

June 26, 2012

United States Senate

Dear Senator:

I am writing to you about a grave injustice that many public servants have suffered—their earned Social Security retirement benefits are cut or eliminated by the Windfall Elimination Provision and/or the Government Pension Offset. The Social Security Administration attempts to justify these offsets by equating non-FICA contributing work with work that is under the Social Security system, claiming that these offsets are fair.

The Windfall Elimination Provision has been shown to be an erroneous way of making the payout of Social Security retirement benefits equitable. The way benefits are calculated can be better determined by using new computerized data systems rather than using an arbitrary method put in place thirty years ago. One retired early childhood educator gets a CalSTRS pension of only \$900 a month from her public school work, but that means her Social Security check from working with the city's childcare program is cut from \$600 to \$300. This is a disgrace!

The primary effect of the Government Pension Offset is to discredit stay-at-home mothers who are legally entitled to half their spouse's earnings, including his contributions to Social Security retirement benefits. Earning as little as half a teacher pension can mean that she is no longer eligible for benefits from the 20 years she may have been a dependent spouse with no earnings.

The GPO has nearly as wide-ranging an effect on widows. If a wife has more than half a teacher pension, she is likely to lose all her husband's widow benefits, in addition to the spousal benefits. This is just another attack on women!

Both of these offsets are bad policy. They only affect about 2% of Social Security benefits and yet cause tremendous harm to the largely low and middle income retirees they affect. The effort to repeal them must continue until there are major revisions in the way Social Security is organized.

Sincerely,

Signed:

Name printed

Address

Other comments: