\$400.00 \times 12 \text{ months} \times 40 \text{ years} \times 1,000,000 = \$192,000,000,000.00)$$

**That's one hundred and ninety-two trillion dollars** and doesn't include Social Security payments that were never paid because the civil servants died before they started to collect Social Security. It doesn't include benefits never paid to surviving spouses because of the GPO.

It's time to right a gross wrong by passing HR 82 and S. 597, the Social Security Fairness Acts of 2023, in the House and Senate and treating over 2.7 million American civil servants with dignity.

Thank you.

1100

5

Richard C. Anderson  
Retired CT Public School Teacher of English



Name: Richard C. Anderson  
 Address: 426 Lake Avenue, Bridgeport, CT 06605-3517  
 Cell: (203) 257-3671  
 Email: [andersonrich8@hotmail.com](mailto:andersonrich8@hotmail.com)

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<b>Utah</b> Blake Moore	<b>2,862</b>	1,363	1,499	1,781	1,081
<b>Kansas</b> Ron Estes	<b>2,341</b>	1,044	1,297	1,574	767
<b>Iowa</b> Randy Feenstra	<b>1,899</b>	904	995	1,433	466

The CRS's report indicated that **the total number affected by the GPO was 734,601.\*\***

The combined totals for the WEP and the GPO come to **2,747,911** Social Security recipients who are negatively impacted.

Subcommittee members can add the totals from each chart to obtain the total number of their states' residents that the WEP and the GPO hurt.

### C. Conclusion

Since 1977 (GPO) and 1983 (WEP), respectively, America's civil servants - police officers, firefighters, teachers, postal workers, and others - have been cheated out of their justly earned Social Security Benefits and have been indirectly underwriting the Social Security System.

The argument that it's too expensive to get rid of the WEP and GPO is absurd and insulting.

Hypothetically, if the average monthly WEP reduction from 1983 to 2023 (40 years) of 1,000,000 civil servants was \$400.00 per month (\$4,800.00 per year), civil servants have indirectly and unwillingly contributed \$192,000,000,000.00 to the S.S. fund.

$$(\$400.00 \times 12 \text{ months} \times 40 \text{ years} \times 1,000,000 = \$192,000,000,000.00)$$

**That's one hundred and ninety-two trillion dollars** and doesn't include Social Security payments that were never paid because the civil servants died before they started to collect Social Security. It doesn't include benefits never paid to surviving spouses because of the GPO.

It's time to right a gross wrong by passing HR 82 and S. 597, the Social Security Fairness Acts of 2023, in the House and Senate and treating over 2.7 million American civil servants with dignity.

Thank you.

Richard C. Anderson  
Retired CT Public School Teacher of English

November 28, 2023

United States House Committee  
Ways and Means  
Chairman Jason Smith

Dear Ways and Means Committee,

Thank you for allowing me to address the unfairness of the WEP/GPO. I taught in the state of Missouri for 25 years. Before I became a teacher I worked in factories and as a clerk. After retirement, I cooked in an assisted living for seven years, three days a week and on my days off, I substitute taught in three local schools. This was all before I reached 62. Since then, I have subbed almost full time. That being said, I have almost 80 quarters of paying into Social Security before I started drawing on my Social Security. Let me state, I am NOT expecting to get paid the Social Security benefits for the years I didn't pay in, but why should I be denied my full benefits for the years I did pay in. My benefits have been reduced 55%. If I had been a stay-at-home mom for those 25 years, I would receive my full benefit.

I was never told about the WEP/GPO or the effects it would have on my Social Security until I called the SS office to start my benefits. Each year I would receive a benefit statement from Social Security telling me what my retirement benefit would be. Each year the statement would hover around \$900. per month. (I have some of those statements). But according to "A Legislative History of the Social Security Protection Act of 2004" page 4: The manager's amendment, which was adopted without objection – Required SSA to provide full disclosure (through modified Social Security Statements) of the effects of a noncovered pension on Social Security Benefits. Once again, I never received a modified SS statement.

I heard rumors from fellow retirees, but didn't understand, so I called the Missouri State Teacher Retirement and was told they knew nothing about it and it must be a government thing. Once again, no information that would tell me what to expect. The school never informed us of the effects WEP/GPO would have on our Social Security benefits. I have talked to several teachers at my old school and asked them if they realized how the WEP/GPO was going to affect them. They had no clue. According to this same report: Disclosure to workers of the effect of windfall elimination provision and government pension offset provision should be done by the employer. This was never done. One other statement in this report states: "Sixty-month period of employment requirement for application of government offset exemption. This provision requires state and local government employees to work in a Social Security-covered position throughout the last 60-month of employment with the government entity in order to be exempt from the government pension offset provision." If you are not informed, how can you take advantage of this?

Once again, I am asking for this unfair WEP/GPO to be eliminated for millions of grassroots workers who have provided a service for this country. As a teacher I never made too much over forty thousand a year, so you know I'm not getting a windfall. I just want my full Social Security Benefit that I have paid into, I am NOT

1107

asking for a handout. I want to be able to draw from my husband's benefits if something were to happen to him. We have been married almost 50 years. We both worked hard and paid our taxes. Right now I receive \$296. a month after they take out Medicare. Please help us! Thank you for taking the time to read my letter and your efforts in eliminating this unfair bill.

Sincerely,  
Marylin Osborne  
990 Central Ave  
Clio, Iowa 50052  
641-344-3939

1108

Paul RS Vogel  
13300 Atlantic Blvd, Apt 613  
Jacksonville, FL 32225  
1-813-493-0426

December 4, 2023

Ways and Means Committee  
U.S. House of Representatives  
1102 Longworth House Office Building  
Washington D.C. 20515

Dear Chairman Graves,

Subject Line: **Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

I too am thankful for the Committee to listen to the witnesses about their struggles related to the WEP and GPO issues. I am appalled that Congress has allowed this to continue for 40 years without taking action to correct this.

I have worked over 50 years of my life either paying into a retirement fund or into social security with the promise of a return that I would receive a benefit as some point when I retired and it would take care of me and my family. And both civil service and social security gave me that promise that they would provide me with a pension based on what I paid in.

In 2015, I retired from Civil Service with over 33 years serving in the Department of Defense. During my career, I worked for 9 different government organizations that included the IRS, the Army Audit Agency, an Army Depot, and a DLA supply center, the Dept of Defense Inspector General Office, a Naval Air Station, an Army Reserve Theater Sustainment Command, and finally an Army Reserve Medical Command as an Internal Auditor. My job as an auditor was to identify issues for Management to fix and to ensure that Internal Controls were in place, which improved the command operations. During my last command, I was honored to receive a Meritorious Service Act Award which included a Civilian Medal, citation, and a bonus.

Early on after I started my CSRS career, we were offered an option to switch to the GPO plan that included Social Security tax, but when I estimated which system would be the best option, I remained in Civil Service System. During my federal career, I was not part of social security. I am also married 33 years with 3 adult children. My wife forfeited her career to raise our kids so she will not have a pension herself or to share.

When I retired in 2015 from Civil Service, I learned that I was short some quarters for social security (pension) eligibility, so I worked several jobs to get qualified. Initially, Social Security Estimates received indicated that I could earn about \$600 per month, which would be nice and helpful. However, about 3 years later when I filed for Social Security in Sept 2018, I was then



notified that I would receive less due to the WEP, which in effect was penalizing me for having worked to qualify for social security. It is also a slap in the face as someone who pays in the same as me without a pension will receive (more) \$600 a month. Receiving the Social Security notice about the WEP penalty was not timely (and too late) after I applied for the social security pension, to make any adjustments to work longer to make up for this penalty. This issue feels like a Bernie Madoff scam of **embezzlement** that takes your money with a promise to later give you a pension or payoff and then does not? And it is done by the federal government. Mr. Madoff, went to prison for this. How can that be fair?

Recommendation: The Social Security Administration should have notified any public service employees at the time that retirement is made to notify them of the WEP and the subsequent penalty. They should not wait until the end to give you this bad news.

Recommendation: Congress immediately acknowledges the unfairness of the WEP and vote to rescind it. People that are qualified for social security pension should be paid accordingly and there should not be impacted if they have a separate retirement system.

Additionally, because of the penalty in the WEP, I am unable to get Medicare Part B, because I have no extra funds. Also, I have been unable to help my daughters in college and they have to rely on loans to help. And I can't enjoy my retirement, as we struggle to live pay check to pay check.

When I retired in 2015, having the social security estimate of about \$600 a month made our financial situation looking promising. However, when I applied for the social security pension in 2017, I got a letter explaining that my social security pension would be reduced to about \$200 a month. I was greatly disturbed by this and was **Totally Blindsided** when I learned of this. It was hard to believe that the federal government would do this to me. In addition, the Social Security Administration needs to identify people with public service retirements and make them aware of the WEP, if it continues. In current year terms of about \$557 being shorted each month pension, I estimate that I have been shorted about out a total of \$40,104 (\$557 @ 72 months) for the last 6 years. I could really use those funds as I have earned and paid for them. I paid in the full rate so why am I getting a partial pension?

I was not aware of the WEP as it was not explained to me during my civil service career. I was not aware of the WEP until I got notice after I applied to receive a pension, which I expected to be \$600.00 per month. Instead it was reduced to \$218.00 per month. Quite a difference. The only thing I am aware of that the Social Security notices that were sent out, did have a statement about the WEP but at the time it did not apply to me. Also, Social Security should not wait until the ride is done, to inform recipients that they will be penalized.

I had to do a lot of research to find out about the WEP and understand what this meant.

I do understand how it came about because people who had not paid it got to enjoy social security income as well. Those folks, who do not pay into the system, should be penalized for not paying in. But for folks like me, who have contributed to the social security system and have 40 or more credits to qualify for a pension, should not be penalized when they try to receive it. I

busted my rear to get qualified, only to find out that my social check would be reduced due to WEP – an insult for working and contributing. That is really not fair to folks who have paid in. It is happy news that this issue is being raised, but my hope is that it can be fixed quickly and that the HW&M Committee can address this without delay. There should be no more delays especially after 40 years.

Recommendation: Pass the Social Security Fairness Act NOW.

When did you find out about the WEP being penalized?

I learned after I retired from my federal career and after I applied for my social security pension. As a result, I had no time to make any adjustments and it has severely impacted my family. I also felt like we were misinformed on social security benefits. Additionally some representative's act like those of us being penalized is going to break the bank, but how are we breaking the bank when all we are asking for is fairness. It not anyone's money except for those workers like me that have paid into it.

When did you learn about the impact of the WEP? In 2017, after it was too late.

Do you feel that Social Security provided the opportunity of the impact? Of course not. The way it is set up, if is designed to fail. You are promise a pension if you get the required 40 quarter credits, only to find out at the End, that you are getting less due to the WEP penalty? How is that fair??

One question I have is, how many and how much has the Social Security Fund avoided paying out the past 40 years by penalizing those under WEP/GPO? I am sure it is a substantial amount of money?

Additionally, there is concern for running out of funds - well **people that don't pay into a system, should not be paid.**

Sincerely,

**Paul RS Vogel**  
**CSRS Retiree**

Annalee Dickson-Riley

When I graduated from college, I worked in secretarial jobs as my husband, a Naval Officer, and I moved from one duty assignment to another. During this time of employment, I paid into Social Security. After I returned to school for a degree in Education, my husband died. I remarried and moved to MA, but taught in private schools in CT and NY. After 9 years of teaching in other states, I took a position in a MA public school. There I worked 11 years until my retirement in December 2019. It was only in the process of my retirement did I hear of the WEP Law.

I made several appeals to Social Security. Following are two documents:

**Summary of the WEP decision**

**RE: Annalee Riley**

In Brief: "The primary insurance amount (PIA) during her concurrent entitlement shall be recomputed"; this entitlement period began January 1, 2020. At that point my PIA was \$1177.00 per month, and my state teacher's pension, which began on January 1, 2020, was \$676.40. Half of \$676.40 is \$338.20. \$1177 minus \$338 is \$839. This should be the minimum PIA under the WEP Guarantee.

When I requested a redetermination (see attached letter dated August 28, 2020, and attached example chart, taken from the [ssa.gov](http://ssa.gov) website), the response indicated that SSA in my case used a tortuous, idiosyncratic and far-fetched manipulation of the WEP Guarantee to deprive me of an amount equal to, not half, but 82% of my pension.

What they did was, instead of computing my PIA during my concurrent entitlement as the law indicates, they went back to January 2004 (the year I turned 62). Even though I did not receive any benefits until age 70, they computed that if I (hypothetically) had begun benefits in 2004 [disregarding the fact that I was still paying into Social Security at that time], I would have received \$549 (in imaginary 2004 dollars) at that time. Then, if I had (again, hypothetically and impossibly) begun receiving a pension in 2004 instead of actually in 2020, I would have had my benefits reduced to \$244 at that time, a reduction of \$305 in 2004 dollars. They do concede that the WEP Guarantee states that the reduction in the PIA cannot be more than one-half of the amount of the non-covered pension, but they maintain that it states that the reduction is always to be calculated at the point of age 62, which it does not.

