



May 10, 2021

The Honorable Steve Chabot
441 Vine Street, Rm. 3003
Cincinnati, OH 45202

Dear Mr. Chabot:

This letter is to ask for your support for H.R. 82, the Social Security Fairness Act of 2021. Introduced by Representative Rodney Davis (R-IL) on January 4, 2021, H.R. 82 would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), both of which unfairly reduce or eliminate Social Security (SS) benefits for public pensioners. So far the bill is co-sponsored by a bipartisan group of at least 138 other House members. Please join them by signing on to co-sponsor this bill and bringing it to the floor for debate and vote.

The members of the Cincinnati Municipal Employees Retirement Association (CMERA), whom I serve as President, are among the more than 4000 pensioners and beneficiaries of the Cincinnati Retirement System. Many of us are adversely impacted by these two provisions, denied benefits that were earned by ourselves or our spouses. The WEP and GPO are simply unfair, for many reasons. Here are just a few:

The public service worker has paid for these benefits. Every worker in a private sector job pays FICA taxes with the expectation of S.S. benefits eligibility, in the form of monthly payments in retirement and/or benefits for their dependents or survivors. Public employees affected by WEP are those who worked in both public and private sector, and who have paid into the S.S. system for the requisite number of quarters.

Public service workers affected by WEP often earn lower public pensions. These people are very often career-changers. They likely have spent comparatively less time in public service, causing them to earn a lower pension than they would have if their entire career had been in the public sector.

Many public servants are unaware and do not plan for the loss of some or all their S.S. benefits. They make life financial plans around S.S. credit they think they are earning, only to learn otherwise at a time in their lives when age limits their opportunities to make up for financial loss.

It is unfair to both the beneficiary and to the worker to deny spousal or survivor Social Security benefits, based on their receiving a public pension. The worker faithfully paid FICA taxes expecting these benefits to be provided to their survivors.

Public service should not lead to poverty and public assistance in retirement via failed public pensions plus reduced or eliminated S.S. benefits. Public pensions are in trouble nationwide. A multitude of public plans are projected to be insolvent within a generation or two, or sooner in some cases. The Cincinnati Retirement System likewise has a poor outlook. There is no federal protection for public pension benefits like there is for private sector defined benefit plans. Applying WEP and GPO to someone with a low or fragile pension could force them into public assistance programs in their retirement, programs that are, in fact, paid for with government funds.

According to The Committee for Social Security Fairness, the cost to repeal both the GPO and the WEP is less than 2% of what S.S. pays out in benefits every year. I urge you to co-sponsor this bill and take action to get it passed. I would be grateful for the opportunity to speak with you further on this issue. Thank you for your service.

Sincerely,

Katherine Rahtz
President, CMERA

May 10, 2021

The Honorable Brad Wenstrup
7954 Beechmont Ave, Suite 200
Cincinnati, OH 45255

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Katherine Rahtz
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