

Ann Dugas – Written Statement
How the Windfall Elimination Provision and Government Pension Offset
Mistreats Government Workers

Presently, I am a retired government employee and I received Social Security survivor benefits before retirement under the Government Pension Offset. My husband died on his way to work in a tragic automobile accident on December 15, 1980 at the age of forty-two (42) years old. He had worked for many years and contributed to Social Security for many of his years of employment. His death left me to be a widow at the age of thirty-four (34) with two daughters, ages ten (10) and five (5), to rear as a single mother. His death has been tremendously shocking for my family and has left an impact on our life. Following his death, I resigned from my employment of several years at Dow Chemical in Plaquemine, Louisiana as a stenographer in order to devote my full attention to the care of my daughters.

In October 1996, I was offered employment with the Louisiana Attorney General's Office as a receptionist. After working a short while as a receptionist, I decided to enroll in the L.S.U. Paralegal Studies Program seeking certification as a paralegal. In June, 2000, I received my paralegal certification from L.S.U. The Louisiana Attorney General's Office then hired me as a paralegal and I was employed there until the date of my retirement, May 3, 2023. Until my retirement, I had been receiving Social Security survivor benefits in the amount of \$1,698, after taxes were taken out, along with my annual earned income of approximately \$50,000. These combined incomes enabled me to live with independence and a sense of security. After retirement the Social Security survivor benefit has been completely eliminated and my monthly retirement income from the State is \$2,589. I have earned my necessary quarters with Social Security to receive benefits; however, this benefit will be reduced by the Windfall Elimination Provision.

With certainty, I cannot say that the impact of the Government Pension Offset and the Windfall Elimination Provision was told to me at the time that I was employed. I feel that it would have been quite beneficial to have known the drastic impact that these provisions would have on my retirement when I was hired. Quite a while after I was employed, I do remember discussions between employees in our office of these provisions and the impact of the consequences that these provisions would make upon retirement. One employee that I distinctly remember had worked for many years as an attorney in the private sector and he would often discuss the impact that the Windfall Elimination Provision would have on his retirement. This employee worked full time until the age of 72 and then was employed part-time until his recent death.

The decision to retire was not an easy one for me to make. Approaching the age of seventy-seven (77) with twenty five (25) years of employment with the State, I faced the reality that I would not be able to work much longer and I felt that I needed to begin to look into my options for retirement. Financially, retirement without the Social Security benefit that I was receiving was not a wise decision for me to make since this would not provide the security that I would be comfortable with after retirement. An option that I am considering in order to supplement my retirement income is part-time employment. Before seriously considering retirement, I came to the realization that living in the home that I currently owned was not going to be an option. In order to retire I felt that I needed to downsize my home and find a smaller home that was easier to maintain and provided me with fewer expenses. Fortunately I was able to sell my larger home with 2,416 square feet of living area and purchase a home with 1,979 square feet of living area that is more financially practical for me since retirement. Downsizing was not an easy decision to make since my larger home was usually the gathering place for my family to celebrate holidays and special occasions. The home that I recently purchased is much smaller and it does not accommodate a large group of people. I truly miss these family celebrations at my home, but my family and I realize that this was necessary in order for me to retire.

I humbly ask that you please support relief from the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The extreme importance to my future wellbeing during retirement, as well as to a large number of other American citizens who are affected by these provisions rests in your hands.