They then state that of my new pension, which began in 2020 at \$676.40, half is \$338.20, and so conclude, "The reduction at age 62 [in 2004 dollars] is not more than half of her [2020] pension amount, so the guarantee provision does not apply."

This implausible and fantastic interpretation, which would now turn my past further contributions to Social Security after age 62, plus the Delayed Retirement Credits which I earned until age 70, against me in order to artificially inflate the WEP reduction to \$558.00, equal to **82%** of my modest pension and to nearly half of my total Social security old-age benefits, also disregards and undermines the fact that I never received any benefits until age 70, in the expectation that my benefit would be greater under SSA at that time. It also is based on an impossible scenario which magically transposes a 2020 pension in 2020 dollars onto a non-existent 2004 situation. This is neither the intent nor the substance of the WEP Guarantee. The WEP, even when properly applied, would still reduce my benefit harshly, by half of my teacher's pension. However, it is an unjust abuse of this provision to ignore or misrepresent the meaning of "during her concurrent entitlement" to deprive me even further.

SSA's proposed reduction of my Social Security benefit to \$619.60, plus my pension of \$676.40 would result in total income of \$1295 per month or \$15,540 per year. Note that MIT's calculation ([livingwage.mit.edu](http://livingwage.mit.edu)) of the "minimum amount necessary to meet basic needs" for a person in Berkshire County, Massachusetts is \$26,547. My income would thus be only 58% of that minimum.

#### **My letter of response dated April 22, 2021**

Annalee Dickson-Riley

TO: Southeastern Program Service Center  
1200 Rev. Abraham Woods, Jr. Blvd.  
Birmingham, AL 35285-0001

April 22, 2021

This is in reply to your letter of April 14, 2021 in response to the HA-501 packet {Request for Hearing by Administrative Law Judge} which I sent to your office.

That reply letter states "We...found that the maximum pension reduction applied...to determine your WEP PIA effective January 2020 was one half of your non-FICA covered government pension of \$676.40 in that month or \$338.20."

This statement is not true. As affirmed in your letter to me of April 19, 2021, the reduction in my Social Security benefits effective January 2020 was (\$1177 - \$619 =) \$558.00. This is not

half of my pension, but instead a reduction of over 82% of my pension. This pension only began in January 2020.

I have already stated that to misuse the facts that I continued to contribute to Social Security after age 62, and in addition earned Delayed Retirement Credits until age 70, against me in order to artificially inflate the WEP reduction from 50% to 82% is a blatant abuse of the WEP Guarantee, which states that "the difference between the regular PIA and the WEP PIA cannot exceed one-half of the monthly non-covered pension."

Therefore I continue to seek justice in this matter before an Administrative Law Judge, as I had clearly requested on Form HA-501 on November 1, 2020.

Signed,

Annalee Dickson-Riley

I never received a response from Social Security to my letter dated April 22, 2021

**How the Windfall Elimination Provision and Government  
Pension Offset Mistreat Government Workers**

The Windfall provision has been and is a continuing problem for me because it complicates with my filing of our (wife and mine) joint annual federal and state income tax returns. The WEP reduction is such that the reduced amount doesn't fully cover our Medicare Part B premiums. As a result of the WEP reduction I get periodic "Centers for Medicare and Medicaid Services" (CMS) bills for which I am required to pay by sending personal checks to the Medicare Premium Collection Agency in St Louis. It is my position that the WEP reduction should not apply in cases when it isn't enough to cover Medicare Part B premiums and where it also creates tax preparation complications which lead me to need to use a paid agent to properly prepare Federal and State income tax returns instead of using home digital software applications

William O. Long  
4 Westhampton Dr  
Wilmington, DE  
19808

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 President of the West Virginia Federation of the National Active and Retired Federal Employees Association (NARFE) writing to express my strong support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The WEP and GPO unfairly penalize public servants, like me, who have dedicated their careers to serving our communities and country. At the young age of 16, I worked in my Aunt Millie's restaurant located in the small community where I was raised. Over the years I have also held positions in which I contributed to Social Security. Unfortunately, I am not able to access my full amount due to me as a United States citizen, because of the unfairness of WEP and GPO. My Aunt Millie would not like it that I am not able to receive my full amount.

WEP and GPO 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.

1116

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,

William O'Field

Home Address: 91 Hepzibah Heights Road, Hepzibah, WV 26369

Mailing Address: P.O. Box 164, Clarksburg, WV 26302

Email: wofieldwvnrfe@gmail.com

Cell: (202) 365-6641

Fax: (304) 623-6798



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.

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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,

William H. Price, Jr.  
615 Laurel Lake Dr Apt A339  
Columbus, N.C. 28722

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).

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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

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,

William S. Shull

334 Coral Way W

Indialantic, Florida 32903

Since I sent the email below to the Senators, I wanted to give you an update to what has happened.

I was a Secretary at a High School in Jefferson Parish. I retired in August of 2022. I did all my Paper work and sent everything to Social Security. I was collecting half of my Husband's Social Security, which a lot of spouses do. I also paid into Social Security until 2 months before I made 50 years old, therefore I paid all of my points. Even though I had turned in all my paper work when I retired, I still kept getting checks from Social Security. After a year of being retired, last month I was told by Social security that I had to pay back \$16,096.00 because of this law and their mistake. Even though I thought this was wrong, I paid the money back.

I also met a man stocking shelves in a store. He was 71 years old. He had retired from a Government job. Like me, he had paid all of his Social Security. They took away his Social Security, and he can't survive just on his pension.

This needs to stop. I know several Teachers who have moved out of this state, so they can collect Social Security and their pension. We have lost Teachers that are still young enough to work and are tax paying citizens to work in other states.

Please get rid of this Law. Please read the attachment and the email below.

Thank you,

Linda Ocmand

Dear Senators,

I hope you had a wonderful holiday. My name is Linda Ocmand. I am writing this to you ask for your help for many hardworking and retired people in Louisiana. This is concerning the Windfall Elimination. There are only seven States that have this Law, Louisiana is one of them.(Please read the attachment)

There are many people suffering in Louisiana because of this Law. I am a Retired School Secretary. Even though I paid Social Security for almost 20 years prior to becoming a School Secretary, I will no longer be able to collect Social Security now that I am retired because of this Law. I am going to give you three other examples.

1) There is a Teacher I worked with whose husband recently passed away after being bedridden for years. She not only teaches, but also works as a waitress at night and on weekends paying into Social Security to make extra money. When she retires, she will not be able to collect Social Security because of this Law.

2) Another Teacher drives a Taxi Cab at night and on weekends paying into Social Security to make extra money. He also will not be able to collect Social Security when he retires, because of this Law.

3) Another Teacher works on weekends as a tour guide in the French Quarter paying into Social Security.

I know there must be hundreds of others in Louisiana dealing with the same situation. Some of them may be your relatives that will be dealing with this. Why does the Government of Louisiana continuously punish the hard working people? It seems like this is discrimination.

The House of Representatives voted over a year ago to do away with this law. Now we are waiting for you, the Senators, to get rid of this Law.

**Please read the Attachment.**

I hope you have a Happy New Year. You can also give a lot of retired and future retired voting people a Happy New Year by getting rid of this Law.

Thank you for your time and consideration with this matter.

Kindest regards,  
Linda Ocmand

*It's not at all fair that I should be penalized for paying into 2 different retirement funds.*

I am a California retired public school teacher. I taught for 16 years in the public schools in California, paying monthly into the CalSTRS pension. Prior to this I worked in an alternative school for 19 years, putting money into Social Security. Unfortunately I am only able to collect about a third of the Social Security that is due to me, due to the Windfall Elimination Act. My fellow retired colleagues collect a pension based on 30 or more years in the public schools which is quite a bit more than I am collecting. I am not able to collect the full value of my Social Security pension even though I paid monthly into the program. **That extra amount of money would make a big difference in covering the rising cost of living.** It is also not very fair since I paid into Social Security for 19 years.

P.S. My husband is also a retired teacher who went into teaching in his 40's. He too is penalized by the Windfall Elimination Act.

*Please help the Security Fairness bill HR 82 achieve success.  
Many retirees, like myself, are depending on your support.*

Cheri Hinkley  
6415 Irwin Ct.  
Oakland, CA 94609  
510-435-4189

Date: November 27, 2023

To: Committee members and whom it concerns

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

The intent of this letter is to support and to encourage our US Senators, Representatives and Lawmakers to repeal to Windfall Elimination Provision and Government Pension Offset.

As government workers who in all cases pay into the Social Security pension system but are unduly and unfairly penalized from earning back the amount that they pay in is a travesty against this Country's true public servants (Teachers, Firefighters, Police Officers).

These provisions have run their course and in the 40plus years of their existence it is surely obvious that the WEP and GPO are failed stipulations that are driving public and governmental employees and perspective employees away from considering these important governmental jobs and into private sector employment. This reduces the number of police officers on the streets, reduces the number of firefighters who are ready to respond to any danger and reduces the number of quality teachers for our nation's youth. Just visit any nearby school, police headquarters or fire station, you'll find unprecedented employee shortages and a high number of vacancies.

We ask that you do your part now.

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

Thank you,

Robert Parnell, Fire Chief  
Salisbury, North Carolina

11/30/2023

Re: Windfall Elimination Provision

To Whom It May Concern:

I currently work for the Louisiana Office of Public Health. I have also worked numerous years in the private sector; therefore, my time and monies paid into Social Security will be adversely affected by the Windfall Elimination Provision when I retire. I was not aware of the Windfall Elimination Provision until after I started working as a state employee. Had I known how badly this was going to affect my retirement plans, I very probably would not have even considered state employment when the position was brought to my attention. I had no idea that I would be penalized for becoming a public servant and working to try to improve the health and safety of my state.

Since learning of the WEP, I have heard horror stories from state retirees who had no idea that they would be living under poverty conditions due to their loss of Social Security benefits, especially since they were in low paid state positions. One lady, who retired from a clerical position at a school board office, had to sign up for food bank assistance because she couldn't afford to buy groceries after paying her monthly medication/medical bills. When she retired, she had no idea that she was going to lose more than half of her Social Security benefits.

Decent, hard-working people pay into Social Security in good faith and, upon retirement, we should earn our full benefits without being penalized for public service to our states and communities. We are the ones that the communities look to for help and guidance during crises, such as hurricanes, floods, fires, etc. However, the benefits that we have worked for and earned are taken from us when we need it the most – at retirement.

Lisa Carrier



1125

12/3/23

To:

House Ways and Means Committee

Chairman Jason Smith and Vice Chairman Drew Ferguson

RE: WEP-Windfall Elimination Program

Dear Sirs, I am writing to tell you that the WEP law is very unfair to anyone that has paid into Social Security. I had almost always worked two jobs. I worked in both the private sector and the public sector, many years for the state of Massachusetts and then also the City of Framingham, MA. Unfortunately, because of the WEP law, I lost several hundred dollars a month. I do not think it is fair that I am not entitled to all that I paid into the system and yet many people who have never paid into the system at all collect from it.

Because of the WEP law I am still working part time and I am in my middle seventies and my wife is still working full time in her late sixties.

I hope that you find a way to change, modify or eliminate the WEP law to be fair to those who have paid into it and provide them what they are owed and deserve,

Sincerely,

Philip Schaefer

Framingham, MA

Proud Veteran and Member of Mass Retirees

12/04/2023

Re: Windfall Elimination Provision

To Whom It May Concern:

I currently work for the Louisiana Office of Public Health. I have also worked numerous years in the private sector; therefore, my time and monies paid into Social Security will be adversely affected by the Windfall Elimination Provision when I retire. I was not aware the Windfall Elimination Provision until after discussing retirement with state retirees who had paid into social security. I had no idea that I would be penalized for becoming a public servant and working to try to improve the health and safety of my state.

Decent, hard-working people pay into Social Security in good faith and, upon retirement, we should earn our full benefits without being penalized for public service to our states and communities.

Yours sincerely,

Hie Chew

12/3/2023

Re: Repeal Windfall Elimination Provision

I am a retired CA public school teacher. Prior to earning my credential I worked, during highschool and through my college years, in the private sector, to earn my way through school. I earned Social security wages for 16 years, and became an elementary school teacher at the age of 30.

I retired in 2020 after 31 years of teaching. Approximately five years before retirement, at a retirement counselor's office I learned about the WEP. I did my calculations and learned that for the 16 years, when applying the formula, I may be eligible for approx. \$110 a month from social security.

Now, three years into my retirement I am feeling the consequences of this penalty.

It is evident that the education system needs to promote the education profession, and hire teachers that have had previous careers, people who have maturity, experience and talent, and want to apply that experience, talent and maturity in the teaching profession. A second career in public education should not cost anyone their earned social security wages. It is a penalty to those who choose a meaningful second career. It is a penalty to people who have a second job to survive as a teacher. It is a penalty to educators, largely women, when they retire. People considering a second career in teaching - BEWARE, you can lose a large portion of the social security retirement you have earned! Perhaps no one told them and they love their teaching career and think, well everything will work out fine, then they retire and find out they were wrong. What's right about this? Oh, this is called "double-dipping".

How about restructuring SS so that wealthy persons pay more into it? They are less affected by being penalized, one wealthy person I know said it's their fun money to waste on nonsense. Believe me, a retired teacher will likely not waste their social security benefit. The cost of living has gone up, especially lately, and any extra would be appreciated, especially since we earned it!

Repealing WEP will help attract professionals who have much to offer to public education. Repealing WEP will give more income to public service workers across the US who in turn will spend the money and improve the economy, provide for their children and grandchildren, and help them keep up with the pace of the cost of living.

I am proud of my career and of the hundreds of students who passed thru my classroom from 1989 to 2020. It was a fulfilling career, please do not penalize me for choosing to educate our country's youth. Please vote to repeal Windfall Elimination Provision and the Government Pension Offset.

Anne M. Wilson

December 4<sup>th</sup>, 2023

To: The Committee to Eliminate Government Pension Offset and the Windfall Elimination Provision

From: Marcia K Florian, Phoenix Police Commander  
Phoenix Police Department, Retired  
7202 N 23<sup>rd</sup> Street  
Phoenix, AZ 85020  
Cell No. 602-510-4900

Dear Committee,

I am a 27-year veteran of the Phoenix Police Department. Prior to my employment with the Phoenix Police Department, I worked for 4 years in private industry and paid into the Social Security System. After my retirement from the Phoenix Police Department, I worked for the Federal Government as an SES employee and paid an additional 3 years into the Social Security System at a very high rate of income.

After retiring completely, I received annual Social Security Benefit Estimates. Each time, my benefit was estimated to be over \$960.00 per month. However, when I was finally able to file for Social Security and Medicare I was completely shocked. My Social Security Benefit was a mere \$377.00 dollars per month after the Windfall Elimination Provision was applied to my Social Security Benefit. The information provided by the Social Security Administration was that "Your benefit amount is less than it would be if you were not receiving the pension."

The pension in question is the one that was a benefit of my employment and one that I also contributed over 8% of each paycheck that I received, for every year that I was employed. Essentially, I was penalized for working in a very dangerous law enforcement position, even though I made my quarterly Social Security Contributions when I worked in the public sector and for the US Government.

How has this affected me? Last year after paying for my Medicare Premium and my monthly adjustment after IRMAA for Medicare and the additional IRMAA adjustment for my Part D Prescription drug IRMAA, my Social Security Benefit was a mere \$9.00 per month. Unfortunately, the Part D Prescription insurance plan covers virtually none of my major prescriptions and this year my out of pocket expenses for Prescriptions after the insurance coverage was \$834.38.

The Windfall Elimination Provision has been a slap in the face and the pocket book to a hardworking Law Enforcement Officer, who went to work every day, facing danger and possible death each time I answered a call for service. I also worked nights, weekends and holidays for 27 years. I am not asking for special privileges, but I am asking to receive the full benefits that I paid for via my contributions to the Social Security Administration.

Sincerely,  
Marcia Florian

I am writing to protest the programs called the Windfall Elimination Provision (WEP) and the Governmental Pension Offset (GPO), which were developed in the Social Security Retirement law over 40 years ago. These programs discriminate against the very people that local, state, and federal governments depend on to keep the country running smoothly.

I am a retired police officer who did not pay into social security while I worked in this capacity; however, I did not enter this service until late in life. Previous to this employment, I worked in the private industry, and earned the maximum allowed for at least 40 quarters. This can be verified through my Social Security account.

I did not find out about these programs, which has taken away over 40% of the Social Security retirement benefit that I had planned on for retirement, until after I started drawing benefits. It was only when my benefit check was considerably less than anticipated that I began to research this issue.

I am also extremely disappointed that my government's legislators would consider the pension of a police officer, who served his community for 32 years, a "Windfall".

I am requesting that these programs be discontinued, or at least modified, so that those of us who worked hard for our benefits receive what we deserve.

Respectfully,

*Michael E. Sloan*

Michael E. Sloan  
1109 Jonagold Way  
Brentwood, CA 94513  
(925) 250-4796

November 17, 2023

TO WHOM IT MAY CONCERN:

SUBJECT: WINDFALL ELIMINATION PROVISION

Let me begin by telling you how this Windfall elimination Provision has affected me, a citizen of the United States. I am a 73 years old mother and grandmother, widowed in 1996, I have been employed by my local school board going into my 32<sup>nd</sup> year. People ask me all the time, Mrs. Judy you're still working, you need to retire?" That is a very good question, "Why have I not retired." The simple fact even though I have been working going into my 32<sup>nd</sup> year, my retirement will not supply with me the income I need. I continue to work because as long as I am employed, I will receive the total amount of social security benefits I qualify for as a widow. Social security pays me the total amount I am due as a widow, but once I retire, my social security benefits will be reduced by 66%. Baffling isn't it, not only baffling, but maddening as well.

I continue to work because I am helping provide for my granddaughter while she is going to college to obtain her degree in Occupational Therapy Assistant. She graduated with a BA in Kinesiology, but has to continue her school another 1 ½ years to get her OTA bachelor's degree. She had scholarships, Pell Grant and TOPS and federal loans prior to her Kinesiology degree, but with this program she has enrolled in at the University of Monroe, LA, she can no longer receive Pell Grant, TOPS, etc., only federal loans which covers her housing and tuition. I help her with her gas, groceries and other additional expenses that the OTA program requires. Have you purchased gas and groceries lately? I have to continue working, my retirement with the Teachers' Retirement System of Louisiana will not be enough.

To think my husband paid for social security most of his life, died not being able to collect, I have my quarters as well and because I am in a state retirement system, my social security will be cut by 66% after retirement is just not right. WHY, would a country want to do that to its citizens. I simply do not understand it. My friend has been telling me for 20 years, "It will pass, and I will reply, "Yes, when I am six feet under". I don't like to think about it, because my blood pressure soars, my frustrations mount up and my anger escalates. WHY, can't a group of elected politicians do something that is right for a change and do away with this rule.

This is how the Windfall Elimination Provision has affected me. I am not a teacher, I am a support employee working as the Health Insurance Clerk for all active people and retirees. My local school board does not pay support employees very large salaries; therefore, my retirement will not be sufficient. I should be able to retire at my age, but due to the representatives, senators and congress not doing away with the WEP, I cannot. Thank you for your careful consideration regarding this matter.

  
Judy M. Guillote

Attention: U.S. House Ways and Means Subcommittee

Windfall Elimination Provision and Government Pension Offset

Retired Postal Service Worker Response:

Dear Committee

I would like to see the Windfall Elimination Provision eliminated in its entirety.

I feel the Windfall provision is outdated and causes more detriment than good, making a financial hardship, and punishment. This Windfall provision has impacted my ability to retire and stay retired without taking and keeping an additional job to meet cost of living yearly increases. All the while still paying into Social Security each paycheck earned, thus after already retiring 31 years and having to take on another job. This makes keeping up with the raising cost of inflation a hardship. It was not for the unfair penalty of having my Social Security payment drastically reduced. I worked hard as a civil servant, only to learn that although I paid into Social Security during my 2<sup>nd</sup> employment, I was not able to receive Social Security because of my pension. The reduction in Social Security is so low, that the payment I would receive after the Windfall penalty provision, does not even cover the rising cost of my monthly health insurance and my monthly Medicare premium. So basically, after the calculations of what I earned in Social Security, minus the Windfall provision, after taxes DOES NOT Cover the cost of my health care cost, nor allow any monies for anything else.

I served 31 years as a Postal Worker and 3 years working for TSA Homeland Security. Only to learn I can not get what I worked so hard to earn. Therefore, returning to the work force, still paying Social Security and no benefit.

I would like to see the Windfall Provision and Government Pension Offset eliminated.

Sincerely,

Danitra Easton-Hage

[danitra@comcast.net](mailto:danitra@comcast.net)

763-300-6369

12/1/2023

Re: Windfall Elimination Provision

I am writing to ask for your support in this very important issue regarding the Windfall Elimination Provision. I currently work for the Louisiana Office of Public Health. I have also worked in the private sector for many years; therefore, my time and monies paid into Social Security will be adversely effected by the Windfall Elimination Provision when I retire. I was not aware of the Windfall Elimination until after I started working as a state employee.

As a public health employee I have seen first-hand when disasters strike the need for public servants; our state and communities depend on us. I have heard horrible stories of employees or widows that have lost much needed income due to this. We paid into Social Security and when we need it most at an older age; the reality of it not being there is frightening to say the least. Honest, hard-working people pay into Social Security in good faith and, upon retirement, we should earn our full benefits without being penalized.

Sincerely,

Melissa Populus



To Whom It May Concern:

I worked for 18 years in the private sector before starting teaching in the mid 80's. I had received the 40 credits and had been receiving statements from Social Security stating that I would be able to receive Social Security benefits at the age of 62. I chose to wait until I was 68 years old and was still working as a teacher.

At the time of my retirement in 2020, during the Pandemic, I was required to report it to the Social Security Office. When I did, the representative shared that I might fall under the Windfall Provision Act and my total Social Security check would be reduced and perhaps eliminated completely because I would be receiving a Pension from CALSTRS.

I argued with her that I had worked many years before I started teaching and received statements stating the amount I would receive.

On February 2021, my benefits were reduced by \$350.00. I was shocked and not only that, they increased my medical benefits to an IRMMA status. I did not argue it as I was grateful to have Medicare paid for. I was not happy with this decision. In two years my benefits only increased \$4.00.

In January 2023, Social Security gave recipients an 8.7% increase and it raised me up \$150.00. I was happy, but on March 9<sup>th</sup>, 2023, I received a letter stating that they overpaid me and I owed them \$12, 249.00. I was shocked and went to the Social Security Office with my concerns. I showed them that their calculations must be incorrect and gave them all the figures and documentation from 1969.

I have tried to obtain a lawyer and searched for two months without any success. Most of the lawyers did not even know about the Windfall Act.

I urge you to help those of us that fall under this terrible Bill. It is so unfair and has been so discouraging. I have lost all faith in our system and government agencies due to this law. I worked so hard in my life and trusted that Social Security would cover me in my Senior years. I came from a big family and never remember my parents or aunts having this much trouble

My biggest issue is, this is the money I paid into the system! Thank you for your support.

Respectfully,

Barbara deOjeda

November 30, 2023

House Committee on Ways and Means

To whom it may concern,

I am writing regarding the Social Security's Windfall Elimination Provision for which your committee had a hearing on November 20, 2023 at the St. George Fire Department in Baton Rouge, Louisiana.

I was born and raised in Baton Rouge and lived in other states until I had to evacuate for Hurricane Katrina on August 29, 2005. I evacuated to Texas at that time and decided to maintain a residence from that time forward.

Prior to coming to Texas, I worked in the corporate world for 20 years and earned 18.5 good years of service under Social Security. When I moved to Texas, I pursued a teaching career as an Alternative Certified teacher which I work at for 16 years until I retired in June of 2023. During those 16 years, I did hold a second job that did pay in to Social Security but not enough to cover the yearly amount required for credit during that time.

Upon retiring, I am aware that I earned enough to get social security but that the government had this Windfall Provision that would reduce the amount of my benefits in the amount of approximately \$500 a month. Do you feel this is fair since I did pay so many years into social security? I will not be taking my benefits until I become of age to fully earn at 66 and 8 months. With a shortage of teachers in the market and the need at the time to offer this alternative certification, it is like the government really did not care and wanted to reduce our benefits for helping out.

I know that many teachers that came from the corporate world to help with the shortage of teachers were not aware of this provision upon accepting the assignments. It is unfair that we are docked such a large amount when we put in our time.

1135

I ask the committee to consider my comments in making a decision regarding this provision. Should you have any questions or want to speak with me personally, please do not hesitate as I have given my number and email below.

Thank you for your time in this matter.

Sincerely,

Mary T. Gardner

817-723-1235

[tigerfan258@gmail.com](mailto:tigerfan258@gmail.com)

Dear Ways and Means Committee Members

December 2, 2023

I am a recently retired teacher from California. On November 28<sup>th</sup>, 2023, I applied for Social Security benefits based on work prior to 2005. When I started my teaching career in 2005, I had never heard of Windfall or GPO. It seems to be an open secret that no one ever informs new teachers about the Windfall consequences, especially for those of us who worked many years prior to teaching. As it turns out, I lost out on \$500 on my check due to Windfall. As I look ahead in one years' time when I apply for Medicare, Part D, and supplemental insurance my check will again be reduced drastically. I will be lucky if I am left with \$100.

Prior to my teaching career, I worked numerous jobs. At one point, as a single divorced parent I worked two full time jobs plus a weekend part-time job. I worked about 100 hours a week for about ten years to make life a bit easier for my family. To learn that the full benefits of about 30 years of work prior to teaching is denied is demoralizing.

Please consider repealing the Windfall and GPO. It is so unfair to retirees who are just trying to make ends meet in these trying times.

Sincerely,

Esther Pelot

1837 Gamay Way

Salinas, Ca. 93906

Retired Teacher-Alisal Union School District

30153 Greenview Pkwy  
Westlake, Ohio 4415  
December 4, 2023

To the Legislators working on changing the Windfall and Offset,

My name is Cynthia S. Weinbrenner and I taught elementary students in Elyria, OH for 37 years, retiring in 2005. I went into a Master of Education program, earning it in 3 years after school and summers. In later years I held other part time jobs in retail, and most importantly set up a tutoring program at the local community college to tutor students who needed extra help. I named it College for Kids, and it was a big hit. I held varying small group classes each week geared to the students' particular needs. A small fee was charged mostly to cover costs, and I reported those earnings every year.

Over the years I earned over \$40,000 on jobs outside of teaching, and filed for Social Security compensation when I retired. It was supposed to be several hundred dollars monthly, but because I worked those extra jobs while teaching fulltime, I was penalized for having a pension with STRS, and the amount allowed was only \$164. It has now risen to \$183, still vastly short of what it was supposed to be.

We all know teachers are underpaid, and many teachers do as I did and must find extra work to make ends meet. We should be given the full amount Social Security allows for the outside jobs we did. No other profession gets this penalty.

**Please do everything you can to change the laws to stop penalizing hard-working teachers.** Thank you very much for your efforts. My colleagues and I will be praying that you are successful in helping us!

Cynthia S. Weinbrenner  
cindywein39@gmail.com

November 16, 2023

[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

To Whom It May Concern,

I am writing you this e-mail regarding **the Field Hearing on Social Security's Disservice to Public Servants, H.R.82**

I am a retired educator in California and have worked in the field of education from 1960 until 2018 as a teacher, principal and consultant.

I worked 35 years in public education and paid into the State Teachers Retirement System, so I currently receive a pension.

I have earned at least 40 quarters by paying into Social Security when I was working in other jobs. I was also married twice and was married for 15 and 20 years. Both of my husbands passed away.

I am now receiving **PART** of my Social Security that is due to me, because I am receiving a pension from the State Teachers Retirement System. I should be receiving **ALL** of my social security for the years I worked outside of public education **AND** for the years I was married to BOTH husbands.

I am being robbed of part of my Social Security, because the windfall law says they can't double-dip.

There are MANY people who receive their pension **AND** their **FULL** social security. Why am I, as a woman and educator being penalized?

**Three million people in the USA are penalized by the windfall law and are NOT receiving the Social Security they should receive.**

I paid into social security myself when I did not work for the public school system **AND** I should receive the Social Security from my dead husbands who worked their whole lives and died at 65. **ALL other women receive their husbands' benefits.**

**Please, vote to eliminate The Windfall !!!!! Do what is fair and equal for people, especially the women. I appreciate you helping me receive the full Social Security amount I earned and worked for.**

**Thank you.**

**Constance Ridgway-Johnson**

**3235 Hagen Road**

**Valley Springs, CA 95252**

**916-467-2334**

12/3/2023

To Whom It May Concern,

I have been an urban teacher for 14 years and I am a second career teacher and I'm asking you to please get rid of the windfall act. This is a disservice to people who decided to become teachers to make a difference and those of us are going to be ripped off of benefits that we put into and are entitled to. By having this windfall, it shows that the United States doesn't value its teachers and while there is a teacher shortage as everyone hears and sees in their own school districts, why should people go into a profession in which we are penalized from getting the benefits we put into? After 14 years and having my retirement calculated it is worth me leaving the profession and getting back into something that pays social security because this screams, I'm going to be penalized at the end of my working years. Teachers aren't asking for a handout, but we are asking for what we put into. As an example, I put in all of my quarters and then some and changed into the profession but I'm not going to get my portion that I put a percentage of my salary into along with my previous employers, but you are saying that I shouldn't get that portion but lose it because I'm getting a teacher's pension in my state. If we earned and put into it why should we lose it, it should be calculated appropriately and what we and our employers put in for our years outside of the teaching field, we're asking for no more or no less. Please get rid of the windfall act and show second career teachers that we made the right choice to go into teaching and to stay in the teaching profession. This law hurts second career teachers and show this isn't the right profession for people to change into.

Sincerely,

Benjamin L Belancik Jr.  
Connecticut Teacher



1141

David B. McLemore  
380 Brian Circle  
Mary Esther Florida 32569  
850-803-3823

3 December 2023

United States House Committee on Ways and Means  
Chairman Jason Smith  
Washington DC  
[WMSubmission@mail.house.gov](mailto:WMSubmission@mail.house.gov)

SUBJECT: 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

Reference: Windfall Elimination Provision removal justification

I am a retiree from the federal government public sector (security) and other various occupations throughout my over 70+ years. At the age of 66, with many years of federal and civilian police officer service I visited my local Social Security office and was informed that much of my anticipated long work for Social Security benefits would be withheld permanently due to a windfall tax imposed by Congress some years back. The loss of almost 50% of somebody's expected payment benefits in senior retirement years is definitely catastrophic, especially when most of us have worked many other jobs throughout our working years.

When we signed up for Social Security, we were told you had to have so many quarters (40) for full benefits which I have many times over. We were never told-as the law had not been changed without any notice-that a large percentage of our Social Security could be withheld as a tax against us.

I can remember leaving the Social Security office with an expectation of one thing and getting into my car with a benefits estimate on a piece of paper and looking at what little percentage I would actually receive monthly. I was beyond stunned. If anything can be done, please, on my behalf and others that hopefully are writing on the same issue, vote for the people this time.

I'm not going to try to resolve the math used for those percentages, but it does not consider all the other occupational jobs that I paid Social Security for over 50 years. It simply penalizes us government public service workers.

This letter is to firmly request the windfall elimination provision be removed or federal workers that are being unfairly penalized under it.

**David McLemore**

Sincerely,  
David B. McLemore  
Retired, Law Enforcement Officer  
Email [dbmclemore@cox.net](mailto:dbmclemore@cox.net)

From:

Mr. Leslie A. Beck

1208 Palm Street

San Luis Obispo, Calif 93401

805-543-5650 Landline

I, Mr. Leslie A. Beck born in 1944 have been paying into Social Security since I was 15 years old (1959) to present.

I became a teacher in 1975 for the San Luis Obispo, California School district. I retired from teaching in 2004 at age 60 with 29 years of teaching. During all those years of teaching I was paying for Social Security from a second self-employment job. Even after retiring from teaching, I continued paying for Social Security to present as well.

In 2004 before officially retiring, I talked with the local Social Security Department to see what amount I would receive if at age 65 I were to apply for Social Security. They knew I was a teacher, and I was told I would receive the full amount because I paid for social security for 45 years from 1959 to 2004. No one had ever told me anything about Windfall which apparently passed in 1983 and I had never heard about Windfall during my teaching years in the San Luis Obispo, California Unified School District.

I was shocked when at age 65 while applying to receive Social Security, I was told I would not receive my full benefits because I was a teacher.

I am still paying into Social Security from a self-employment job and now totaling 64 years from 1959 to present 2023.

Why am I, what seems to me, being punished because I can't receive my teaching pension and my full social security benefits. I worked two jobs supporting my family, my wife and four children. My wife enjoyed the time being at home with our kids during their growing up years. I am of the understanding that other people in other professions are receiving full benefits from multiple jobs when they retire. Why not teachers? It is unfair that I am not receiving the full amount for what I put into Social Security.

How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

**Subject:** H.R. 82/ S. 597

November 28, 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 support for repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

The WEP and GPO unfairly penalize the retirement benefits that I and many other public servants have earned through years of hard work and dedication. I am 84 years old and estimate I have lost some \$114,000 in benefits due to the adverse impact of WEP and GPO. It is unjust that individuals like myself who have contributed to Social Security through other employment should face unfair reductions in earned benefits simply because they also received a pension from a public service position.

The financial impact of the WEP and GPO is also significant for 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. Many likely worked second jobs to earn these benefits.

Furthermore, the WEP and GPO continue to create confusion and frustration among affected individuals since 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.

Sincerely,

George L. Fountain  
2200 Brendon Drive  
Dunwoody, GA 30338  
770-457-8184

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

Dear Members of Congress,

I have been affected by the Windfall Elimination Provision since 2014 when I started taking my Social Security Benefits.

I was a teacher for the East Baton Rouge Parish School System in Baton Rouge, Louisiana and retired after serving for 21 years. I received a modest pension for my service. Then I pursued another career for 20 more years where I earned Social Security Benefits. Imagine my surprise when I applied for benefits and found out that I would only be receiving half of what I had earned!

I have never understood why I have been penalized and my benefits cut because I worked long enough to receive a pension as a teacher, while still earning the required number of credits to receive Social Security.

This makes no sense and is such an unfair law. I'm hoping the members of congress we have elected will help the people they serve by fixing this problem.

Congress gives billions away to foreign countries and takes care of illegal immigrants in our country, while not taking care of the people they actually should be taking care of.

**Loyal American tax paying citizens like me!**

With all of the controversy that is constant in our congressional system, surely this is something you can all agree would benefit the hardworking citizens in our country who have sustained it for a lifetime.

Please do something positive and repeal this harsh law that would benefit so many.

Respectfully yours,

Mary Beth McMurray

Fort Smith, Arkansas

November 20, 2023

Dear The Committee on Ways and Means,

I am writing this letter to inform you of how the Windfall Elimination Provision and the Government Pension Offset have and will affect me.

I am a teacher in a large, Title I, public school. I have been teaching for 19 years and I love my job. I'm good at it and I work hard every day to provide my students with engaging and impactful lessons. The district where I work does not pay into Social Security. I pay into my pension every month just as I would a 401k if I worked in a private sector job.

I have also worked in a variety of other jobs during my life and have earned the required 40 Social Security credits in order to qualify for Social Security benefits.

My husband passed away 16 months ago at the age of 62. He paid into Social Security for over 40 years and had not yet applied to begin receiving Social Security benefits when he passed. Consequently, he never received a dime in Social Security benefits.

When I went to the Social Security office to inquire about survivor benefits I was informed that, because I am a teacher, I would be subject to the Government Pension Offset. This provision will result in my survivor benefits being reduced to almost zero.

I was also told that if I chose to draw on my own earned benefits that my Social Security would be subject to the Windfall Elimination Provision resulting in a meager payment.

These unfair laws will have a devastating impact on my retirement. Not only did I lose my husband and his income, but because I am a public servant, I will also be losing any survivor benefits to which I am entitled.

How in the world is it fair to deny these rightfully earned benefits? My husband paid into Social Security for over 40 years and never collected a penny. Where has this money gone? He would be devastated if he knew how the country that he so loved and honored was treating his widow. He never dreamed that I would not be taken care of financially through all of his hard work.

Teachers, and all public servants, are grossly underpaid and regularly work second jobs to make ends meet. To learn that rightfully earned benefits are being denied because of a flawed law is a slap in the face. I am a teacher for heaven's sake. What sort of a windfall do you think I'll get?

These laws are egregious and discriminatory. Our great nation can and should do much better than this for our public servants.

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

1147

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,

Richard T Wolff

2802 Terrwood Dr E

Macungie, PA 18062

917.716.8820

1148

33 Ameer Ave. Toronto, ON M6A2L2, Canada  
November 20, 2023

Dear House Committee on Ways and Means,

I am submitting these documents for the hearing on the Social Security Fairness Act. H.R. 82.

I am an American Citizen who moved to Canada in December 1991. I worked in the US and became eligible for Social Security around 2013. I also worked in Canada and became eligible for the Canada Pension Plan in 2017.

When I reported to The Social Security Administration my receiving CPP, they applied WEP to my Social Security benefits. I requested a hearing about WEP being applied to my benefits.

In advance of my hearing, I submitted prior similar cases that were judged favourably for the plaintiffs. I also submitted a briefing by the lawyer who explained his thinking on the subject of WEP being applied to the Social Security benefits of those people who were also receiving CPP. My case was judged favourably. I am still waiting for Social Security to abide by the judge's decision and remove the WEP from my benefits. For some reason, the Social Security Administration seems to hold back from giving recipients what they are fully entitled to.

I am submitting here one of the cases that was judged favourably and also the lawyer's briefing. I omitted the names of the lawyer and the plaintiff at the request of the lawyer. Of course I omitted the Social Security number and address of the plaintiff. The date of the hearing was left on the document.

If you require more information, you may contact me at >  
chashijanet@gmail.com  
or phone > 416-787-9529

Sincerely,  
Janet Corey



To: Chairman Smith, Sub-Committee Chairman Ferguson and the members of the Social Security Subcommittee

I am hereby submitting my personal comments in relation to the public hearing on the Social Security's Windfall Elimination Provision and Government Pension Offset effects on the benefits of public servants.

I worked for the Commonwealth of Massachusetts for 10 years. Prior to that I worked for private employers for more than 30 years during which time I contributed to Social Security just like any other privately employed worker. However, unlike all other privately employed workers, my Social Security benefit is penalized because of my government service even though one has nothing to do with the other.

Many privately employed individuals are able to benefit from retirement funds AND social security without penalty. Yet I am subject to a penalty simply for my public service.

When I became eligible for Social Security I learned that because of my public pension the benefit I could receive from Social Security would be penalized due to the WEP law. When my husband died 5 years ago, I learned that I would be further penalized by being unable to collect against his Social Security due to the GPO law.

