

March 14, 2023

The Honorable Garret Graves
U.S. House of Representatives
2402 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Abigail Spanberger
U.S. House of Representatives
1431 Longworth House Office Building
Washington, D.C. 20515

**H.R. 82 – Social Security Fairness Act of 2023
Support**

Dear Representatives Graves and Spanberger:

The California Retired Teachers Association (CalRTA) is pleased to support H.R. 82, the Social Security Fairness Act of 2023, which would repeal the penalties and harm created by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Every state has citizens affected by these penalties. Fifteen states, including California, have public school educators affected by these penalties. The WEP can reduce the earned Social Security benefits by up to 50%. The GPO can reduce the spousal benefit and survivor benefit by up to 100%.

Teachers are not highly paid and their retirement benefits are modest. These unjust penalties affect educators who also worked in Social Security covered employment, either (1) full-time before becoming a teacher or after being a teacher or (2) teaching in the evenings, weekends or during the summer. The WEP penalizes people who needed or wanted to supplement their family income. The WEP also penalizes people who made mid-career changes and brought needed mathematics, science, engineering or technical skills into the classroom.

The GPO affects educators who were married to a person who earned Social Security benefits. The Social Security earner paid a portion of their payroll tax Social Security premium to provide a spousal and survivor benefit. In effect, the Social Security earner is buying an insurance policy to help support the survivor. The GPO takes the survivor benefit premium, and when it is time to pay the survivor benefit, cuts that benefit and, in many cases, cuts the benefit to 0%. This penalty harms the survivor and reduces or eliminates the survivor's ability to have a dignified retirement.

CalRTA appreciates your leadership and support for the millions of individuals who are adversely impacted by these unjust penalties. If you have any questions, feel free to contact Suzie Dixon at dixonfamily2@cox.net or Jennifer Baker at jbaker@m-w-h.com.

Sincerely,



Susan Dixon
Chair, Government Relations Committee
California Retired Teachers Association



Jennifer Baker
Legislative Advocate
California Retired Teachers Association