

My name is Cheryl Williams. At nearly 61 years old, retirement is certainly on my mind. I am a proud public-school employee who, unfortunately, will be penalized by both GPO & WEP because of my career path. It is critical that we pass the Social Security Fairness Act.

I speak today, not only for myself, but on behalf of all education support professionals in Ohio. ESPs are commonly known as the classified staff in our schools. We like to be identified as education professionals in the following nine categories: clerical, custodial & maintenance, food services, health & student services, paraeducators, security, skilled trades, technology, and transportation. This includes K-12 and higher education. Statistically, 81% of ESPs are female, 84% work full time, and the average age is 53 years old. Many ESPs work more than one job and are contributing to Social Security for those wages.

In Ohio, the average ESP salary for the 22/23 school year was \$47,453.00. According to MIT, the living wage for 1 adult in Franklin County is \$43,189.00. I can tell you that after 23 years as an educator, currently as an elementary administrative secretary in Dublin, I am just under the state average and barely above the survival line at \$46,302.00 last year.

The Windfall Elimination Penalty disproportionately affects low wage workers and women which is why it is so important for educators that we repeal this harsh penalty that was passed in the 1980s. WEP deprives us of the Social Security benefits we have earned simply because we have a pension from decades of public service. According to my own recent Social Security Statement, it takes 30 years of "substantial earnings" to be exempt from WEP. I started my career in education in 2001 after working for nearly 24 years in the private sector where I earned over \$500,000.00 in Social Security taxable income. I am six years short from being exempt!

The Government Pension Offset Penalty will affect me as a spouse of a retired United States Postal Service letter carrier who also receives Social Security disability due to a severe back injury he received while performing his job. My husband Dan delivered mail and packages for 27 years and was the primary wage earner for our family for more than 40 years. Should he pass before me, I will have to deal with these unfair GPO calculations to reduce the benefits he earned through years of physical labor.

We are a family that has dedicated our lives to serving our communities. Our daughter is a school counselor, and our son is a high school custodian.

It is my utmost hope that the Social Security Fairness Act overturns these antiquated penalties so that they do not have to endure these same worries as they look forward to their own retirement.