I am now 75 years old and grateful that I am basically healthy and able to keep working. I am further grateful that there are still employers willing to employ me at my age. I know this is not the case for everyone. However, I also know that I will not be able to do this forever.

The WEP and GPO laws were probably enacted due to abuses of the public pension systems. That may have been a pertinent rationale at the time, but the result has been to penalize those of us who have never abused the system and have followed all the rules as they are laid out.

If this committee decides to recommend a remedy for the unfair WEP and GPO laws it will certainly not solve all of problems of elderly low-income retirees. But every little bit helps.

Thank you for considering changes to these unfair laws.

Respectfully submitted,

Margaret Ryan

P.O. Box 621

Custer SD 57730

Phone: 605-517-1664

Email: [ultrapeg@yahoo.com](mailto:ultrapeg@yahoo.com)

1150

I am a retired teacher from Connecticut who is affected by WEP and GPO. I taught for 37 years and when my husband died a year after I retired, I just received the death benefit of \$255 from Social Security. I took a part-time job to supplement my income to complete enough quarters to receive Social Security only to have that amount cut in half or more. I am still working part-time after 14 years. Please pass H.R. 82.

Thank you.

Deborah DeRienz

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 Civil Service 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 case, most of my SSAN earnings were from my brief time in the US Army and Washington Army National Guard. My wife has an earned benefit which she can not draw due to the size of my Civil Service Annuity.

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. Husbands and wives of Annuitants should not be penalized for their spouses annuity amount. My wife has been eligible for a Social Security Annuity for 10 years and has received nothing.

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 L. Neff  
PO Box 511  
Kettle Falls, WA 99141  
509-738-6119

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 retired Federal Employee. I retired under the CSRS program in early January 2009 after over 25 years of service [Service Date: October 31, 1983]. However, prior to joining the Federal Government I was employed by the Private Sector and State of California for 22 years in San Francisco, CA. During those 22 years I was contributing to Social Security. I had decided to claim my social security before I retired from the Federal Government on the advice of a Social Security Counselor in downtown Washington, D. C. He said I met the age requirement. As a result , I was receiving approximately \$2,200 a month to supplement my Federal Government salary and later my Retirement Annuity. Unfortunately, due to the WEP, on the day after I retired, my social security allotment was chopped by over 50% to about \$1,000. This posed an extreme financial hardship on me. My retirement plans relied on receiving the full social security income in conjunction with my CSRS retirement income.

My husband suffered a heart attack in 2009 and was unable to work and therefore could not add to the family income. He later died from another heart attack in early 2014. The financial burdens have fallen completely on my shoulders. Due to the reduction of Social Security from WEP I could not give a proper burial for my husband because I could not afford the price of a coffin, burial plot, and headstone. I was forced to have him cremated because it was what I could afford at the time.

My career spanned over two decades and I brought highly technical skills to the Federal Government when I was hired in 1983. My specialties were in structural engineering, seismic design, forensic engineering for structural failures, and nuclear power plant design.

I spent 15 years with the U.S. Navy [7 years] and U.S. Marine Corps [8 years] and later spent over 10 years with the Department of the Interior. Due to a potential for naval base closures in California [such as Naval Air Station Alameda and Navy Public Works Center San Francisco Bay], I

1153

accepted a job with Marine Corps Base in Quantico, VA, some 3,000 miles away from Berkeley, CA where my husband resided. It is particularly painful to have served our country with pride and honorably as part of the civilian workforce, which, in turn required considerable sacrifice upon me and my family.

Please repeal the WEP. It is a punishment placed on public servants.

Sincerely,

Linda May Force  
112 Mill Cross Lane #202  
Occoquan, VA 22125  
703-490-5506  
LFORCE719@AOL.COM

1154

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 for the years I worked and contributed to Social Security starting in 1949. I started my federal employment in 1961 and retired in 1997. I also paid into Social Security for three years during that time when I enlisted into the military in 1957. Following my Federal retirement, I continued working to add not only to add to my required Social Security quarters, but to increase my earnings for Social Security benefits. After Medicare premiums have been deducted from my Social Security benefit, I received only \$210 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 \$230 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,

Ronald Weiss

30028 Village 30

Camarillo, CA 93012-7111

Coerw97@ca.rr.com

714-496-0604

1155

JeanMarie Hinds  
4819 N. Apple Road  
Appleton WI 54913  
Phone 920.716.3352

November 29, 2023

TO: The House Committee on Ways and Means Subcommittee on Social Security

RE: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) remain unfair and discriminatory to those of us who have spent years of our lives in public service. I am now age 71, began working at age 15, and retired at age 65. After college, I worked as a federal employee covered by the Civil Service Retirement System (CSRS) for twelve years. I started in Taxpayer Service for the IRS in Milwaukee, then worked in Louisville KY as a Wage and Hour Compliance Specialist, U.S. Dept. of Labor. Finally, I worked covering Ohio, Kentucky, and Indiana investigating and charging violations of the federal laws protecting pension and profit-sharing plan assets (U. S. Dept. of Labor).

However, I also had nearly 28 years of employment covered by Social Security before and after my federal government service. At age 62, I began receiving my deferred CSRS pension of \$625 a month. Yep, not exactly enough to live on, but I was still working.

At age 65, my heart status forced me to retire and I learned that my Social Security benefit was cut by approximately \$200 a month, leaving me a benefit of approximately \$1300.

It has been difficult to accept that I do not receive my FULL benefits even though I know that I EARNED them! I earned both pensions so how can it be fair to be penalized on my social security benefits just because I had

started my career working for the federal government? Why am I being penalized for working long, hard years?

"But there's more" as they say. My husband worked a state career job for thirty years and earned a pension from the Ohio Public Employees Retirement System. Since he started working young, worked a second job, and then worked after he retired, he ALSO had about twenty years' of Social Security service. He now gets the absolute minimum Social Security benefit which is enough to pay his Medicare premium each month plus \$100 deposited into his checking account. Wow.

I need you to support H.R. 82. Along with over two million federal retirees, plus all the others affected, I am only asking for what we rightly deserve and worked hard for. We paid into the Social Security system, pay us our full earned benefits--no more no LESS.

Rather significantly, these provisions also affect many military veterans whose careers included scenarios that brought them to be included.

Please support H.R. 82 by moving it forward to the House. Surely you have come to recognize the unfairness of the WEP/GPO provisions, so please stop putting this off, as in the last congressional session.

Thank you for considering my request for the Committee to repeal the WEP/GPO Act and do the right thing for all government workers.

Respectfully,

JeanMarie Hinds  
4819 North Apple Road  
Appleton WI 54913  
920.716.3352  
jhinds@new.rr.com



Jeanne LeJeune RN  
3278 Oakland Road  
Lakeland, LA 70752

U. S House of Representatives  
Ways and Means Committee  
Congressional Hearing on WEP/GPO Penalty Reform

November 17, 2023

Dear Committee Members,

As a 69-year-old, Louisiana Parochial Retirement System retiree, I am acutely aware of the of WEP/GPO Penalty that has been imposed on me, not allowing me to draw full social security benefits in retirement. In fact, I returned to work seven years ago to supplement my parochial retirement income. I have loved my nursing career and have enjoyed caring for people in Pointe Coupee Parish. I have always considered it a calling and not a job. I worked through Covid because I felt a commitment to our residents and knew and personally experienced the nursing shortage. I have worked since 1992 while being visually impaired. I am acutely aware of the full cost of this disability in later years.

Today I work in administration and make policy decisions about what is best for our residents. I would hope that you too would make good policy decisions about what is best for all of our hard working employees and retiree's that serve the residents of our state and nation. We have all made sacrifices to work in the public sector during our careers in service. We are not asking for special benefits but only what we have earned, paid for and deserve.

The elimination of this penalty would help me personally to be fairly compensated and meet future needs related to my visual needs. Because of my visual issues I cannot drive so I have someone take me to and from work as well as other appointments I might have. I work with the elderly and understand that the cost of care in our latter years is going up exponentially. The cost of Assisted Living in my Community is going up 9% in the new year. My retirement is not keeping pace with inflation at this point. Please support Representative Garrett Graves in his efforts to eliminate this unfair and very painful penalty.

Jeanne LeJeune RN

Nov. 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 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,

1159

Gary York

5312 heron tr

Middleton Wisconsin

6088249251

1160

25 Sunrise Avenue  
Niantic, CT 06357  
December 3, 2023

To whom it may concern,

I am a retired Connecticut teacher who is greatly affected by the GPO/ WEP. I did not realize the extent I would be affected until shortly before I retired in 2018. I took my social security benefit at age 62 before I retired. At my retirement age (66) the amount greatly decreased and I lost most of my benefit.

I consistently worked from the time I was 15 1/2 until I retired in 2018. I worked every spring, Christmas and holiday breaks and had a job at school. I put all of this money towards my college education, which I paid for with very little assistance from my parents.

My teaching career extended from 1974-2018. During that time, I worked in the Catholic school sector, always paying into social security. As a dedicated teacher, I gave my all to my students for 43+ years. Now, I'm retired and do not receive the benefit to which I contributed for many years.

If my husband pre-deceases me, I cannot collect his social security. This is not morally fair! Many have worked various part time jobs or not worked at all! Yet, they can collect their spouses' social security benefits.

I urge you to vote to support the bipartisan Social Security Fairness Act (S597/H.R 82) to repeal the GPO/WEP act.

As a young teacher I was not aware, nor made aware of how this would affect thousands of government workers. Now, that there is more widespread knowledge about this, many "would be teachers" will look for other careers outside of public education.

Sincerely,  
Lillian H. Diachenko

1161

November 16, 2023

Congressman Garret Graves  
2077 Rayburn House Office (temporary location)  
Washington, DC 20515  
RE: H.R. 82 – Social Security Fairness Act

Dear Congressman Graves:

I would like to introduce myself, my name is Beatrix Owings, and provide you with my story regarding H.R. 82 and how it adversely affects me if **NOT** passed.

I am a current Federal Civil Servant, my federal career started 31 years ago as a military dependent. At the time I was under Civil Service Retirement System (CSRS). As such, I did not pay into social security which full CSRS participants did not.

While moving around with my career active-duty Army husband who spent 26 years in the Army, I worked both in the federal system and in private sector. As such, I have paid into both CSRS as well as Social Security.

I had a 15-year break in Federal Civil Service. Upon returning to Federal Service in 2010, I elected to stay in CSRS-Offset. This was the "best" option for me since my prior service would count towards retirement. The FERS retirement system would have not been a good fit for me.

I have been working now for over 50 years, both in private sector and in federal service. Under CSRS-Offset I currently pay both into CSRS retirement system and into social security.

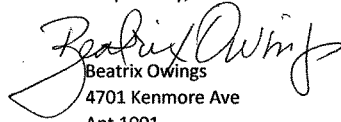
Unfortunately, when I retire my CSRS monthly annuity payment will be reduced by \$981.00, since I also will be receiving social security. This is a total of over \$11,000.00 a year reduction!!

This is unfair, and is an undue financial hardship, not to mention that I have contributed to both CSRS and social security all of my working life, and that I am being penalized.

Please, I implore you to ensure the H.R. 82 is passed. There are countless other folks across the nation that have a similar story.

Thank you for your time.

Respectfully,

  
Beatrix Owings  
4701 Kenmore Ave  
Apt 1001  
Alexandria, VA 22304

Elzbieta Lichorowicz  
8545 Grand Ave. Unit 2E, River Grove, IL 60171

[elzbietal2018@gmail.com](mailto:elzbietal2018@gmail.com)

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December 1, 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 22 years, for which I collect ~\$350.00 monthly. For my work in the USA lasting 20 years, I receive \$1,260.00 a month.

The unfairly reduced social security has a detrimental impact on my quality of life. It is hard to afford basic groceries, medicine, and it's impossible to pay forever increasing bills. Both I and my husband have cancer and are too fragile to look for employment to improve our situation.

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? Why can no one explain the process of the deduction? 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,

*Elzbieta Lichorowicz*

Elzbieta Lichorowicz

Stella Sobol  
5717 S Rutherford Ave. Chicago, IL 60638

[stasiasob@yahoo.com](mailto:stasiasob@yahoo.com)

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December 1, 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.

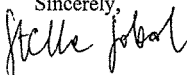
Polish immigrants who worked in Poland receive very small pensions based on their contributions to social security (ZUS). The American social security reduction forces many retirees to rely on the government's help and it makes them live below the poverty level.

I worked in Poland for 14 years, for which I collect ~\$300.00 monthly. For my work in the USA lasting 20 years, I receive \$850.00 a month.

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. This sum cannot cover repairs and the old house maintenance costs. I can't stop worrying about my inadequate finances 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,  
  
Stella Sobol

Romuald Wiszniewski  
675 Pearson St, Unit 413, Des Plaines, IL 60016 [romwysz1@yahoo.com](mailto:romwysz1@yahoo.com)

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November 29, 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 the legislation that unfairly reduces social security benefits of 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 retirees to rely on the government's help and it makes them live below the poverty level.


I worked in Poland for 22 years, for which I collect ~\$440.00 monthly. For my work in the USA lasting 25 years, I receive \$688.00 minus Medicare and Blue Cross premiums, which leaves me with \$360.00 each month. This sum cannot cover even my monthly apartment fee (\$512.00).

