

TESTIMONY OF
Diane Gibson, Retired Teacher,
Ohio Federation of Teachers,
Before the Senate Committee on Finance,
Subcommittee on Social Security, Pensions, and Family Policy
“Keeping the Promise of Social Security for Ohio’s First Responders and Public
Servants”
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Columbus, Ohio

Thank you, Senator Brown, for inviting me to testify at today’s field hearing on the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). I appreciate your leadership on this issue, especially your efforts to pass the Social Security Fairness Act, which would ensure that public sector workers receive the full benefits they deserve.

My name is Diane Gibson, and I am a retired public school teacher who spent 30 years teaching in Cincinnati Public Schools and 10 years teaching in the Berkeley County School District in South Carolina. I am grateful to be able to share my story. These provisions have hurt so many retired public service workers; hopefully my testimony will shine a light on what the GPO and the WEP have meant for educators.

Background

I come from a family of teachers. My father spent 30-plus years teaching in Kentucky public schools; he even drove me to my job interview with Cincinnati Public Schools. In my junior year of college, inspired by my favorite high school teacher and my dad, I decided that a career in the classroom was for me. My parents did everything they could to ensure that I finished college and obtained my teaching license despite family tragedy. My family was shaken to our core when my sister, who was a divorced single parent to my nieces, 3 and 6 years old at the time, died of cancer. I was more than ready to quit school and help take care of them, but my mother and father, who was still teaching at the time, said, “No, finish your degree, we will manage.” Later that school year, my mother passed away during open heart surgery. Despite these tragedies that forever shaped us, my family and I managed to get through this time and at 22 years old I started teaching for Cincinnati Public Schools.

Teaching Career with Cincinnati Public Schools

As a Cincinnati public school teacher, I taught family and consumer science, better known as “home economics,” and health to high school students at Withrow High School, Taft

High School and Aiken High School, and worked as an auxiliary teacher serving many schools.

It was hard work, but I always wanted my class to be a positive experience for my students. I was often running to Kroger's to buy extra supplies. I remember a student telling me I could not leave until she finished high school. To this day, running into former students is a joy.

I lived in the communities I taught in, which was wonderful. When my husband and I adopted our daughter, Olyve, we had students drop in to visit during my maternity leave.

South Carolina

After a 2010 move to South Carolina, I worked as a teacher in the public schools my daughter was enrolled in. My husband, having finished his master's degree, worked as a social worker. I had left the Cincinnati Public Schools after 30 years of service. In many ways, we were on track to eventually retire in a place we'd long taken family vacations to.

Then tragedy struck. My husband died of a heart attack the night of my daughter's prom. We were waiting in the parking lot to pick her and her friends up. She was 17, and he was 54.

Economic Hardship and Impact of GPO and WEP

When you are overwhelmed with grief and have no family near you, there is much to handle. It's like wading through cement. There are bills to pay and affairs to manage, all while grief consumes you in a heavy fog. But there are some things that remain clear:

- Going to the Social Security office and being told that GPO had completely eliminated any survivors benefit I qualified for as a widow.
- Learning that, despite working 10 years in South Carolina public schools, WEP prevented even a modest Social Security benefit.
- Scrambling to make the mortgage payments.
- Pleading with my daughter's university president for more scholarships and more-flexible payment arrangements.
- Forgoing household repairs, like fixing my air conditioning, which in South Carolina is not something you forget.
- And ultimately re-entering the workforce after 40 years of teaching.

I do not want to seem like I am complaining. I strive to see the positive side of things. I have had a career in education that I am genuinely proud of. But I cannot ignore the fact that GPO and WEP have left me without any real form of Social Security benefit, aside from

enabling my Medicare coverage. This is all despite being widowed and my late husband and I both having paid into Social Security.

I am not alone in facing WEP and GPO. As an active member of the Cincinnati Federation of Teachers' Retiree Chapter, I meet others in my situation all the time.

WEP and GPO are hurting retired educators and making it hard for the schools we spent our careers in to attract teachers at times of record teacher shortages. Congress must finally act and pass your bill (the Social Security Fairness Act) so that educators, law enforcement, firefighters and their families can finally receive the full Social Security benefits they deserve.