Statement by Barbara Ward Fairland Local Schools Bus Driver and Member of Ohio Association of Public School Employees (OAPSE/AFSCME Local 4) to the Subcommittee on Social Security, Pensions, and Family Policy U.S. Senate Finance Committee June 7, 2024

Good morning, Senator Brown and thank you for holding this hearing. My name is Barbara Ward. I am a 73-year-old bus driver for Fairland Local Schools, located here in Ohio, in Lawrence County along the Ohio River. I am a proud union member of the Ohio Association of Public School Employees (OAPSE), which is part of AFSCME.

OAPSE represents more than 34,000 members in 480 locals around Ohio. We are cafeteria workers, crossing guards, teachers' aides and instructional assistants, custodial and maintenance workers, school bus drivers and aides, and secretaries in our public schools and other public service agencies in Ohio which provide important services for our children and families.

Ohio is a state that does not contribute to Social Security for its public employees. Some 97 percent of Ohio public employees are covered by public employee retirement systems, including the School Employees Retirement System of Ohio (SERS). After working hard their entire lives and contributing part of their wages to SERS, OAPSE members should look forward to retiring with dignity. Unfortunately, the inequity of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) has had a devastating effect on 2.8 million Social Security beneficiaries nationwide, including over 100,000 Ohioans hurt by GPO alone.

I sit before you today as one of those affected by GPO, but I speak for the many individuals who are harmed by the devastating cuts to Social Security benefits because of the current GPO and WEP provisions. I started working as a public-school bus driver 43 years ago. Over those 43 years, I have driven special needs students back and forth to school covering 191 miles a day. I make under \$30,000 a year as a bus driver. I love what I do, and our household has always depended on a second income to make ends meet. My husband worked as a heavy equipment mechanic, received Social Security when he retired, and I have been

receiving Social Security survivor benefits since his passing. This will change when I retire in August because of this unfair law.

My retirement benefit from my 43 years in the school district will be a little over \$2,300 a month. Currently, I also receive a Social Security survivor benefit of \$2,100 a month. But because of the GPO, I will lose **\$1,580** of that benefit every month. My husband, Ron, paid into Social Security for decades. He died of a brain tumor less than a year after he retired and received only a few Social Security checks. My husband thought he was leaving me with a benefit that would allow me to live with dignity in retirement. With my survivor benefit being slashed to less than \$600 per month, the GPO would take away the quality retirement I should be looking forward to and enjoying.

I am not alone in being hurt by GPO cuts to Social Security benefits. As of December, the GPO has cut the Social Security spousal or survivor benefit of 103,492 Ohioans. Of these spouses and survivors, 61,382 have seen the GPO wipe out all their Social Security benefit. Because of GPO, they are denied even a penny of spousal or survivor benefit under Social Security. In this same time, the WEP cut the earned Social Security benefits nationwide to 2.1 million retirees, disabled workers, spouses, and children.

The GPO hits OAPSE members particularly hard because it disproportionately impacts low-wage workers, especially women. About 80% of public pensioners affected by the GPO are women. Most of these women began their careers expecting to retire with both a public pension and a Social Security spousal benefit. It is a shock when they realize they will not receive a much-needed portion of their expected retirement income. Many are forced to make extreme choices because of the loss of income. The GPO cuts are demoralizing. I and others like me should not be penalized because of our decades of work in public schools.

I believe that it is imperative for Congress to act to eliminate the serious inequities and unintended consequences of the application of the GPO and WEP laws. The widespread bipartisan support that exists in Congress for making changes to these laws is due to the gross injustices these laws have created. Senator Brown, thank you for championing public pensioners through your work on the Social Security Fairness Act (S. 597) and I urge Congress to pass this important legislation as soon as possible.