The unfairly reduced social security has a detrimental effect 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 pay the increased fees. By constantly worrying about inadequate finances, I can't sleep and feel anxious instead of enjoying a peaceful retirement.

Is it fair to reduce well deserved income for the most vulnerable in society? And when Polish American retirees make inquiries at Chicago Social Security offices about the deducted sum, they are treated with contempt and rudeness.

So, I am kindly asking for your support of the repeal of the Windfall Elimination Provision and to help Polish senior citizens, who contributed to America's growth, live in dignity and financial security.

Sincerely,

  
Romuald Wiszniewski



Jozef Ciurus  
5942 W Henderson St. , Chicago, IL 60634

[jozefciurus89@gmail.com](mailto:jozefciurus89@gmail.com)

---

December 2, 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 24 years, for which I collect ~\$242.00 monthly. For my work in the USA lasting 28 years, I receive \$1,142.00 a month. This amount covers barely my mortgage and property taxes (\$1,400.00 monthly) but to keep and maintain my old, small ranch house I am forced to rely on the help from my children. It is hard to afford basic groceries and medicine, and it's impossible to pay forever increasing bills.

The unfairly reduced social security has a detrimental impact on my quality of life. 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 income for the most vulnerable in society? Why can no one explain the process of the deduction? 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 to revoke the Windfall Elimination Provision and ensure that immigrant senior citizens, who by their work contributed to America's growth, live in dignity and financial security.

Sincerely,



Jozef Ciurus

Lila Greaves  
1720 E. Jamison Place  
Centennial, CO 80122-3024  
303 738 9237  
[Lila.Greaves@gmail.com](mailto:Lila.Greaves@gmail.com)  
December 3, 2023

Dear Chairman Smith and Social Security Subcommittee Chairman Ferguson and all concerned,

I am a 75 year old licensed teacher and part time tutor of primarily high school students, in their four core subjects. These students are not able to attend regular classes due to many reasons: physical or mental issues, behavioral reasons, and even restraining orders. I have been doing this work for Littleton Public Schools in Littleton, CO, for nearly twenty years. When I was younger, I often worked more than forty hours per week, but now I usually work two hours per day/10 hours per week, and only if there is one or more students for me to work with.

Prior to the past twenty years, I was a computer programmer and also was the Secretary/Treasurer for my husband's real estate development companies. Social security taxes were taken for this work, but not for my licensed teaching work. For the latter, money was taken for PERA. My husband died nearly ten years ago. I have been collecting from his social security. However, although it is possible I could be collecting from my PERA teacher retirement money too, I have not pursued doing that because I know I would lose some of my social security income. I have the interest of my two sons in mind too, and want to do whatever will result in my sons and/or myself collecting, not the most amount per month, but the largest amount from the two sources overall, while I am alive and after, to my estate. I have not found a calculator application that will calculate how I can best do that. So, I have not tapped into my PERA money, though my few working hours might qualify me to do that. It is just so confusing to figure out, and actually it's unbelievable that the government would steal any earned retirement money from me and so many others who work in one of the most influential fields impacting the future of our country, especially when it is a field that is so horribly undercompensated to start with. Together, GPO and WEP deprive more than 2.7 million educators and other dedicated public servants of Social Security benefits they have earned.

I hope you will right this wrong ASAP.

Sincerely, Lila D. Greaves

The Social Security  
Fairness Act

November 17, 2023

Congressman Garret Graves

Dear Sir,

First, let me thank you for providing this opportunity to provide this committee with one of the many real-life scenarios that are affected by the current Windfall Act. I can only hope that HR-82, The Fair Social Security Act, will prevail in this wonderful state of Louisiana and set a precedent for other states to follow.

Beginning in my junior year of high school, I have worked a variety of jobs in the private sector. I continued this work ethic throughout college, graduate school, and even in my later years of public service ---resulting, at times, in working two jobs. During high school and college, I had to work so that I could help my parents with college tuition. In graduate school, I worked to pay my own tuition along with student loans. Once I decided to work in the school system, I eventually had to, yet again, work two jobs so that I could make financial ends meet supporting my family as a single mother.

You see, when I graduated with a Masters degree in speech-language pathology, I had many opportunities to work in the private sector, earning a great income. I did do this for a short while, but in my heart, I wanted to work with special needs students within a school system. I felt this population was the most in need and the intrinsic reward I received by the hugs and looks of accomplishment on a child's face was worth far more to me than the reduction in income. The pay was not great but I managed.

I then went on and earned an additional certification—plus 30 hours in administration and became a Director of Special Education. At this point, I had no choice but to stop working an additional job through Early Steps because of the demands of being a Director.

Upon retirement, I learned about how much my social security would be reduced because I was receiving a pension. At that point, I felt so betrayed by a system

### The Social Security Fairness Act

that I had worked so hard in to excel and achieve . Because I chose to go into the public school system to work with a population of children with special needs, I felt as if I was penalized for this decision. I worked many, many years and have earned the quarters necessary to draw social security. What is so crazy about all of this is that I have still not applied for Social Security benefits because I am continuing to work in the private sector and paying into the Social Security system so that I can somewhat elevate my benefit after the reduction is taken. I love the fact that my degree has given me the opportunity to work with children who need the service and appreciate all that we do for them. What seems to hurt the most is that I have been penalized for such a decision.

Please know that the current Windfall deduction **will** serve as a discouragement in the future for providers who will have to make a choice knowing that social security benefits they have earned, working in a private sector job, will be reduced if they so choose to work as a public servant. If we have earned the quarters to draw our social security, then we certainly deserve to receive such a payment without any type of reduction ---or as I feel a penalty.

Thank you for this opportunity to share my story and consider passing the Fair Social Security Act

Sincerely,

Cheryl S, Braud , MCD-CCC - SLP

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.

1170

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

Dana Bartoe  
2030 Middle Pike  
West Jefferson, OH 43162  
614-620-5810

to Members and Staff of the House Ways and Means Committee, particularly for the Subcommittee on Social Security

I am a Community College instructor in San Francisco, CA where I teach at City College of San Francisco. I recently had the opportunity to view online the field hearing of your Social Security Subcommittee, which was held in Louisiana on November 20. The subject for that hearing was, **How the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) mistreat government workers.**

It was a timely hearing. The two above-named penalties were recognized as being unjust shortly after they went into effect in the 1970's and 80's, and there have been persistent efforts in every session of Congress since at least 1995 to have both measures repealed, yet they persist. Over the years, millions of government/public service workers have been deprived of untold millions of dollars of earned Social Security benefits due to penalties levied on public employees because of their work in positions where they did not contribute to Social Security. Penalties from the GPO often affect one's spousal benefits to an even greater degree than those of the WEP. The field hearing brought forth the following astonishing information:

> Approximately 70% of GPO beneficiaries can lose their spousal benefits entirely. The firefighter [a retired firefighter who participated in the hearing] stated that he had contributed \$112,000 to Social Security but that his wife would receive \$0 [in spousal benefits after his death].

I'd like to insert one final observation from the field hearing before relating the details of my own situation.

Toward the end of the hearing, one of the legislators noted that there will be objections to these proposed reforms, such as saying that the measure is too expensive. He went on to insist that the current system *must* be fixed regardless of the cost. Finally he declared emphatically, "It's not our money." I must agree with him. It appears that the many millions of dollars in Social Security payments that have been denied over the years to employees who have earned them are being used to shore up the Social Security Trust Fund, ensuring that others who are not being penalized can receive their full payments.

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#### **My story, in brief--**

I began working and contributing to Social Security as a teenager as early as the 1960's, though not always as a full-time employee. In 2000, I took on a part-time position as a College instructor, with funds being paid into the

CalSTRS retirement system rather than Social Security. I was not informed at the time that my future Social Security benefits might be reduced should I qualify for a pension through teaching at the College. (It was not until 2005 that employers finally were legally required to alert their new hires about this situation.)

I have continued to work beyond the usual retirement age. I am currently receiving \$1,994 net monthly in Social Security benefits, which includes spousal benefits (I am a widower). I have been notified that if I retire in May, 2025, I could expect to receive a pension of \$2,391 per month. In that event, as a result of the WEP, the earnings from my personal Social Security benefits would be reduced from just over \$400 to \$253--*a reduction of approximately 37%*. I am currently receiving spousal benefits of \$1,736. These benefits would be reduced to only \$136 after applying the GPO--*that is a reduction of approximately 92% in spousal benefits*. My total Social Security benefits would come to \$389, *which is an overall reduction of roughly 80% in my benefit payments*. I probably wouldn't have accepted my initial teaching position if I had known of these dire consequences. (I have heard evidence that this problem is being acknowledged as an issue in recruiting public servants.) Sadly, I am far from alone in anticipating (or experiencing) dramatic reductions in Social Security benefits such as these.

As I conclude my remarks, I ask you to look once more at the subject of the field hearing that I cited above. One comment during the testimony from the field hearing expressed this even more forcefully:

> This system is dishonest; the government's denial of earned benefits to those who earned them is criminal.  
One of the Congressmen likened it to embezzlement, which he defined as improperly using money promised for one purpose for another.

Thus I ask that this subcommittee act with determination to advocate for H.R. 82, taking whatever steps are necessary to have it approved by the House of Representatives and then advance to the Senate en route to becoming the law of the land.

Thank you,

Dr. Harry Bernstein  
235 Byxbee Street  
San Francisco, CA 94132  
riquerique@yahoo.com



November 20, 2023

Ways and Means Committee:

My name is Sue Ellen Dodell.

I write in support of H.R.82, the Social Security Fairness Act.

This bill repeals provisions that reduce Social Security benefits for individuals who receive other benefits, such as a pension from a state or local government.

The bill eliminates the government pension offset, which in various instances reduces Social Security benefits for spouses, widows, and widowers who also receive government pensions of their own.

The bill also eliminates the windfall elimination provision, which in some instances reduces Social Security benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes.

I am a retired employee of the City of New York, having worked for the City for more than 40 years. I receive a pension from New York City but face a substantial reduction in my Social Security benefits because my employer did not withhold Social Security taxes for a significant portion of my time with the City.

This is not fair to me or other former government employees, as you heard from the testimony of the witnesses in the hearing conducted today in Louisiana. Many of my former colleagues have no idea that their Social Security benefits will be reduced and learn about it only when they file for Social Security benefits, when it is too late for them to do anything about it.

I urge you to pass H.R. 82 to reverse this inequity.

Thank you.

Sue Ellen Dodell

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, a veteran, 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 (32 years as an OSHA Inspector for the Federal Government) 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 (and still contribute today—working part time as a parts delivery person) 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,

Mark Campominosi  
1120 Briarcliffe Drive  
Altoona, WI 54720  
715-835-6756

Dear Chairman Jason Smith, Chairman Drew Ferguson, and members of the Subcommittee on Social Security,

I am a retired teacher and taught for thirty plus years (30.9 years). I was an English for Speakers of Other Language (ESOL) teacher and retired in June 2021 at the age of 69 years old. I needed to continue to work past the age of 65 years old since I am the sole income earner in my household. I worked all of my life from 1968-1990 in business. I became a teacher in 1990 and I continued to work additional jobs that paid into Social Security during my teaching career.

Before I retired, after I reached my full retirement age, I was able to collect spousal benefits as my spouse had passed away. I was able to collect up until I retired. The amount of my monthly check at the beginning of 2021 was \$2469.00 a month which helped me while I was working. When I retired due to the Government Pension Offset (GPO), I was no longer able to get spousal benefits and my Social Security benefits were also reduced due to the Windfall Elimination Provision (WEP). In addition to these already drastic reductions, I believed that Social Security had previously adjusted the amount I was receiving because I informed them at the time of requesting benefits that I was a teacher. In December 2021 I received a bill for \$9575.00 from the Social Security Administration for overpayment for the months of July through mid-December. They also wanted me to immediately repay the \$9575.00. I repaid the amount in three months. The income for the year 2021 was \$7033.20 (I could collect the spousal benefit before I retired) *minus* \$9575.00 the amount I had to repay was for the months that I was a retired teacher. That equaled for the year 2022 a *negative* \$2541.80. In 2022 the amount of Social Security that I should get on my own is approximately \$915.00. In reality my check, being reduced due to the WEP was \$586.80 minus the amount for Medicare Part B so the net is \$335.60.

At the age of 70 I needed to go back to work to make up the difference. My husband and I worked every year since we were 16 years old. We should be able to collect the funds that we both put into the Social Security System.

Women who hardly worked at all are able to collect spousal benefits and do not have their amounts reduced. This is an unfair penalty on working teachers. Not only is my benefit reduced due to the WEP but my spousal benefits that my husband contributed is eliminated with the GPO. Also, when there is a Cost-of-Living Adjustment (COLA) my amount is reduced.

I implore you to **Repeal the WEP/GPO** so that this unfair tax is eliminated and I can receive my fair Social Security benefits and reduce my employment beyond my official retirement from teaching.

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

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

Thanking you in advance for your immediate attention.

Sincerely,

Joyce Bogdan  
Retired ESOL Teacher

**Public worker retirees need you to repeal the Government Pension Offset and the Windfall Elimination Provision!**

H.R. 82 by Rodney Davis has 284 cosigners. We need 290 to force a floor vote, which House leadership has refused to allow. Help us make it happen! This really badly written legislation needs to be cleaned off the books. **Please cosign H.R. 82 now!**

Show your support for teachers, police, and firefighters, and other public workers who have fully paid for Social Security benefits like everyone else. **Please cosign H.R. 82**, which would repeal **both** the Government Pension Offset and the Windfall Elimination Provision. The **GPO** usually **eliminates all** Social Security benefits for people who may have had even a partial career in public service. Widows can lose as much as \$2,000 every month in survivor benefits. **The WEP** cuts Social Security benefits by as much as \$500 a month for people who paid for both Social Security and a public pension.

**Repeal of WEP/GPO is long overdue.** We were forced to pay into Social Security with the promise of certain benefits and that turned out to be a lie. Everyone knows this is wrong. Money is being taken from those who can least afford it. Now more than ever that money is needed to make ends meet for retired teachers, firemen, and other civil service employees.

Thanks,

James Morgan Kroll

My name is Steve Caine and I am 67 years old  
I am from Blue Bell, Pa. 19422

I am effected by the "UNFAIR" Double Dipping. I worked two jobs for almost my entire working life to provide for myself and family. I was hoping to retire at 65 but must still work. I was sent letters from SS for years telling me how much I was entitled to. Then when I file I find out that my pension it is about \$600 per month less than what I was expecting. The words "entitled to" is not how I look at this. I am entitled to these benefits because I earned them.

I was told that some years (so far 36 years) I did not have enough taxable income. I missed by small amounts on some of those years. On other years I was \$30,000 and above the minimal taxable income but that is not accepted. This is a tragedy that has been a mistake for a LONG TIME but I never really noticed until it effected me.

I worked for the Post Office for 35 years and have worked in Real Estate for 36 years (so far)

My SS Pension is about \$600 less per month than what I was "entitled to"

Because of this "Penalty" to hard working people we are punished in many ways. In my case I could not stop working yet. I am 67 and still must work in order to pay my mortgage payment. I will have to sell my family home when I do stop working unless this \$600 per month that I am "entitled to" because I worked for it.

I received the news of my payment being slashed when I was at my meeting in the Social Security Office. I handled the news better than I thought because I was ready to explode. My blood pressure was going through the roof and hit to calm myself in the car before I could drive home.

My main thoughts on this are- It was known to me about working 30 years and paying into SS that I would be exempt but never knew about minimal taxable income. I can look at this list of minimum amount per year list and know that I have paid WELL OVER the basic minimum over the course of the 36 years. It is VERY UNFAIR that I along with many other hard working VOTING Americans are getting screwed (excuse the choice of words).

I am sure that I put a hell of a lot more money into SS compared to all of the people coming to this country for all of the Freebies that we give out. Give me my share of what I earned.

I can be reached at 215 605 9413 or email me at [scaine8987@aol.com](mailto:scaine8987@aol.com)

Steve Caine

My name is Steve Caine and I am 67 years old  
I am from Blue Bell, Pa. 19422

I am effected by the "UNFAIR" Double Dipping. I worked two jobs for almost my entire working life to provide for myself and family. I was hoping to retire at 65 but must still work. I was sent letters from SS for years telling me how much I was entitled to. Then when I file I find out that my pension it is about \$600 per month less than what I was expecting. The words "entitled to" is not how I look at this. I am entitled to these benefits because I earned them.

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My main thoughts on this are- It was known to me about working 30 years and paying into SS that I would be exempt but never knew about minimal taxable income. I can look at this list of minimum amount per year list and know that I have paid WELL OVER the basic minimum over the course of the 36 years. It is VERY UNFAIR that I along with many other hard working VOTING Americans are getting screwed (excuse the choice of words).

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I can be reached at 215 605 9413 or email me at [scaine8987@aol.com](mailto:scaine8987@aol.com)

Steve Caine

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).

**I am 65 years old and I worked in the private sector from age 16 - 30. I then took time to raise my children. When I went back to work I elected to work at the school system for 25 years as a AIDE. As I am now retiring from the school I am not getting enough money due to the WEP to live on. See below:**

<b>SERS pension from Ohio</b>	<b>\$ 689.00 a month - Approx</b>
<b>Social Security that I earned</b>	<b>\$1252.00 a month - Approx</b>
<b>WEP deduction</b>	<b>\$300 - \$500 Approx</b>
<b>Total monthly will be</b>	<b>\$1300 - \$1500 a month</b>

**I can't pay my bills with that income only. It is not fair that I am getting penalized. I NEED help.**

**I have also sent multiple letters to J.D. Vance and Warren Davidson with no response back from 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 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,

Cindy Brockhoff

6381 Sharlene Drive

Cincinnati, Ohio 45248

513-675-3375



Social Security Fairness Act

I am affected both by GOP and WEP. I am a school teacher and have been for 35 years. I myself have paid into social security for 10 years and my husband paid in all his working life until he passed away at 65.

Because I chose to be an educator, I will be penalized 2/3 of the amount I earned at retirement and the government will steal.

Because I chose to be an educator I will lose all survivor benefits at retirement and the government will steal that earned money as well.

One interesting fact is that I learned all this information at the age of 63 when my husband passed away. You see I had received a letter each year from social security tell me how much I was entitled to draw upon retirement. WRONG!!

I am still working at the age of 69 because the government will take what is my and my husband's earned money.

Please correct this injustice by supporting the Social Security Fairness Act.

Thank you

Debbie Jeffcoat

Amy Elmore  
30350 Mathes St.  
Albany, Louisiana

Dear Elected Officials,

I am so relieved to know that there is a hearing on H.R. 82 – the *Social Security Fairness Act*.

Please consider changing the current social security act. As a single person who worked two and three jobs in college and then 8 years in the private school systems, I find myself approaching retirement without the benefits that I paid in my 20's and 30's to social security. I was shocked to learn that the amount of social security I would draw at retirement age drops from approximately \$680 a month to less than \$300 because of my years in the public-school system. This doesn't sound like a substantial amount but with retirement benefits from the state of \$3200 a month (before taxes and health insurance), the difference of \$680 to \$290 is approximately 10%.

I have taught in the school systems for over 30 years. At our last professional development day we had training on how to use a tourniquet and pack an open wound to stop someone from bleeding to death. It's time for me to take retirement seriously.

Please help those of us approaching retirement to draw more of the social security benefits we paid into the system. I've taken care of other people's children for decades and now want to enjoy some years of retirement.

Consider who these state employees are that may be affected. The groups of our society that put others first such as teachers, policemen, fire fighters and other state workers.

Sincerely,  
*Amy Elmore*

1183

Good day, I am presently collecting my Massachusetts pension and I recently turned 62. I will be drawing on social security soon. Due to the present system, I will be losing \$320 per month of social security payments. My wife recently passed and I will not be able to draw on her social security, which I'm told goes back to the government. It just seems like this particular system penalizes those that are collecting a pension. Hopefully some reform can be established.

Thank you, John Costa

To: Jason Smith  
Chairman Ways & Means  
Topic: H.R.82

Mr. Chairman,

I am responding to the hearing from November 20, 2023, of the Windfall Elimination Provision, WEP, and the Government Pension Offset, GPO. I was unable to listen to the hearing itself, but I did read over Rep. Carry opening statement, and his statement was so very accurate.

I considered my professional life to be two phases. First phase was being trying to figure what would be the best course for me to support my family's future and the second phase being working out my plan.

I am a retired police officer from the Fort Worth police department after 31 years of service. Before that I mostly worked as a manager in the fast-food industry with a couple breaks in the landscaping business for 11 years. During my pre-police career, I paid into SS every year where I met the Significant Earnings standard set by the SS administration. Enough so that I earned enough credits and qualified for full benefits of my contributions upon retirement. I began working for the city of Fort Worth in October of 1991. I understood that city had a defined pension and that I would no longer be paying into the SS from my pay from the city. However, during my career, I worked many part time jobs as police security that was not part of my pay from the city and the city did not contribute to my retirement for these jobs. I was paid directly from the business that I worked for. One job I worked for a little more than 18 years paying onto SS the entire time. Many of these jobs withheld the SS taxes, most didn't but I still paid into SS. During this time, only one time did I ever earn the substantial earnings set by the SS administration. It wasn't until I was about 20 years into my career that I began to hear about WEP after speaking with several retired officer from my department.

After learning about WEP, I began to investigate more about the effects it would take into my SS. Like Rep. Carey stated, it is very confusing to determine what my SS income will be. My best guess would be about a 60% reduction in pay. This is a significant reduction. During those years working part times as a police officer and contributing into SS, it doesn't appear that the benefits increased. Again, very confusing to determine.

But my question is this, why should my benefits be affected if I earned my credits before I worked for a city government with a defined pension? The 60% reduction amounts to roughly \$700 per month. I was a blessed man when I got my job with the city of Fort Worth. I was able to retire in good standing and at the time of this letter, I am still active reserve for the department, which is an unpaid position. But yet, I will have a reduction in my SS pay for credits earned before working for a city that had a defined retirement plan. I am sure that my story is not uncommon but unique at the same time from others in my position.

There have been several elected officials on both sides of the aisle in the past that has discussed this provision over the years. Senator Cruz and President Biden both have mentioned this very thing. Each party recognizes this as an issue but it also does not seem to be anything more than political talk and never gains any ground. It never appears to be investigated until now and I personally thank you for taking the first steps looking into this. According to Rep. Carey's opening statement, this provision affects millions of public servants. That is a large number of public servants that are being affected. There are these public servants who, by working part time jobs or owning a side business that will have made the significant earnings and paying SS, who will not be able to fully collect benefits. This simply just isn't right. It isn't right to those of us who were fortunate enough to get a career with a government entity that is able to provide a pension like the city of Fort Worth, who has earned the credits set forth by the SS administration before changing careers, and not receive full benefits.

Sir again I thank you for taking the first steps and looking onto this. It is my hope that the injustice that is taking place with WEP and GPO can be resolved and resolved quickly.

John Jaskie

817-929-1263

110 Wyatt Earp Way

Whitney TX, 76692

Subcommittee field hearing on Social Security's Disservice to Public Servants: How the WEP & GPO mistreat Government Workers.

To Whom it may Concern:

My name is David C. Polk and I am a retiree from the State of Louisiana and I wish to make the following statements regarding the unfairness of the WEP and GPO relating to retirees. I reside at 51807 Lawrence Creek Rd., Franklinton, La., 70438. My phone number is (985) 848-5527. I retired from Rayburn Correctional Facility in Angie, La. In 2018.

I have been married 42 years to my wife Torri, a traditional homemaker. We made many sacrifices over the years to maintain this traditional family while rearing our daughters with a single income earner in the family. There were times when I worked 3 jobs to make ends meet. I was qualified for my social security benefits at a young age and ended back in state service jobs when an employer (hospital) changed from private to state. Due to this development, I had to use the 401 funds I had sacrificed and saved to purchase back my state time from earlier in Corrections (7+ years) at an exorbitant cost. I was further dismayed approximately 10 years later when my hospital employer converted back to private forcing me to leave my place of employment for 20 years to seek another state job to complete my qualification for state retirement benefits because I was so near the mark to ensure benefits for myself and my family. I was fortunate to find another state job and retire after a few more years.

At no time in my career in state service did I see or experience counseling or advising of employees of the repercussions of a service career related to the ridiculous, punitive laws regarding WEP and GPO for themselves and their families.

I put in the required time and paid in my required contributions to qualify for my state pension for myself and my family. My pension is based on time and earnings and I earned it.

I put in the required time and paid in my required contributions to qualify for my social security for myself and my family. My social security benefits are based on time and earnings and I earned it. But, these punitive laws steal the monies I worked a lifetime to earn from myself and my family simply because the name on my paychecks was a government entity.

It is simply a question of fairness. Retirees with pension from private employers receive both their pension and their earned social security benefits. Retirees with pension from government agencies receive their pension and do not receive their earned social security benefits.

Do the right thing, Repeal the WEP and GPO laws.

Respectfully Yours, David C. Polk

Dear Subcommittee Members:

I am writing to convey to the subcommittee how the Windfall Elimination Provision/Government Pension Offset has discriminated against me upon my retirement from the Lafourche Parish School Board. Before teaching, I had worked in the private sector paying Social Security Insurance for over twenty years. After retiring, I was informed by the Social Security Administration that due to (WEP/GPO) regulations, my benefits would be lowered by almost 50%. It is my contention those provisions are inherently discriminatory in nature against those who chose another career path of service in the government sector. The only way to right this wrong is for Congress to act and repeal both regulations. Furthermore, I contend that all of the 1.9 million Americans that paid into the system and suffered this drastic reduction in benefits, have been wronged. Whose money was it, the person who worked and paid into the system, or the government's?

For many years I have been working to end this wrong by writing my representative and senators asking them to take action on this issue. Can the subcommittee members please try and correct an injustice to the Americans financially hurt by these provisions in the law? To me, it is only common sense that if I worked to earn the money that was paid into SSI, it should be paid back to me in the form of my full benefits.

I will not go into the economic issues because they are irrelevant to the reasoning behind the requests of me and the many who have been affected by these two provisions. Right this wrong. Please stand up for the working-class Americans who are suffering under these provisions and could use the money for medical expenses and everyday subsistence.

Respectably,

Marcus Milam

I am a 72 year old retired teacher. I live in California and want to explain my experience with the Social Security Government Pension Offset Windfall Elimination Provision which is still in effect. The teachers in my position have waited for many years for this unfair and unreasonable Act to be reversed by the government. The percentage of teachers placed in this bind is not a great number.

I began teaching in Sacramento City Unified School District in 1985. In 1986, I joined the STRS as a teacher with a regular position.

When I became a regular teacher and headed for tenure, I was 36 years of age. Previously, I had worked at the UC Davis Medical Center in Sacramento as a Billing Supervisor, as well as taking other jobs as a dental assistance, typist, department store clerk, and more. While working those 19 years, I was paying into Social Security and earned my 40 Credits to qualify for SS at retirement age.

I taught for 27 years before retiring from teaching. Since I had not taught from age 17 until age 35, my teaching retirement benefit was significantly smaller than teachers who began teaching from age 23. In good faith, I planned to put my earned Social Security pension together with my teaching retirement to help in later years, since the teaching retirement scale does not assist people who join teaching after working other jobs.

Social Security should allow me to receive full benefits for my 40 Credits which I paid into and do not receive full benefits for. I'm stuck in an unfair position which causes me to have to work a part time job at age 72. I am also a widow and am not allowed to collect even a dime from my husband's Social Security retirement benefit.

Retired teachers, such as I, who have paid into Social Security fully, have been placed in an inequitable position to other people in later life.

Why do State and Federal employees qualify for full Social Security benefits, yet teachers do not? Ex. CalPERS

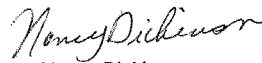
When non-teachers hear of this inequity, they are often shocked. Most women are collecting Social Security from their spouses who have passed on. Some are collecting Social Security from ex-husbands who have passed on. How can this still be legal to penalize a hard working person like me, yet pay benefits to non-working individuals?

When will Congress accept that this Windfall Act is unethical?

What would it take for our lawmakers to accept responsibility for their inaction?

You need to do the right thing and reverse the Windfall Elimination Provision Act and show that you do appreciate people who devote their lives to educating our children. Now is the time to act.

Thank you.



Nancy Dickinson  
Retired Teacher  
njdickins@att.net



I am begging you to help support the WEP/GPO bill HR 82. There are many of us that paid into Social Security and then switched careers later in life. It hardly seems fair that we are penalized. This is a National problem, and we need all the help and support we can garner for HR 82.

After working in the private sector, I decided to go to school at the age of 35 and become a teacher. I was a single parent struggling to get through college. I graduated from Mount Holyoke College (Frances Perkins Scholar) and then became part of The Massachusetts Institute for New Teachers (MINT) where I studied and became certified as a special education teacher. The MINT was designed to attract midcareer professionals and recently graduated college students (top of their class) to become teachers and make an impact in classrooms.

I became a special education teacher so that hopefully, I could make a difference. I fight and advocate for the needs of my students. Many go on to college or work in a trade. I believe everyone should be treated fairly.

I have friends in the private sector that are getting their full Social Security benefit and earning full time pay at their second career. I worked and paid into the Social Security system. I have enough quarters. I am not asking for something that I did not earn.

I am 61 years old and am hoping to retire within the next several years. I will not be at the maximum retirement rate of 80% because I will not have the years of service (I will have 26 years). I need my Social Security.

Please do the right thing and help support the WEP/GPO HR82 bill. Again, this is a National problem which calls for everyone's support.

Sincerely,  
Anita Ducharme

1190

Sheryl Hussey  
1129 Duffer Hollow Rd  
Bethpage, TN 37022  
(760)220-5410  
November 29, 2023

To: House Ways and Means Committee, Chairman Jason Smith

Regarding: Social Security disservice to public workers/ H.R. 82

To Whom It May Concern:

Imagine, if you will, a world where pro athletes buy their own equipment and teachers get an oversized diamond ring for doing their job well...

Whereas I, a former California teacher that paid into STRS, will be working until lunch on the day that I die...

So, I was surprised, upon moving to Tennessee from California, that teachers here actually can receive a pension AND their social security...

I am writing to implore you to reverse this injustice. There was a point in time I believed my pension might be enough (approx \$2200/mo), but given the current state of our economy, you will find me working in McDonalds...or Walmart...I was hired at 16, into my first job, and have never, in my 63 years (with a brief time at home with my children) not been employed. In simple terms, I have worked 47 years, of which approximately 18 were in the school system of California...I was flabbergasted when my first social security check arrived in the amount of approximately \$300 arrived...now mind you, I am eternally grateful for the approximately \$30 COLA I received...I'm sure I can use it to buy the aforementioned McDonald's meal...

Further, should my husband pass before I do, I have been told that because of my pension, I will receive NONE of his social security.

In case there is any doubt in your mind as to why there is a teacher shortage in California, this might be one of the reasons...along with the low pay....perhaps they should be paid at least as well as babysitters, who I believe make approximately \$13/ hour. Given a 7 hour day with approximately 25 students, this would at least allow us to save for our own retirements.

All kidding aside, it is only fair that you reward hard working members of society with their due, equal treatment. I urge you to pass H.R. 82. Thank you for your consideration.

Sheryl A. Hussey

Dear Ways and Means Committee Members:

My name is Dr. Jo Ann Beken. My address is 13374 Forest Lane, Montgomery, TX 77356. My phone number is 936-537-1969.

Thank you for scheduling this hearing to begin the process of repealing the WEP and GPO. This is a summary of my SS situation:

I am impacted negatively by both the WEP and the GPO, based upon my SS record as well as my deceased husband's SS record.

I worked from the age of 18 and paid into SS for several years in the jobs I held while in college. I began teaching in a district that paid in SS, so I accumulated many units. However, upon nearing retirement, I researched my SS record and found that I was short of the 40 units required. I acquired a doctorate degree in education and taught several years as an adjunct professor, paying into both SS and TRS while working in my local school district. Even SS told me on 3 different occasions that I met eligibility for full benefits. When it was time to fund my award, it was determined that I was INELIBIGLE because I paid into SS and TRS separately, not simultaneously. DOUBLE SPEAK!

Scenario #1-I am due \$800 per month as my SS benefit on my own SS work record. Because I get a government pension (Teacher Retirement System-Texas), I lose 3/4 of that \$800 due to the WEP. Therefore, after working for many years and paying my part in to SS, I receive \$240 monthly of the \$800 I have earned. Unfair? Yes. Please fix this.

Scenario #2-My husband died suddenly at the age of 62 before receiving any SS benefits. If I were not a teacher or living in a state that the WEP/GPO are not in effect, I would be eligible to receive his survivor benefits which would total \$1953 per month. However, since I get a government pension, I get nothing. My sister, who never worked outside the home, did not receive 3 degrees, and did not work for 39 years in the Texas school system, serving Texas children, is currently receiving 1/2 of her husband's SS. Upon his passing, she will get 100% of his benefits. I am happy for her. I am unhappy, hurt, and angry that I am being denied this benefit that my husband paid for 40 years. I feel like I am being robbed of money that is rightfully mine, month after month. I need your help in righting this wrong.

Often, when I tell others about this travesty, they say "Oh, that can't be true because that's so unfair". Yes, it's true and this cannot be defended.

Please, please rectify this travesty.

I appreciate your efforts so much.

Sincerely and Hopefully,

Dr. Jo Ann Beken

Texas Association of Secondary School Principals' State Principal of the Year,  
2009

936-537-1969

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November 18, 2023

Dear Ways and Means Committee Members:

Thank you for scheduling this hearing to begin the process of repealing the WEP and GPO. This is a summary of my SS situation:

I am impacted negatively by both the WEP and the GPO, based upon my SS record as well as my deceased husband's SS record.

I worked from the age of 18 and paid into SS for several years in the jobs I held while in college. I began teaching in a district that paid in SS, so I accumulated many units. However, upon nearing retirement, I researched my SS record and found that I was short of the 40 units required. I acquired a doctorate degree in education and taught several years as an adjunct professor, paying into both SS and TRS while working in my local school district. Even SS told me on 3 different occasions that I met eligibility for full benefits. When it was time to fund my award, it was determined that I was INELIGIBLE because I paid into SS and TRS separately, not simultaneously. Double speak!

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Often, when I tell others about this travesty, they say "Oh, that can't be true because that's so unfair". Yes, it's true and this cannot be defended.

Please, please rectify this travesty.

I appreciate your efforts so much.

Sincerely and Hopefully,

Dr. Jo Ann Beken

Texas Association of Secondary School Principals' State Principal of the Year,  
2009

936-537-1969

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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.

1196

Thank you for your consideration.

*Victoria J. Bryan*  
Victoria J. Bryan

Boulder, Colorado

303-444-6765



I'm writing on behalf of my mother. In April 2023, I lost my father, and she lost a soulmate of nearly 56 years. I can't even begin to tell you what a wonderful man my father was. After a violent, poor, and abusive childhood, my dad stopped generations of trauma and raised us with love. He dedicated himself to helping others through pain, working amazingly hard in his career at community mental health. Some days he was gone 12 or 13 hours, and his pager would shriek in the night when someone in our small town needed urgent psychological help. Through all that, he was happy. He would sometimes look around our very modest home and comment that he couldn't believe he had "made it." My mother also worked at community mental health, helping mothers in at-risk situations break their own generations of trouble.

When we lost my dad this spring, my mom and our whole family were adrift. Imagine, then, how it felt to receive a letter from Social Security stating that she was not eligible for survivor's benefits due to GPO/WEP. We were shocked. No one had any idea this would happen. Widowed, living alone for the first time in her entire life, she now faces making ends meet off of under \$700 a month. My sister and I are also non-profit community service workers with children in or nearing college. We send what we can, but my mother deserves the survivor's benefits she is due. We have tried to appeal, contacted her congressional representative, talked to a lawyer—no one responds at all, or can offer us more information. All we know is that her intense grief is compounded by constant fear that she will have to sell the home that was the most important thing to my father.

Please help. I'm begging you through tears as I write this. Please. The cost of getting rid of GPO/WEP is minimal compared to how much these people gave to our communities.

Jessica Walsh  
1375 Winfield Way  
Roselle, IL 60172  
773-317-9695

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

1199

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,

Therease C. Blumena

4356 W. 219<sup>th</sup> Street

Fairview Park, OH 444126

440-785-3218

1200

Attachment 1:

I spent 28 years as a Civil Servant at the National Aeronautics and Space Administration. I finished my career as a GS-12 Benefits Officer. In my previous position I was a GS-9 Supervisor. I was under the Civil Service Offset Retirement System. I paid fully into the CSRS as well as fully into Social Security.

Now in retirement my Social Security is reduced by 2/3. How can this be fair? Why am I penalized? While working for NASA my salary was at least 25% less than that of my counterparts in private industry. As civil servants we contributed to the mission of the agency and government at lowered salaries and are now punished. We are not "double dipping." We paid fully into both systems and therefore should not be penalized. Please consider repealing the WEP and GPO to no longer limit the earnings of retired federal employees.

Therease C. Blumena

1201

James Pateras

Member of Massachusetts Retirees

1007 Nottoway Avenue

Blackstone, Va 23824

cell: 434 294 4557

Retired Massachusetts state employee

Re: My testimony regarding WEP and Social Security affects on  
public employees

To Who it may concern,

When I retired this past April I setup a budget that would work.

Because I was a state employee and did not pay much into Social Security I barely met the credits requirements for it.

i was shocked to find out that the little I was getting from social security was **cut in half** because of WEP. This has impacted our monthly budget.

I believe WEP is an antiquated program from the Reagan era. Inflation and higher medical costs **have DEEPLY cut into** Retirees limited monthly income.

Thank you for your Consideration,

James Pateras

1202

My name is Brian Kelley and I am a retired police officer 66 yrs old and on social security. I am a member of NAPO. In addition to my 25 years as a police officer, I worked in the private sector for over 20 yrs. My social security benefit was calculated based purely on those years and purely on the income and social security taxes paid in. When I decided to fully retire I discovered that I was subject to the windfall tax and my social security was reduced and taxed in the amount of \$507 per month. This seemed wrong in every way. This was work and money that was done and earned completely away from my years in law enforcement and nothing about my social security was calculated or increased by my years as a public servant. I feel like I am being penalized for having been a public servant. Thank you for your consideration and choosing to move forward to correct this injustice.

Brian Kelley

602-373-5004

Brian@sunkasa.com

Date 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).

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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,

Ronald B Dill

1204

2140 Sunrise Way, Vallejo Calif.  
707-980-0857



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 local government in the State of Ohio 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.

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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

1206

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 in this critical matter.

Respectfully,

Nora Lee Jerse

4596 Waldamere Ave.

Willoughby, Ohio 44094

440 479-3599

