



OHIO PATROLMEN'S BENEVOLENT ASSOCIATION

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UNITED STATES SENATE FINANCE COMMITTEE

Subcommittee on Social Security, Pensions, and Family Policy

Statement of George Sakellakis on behalf of the Ohio Patrolmen's Benevolent Association

"Hearing on the Social Security Fairness Act."

June 7, 2024

Chairman Brown, thank you for having Ohio's police officers at this field committee hearing on Senate Bill 597, the Social Security Fairness Act. And what a place to have this discussion, here in the trenches, at the headquarters of such a great organization that works so hard to represent our awesome Columbus firefighters; the IAFF Local 67, people who, like their brothers and sisters in law enforcement across this state, are so negatively affected by the Windfall Elimination Provision, or WEP, and the Government Pension Offset, or GPO.

My name is George Sakellakis. I am the Director of Organization of the Ohio Patrolmen's Benevolent Association, a union that represents 8,000 of our state's law enforcement and corrections officers and emergency dispatchers. I am a police officer in my twenty-second year of full time service. I, like many other members who participate in one of Ohio's public pension systems, do not pay a portion of my wages into Social Security. These are what are called "non-covered positions;" jobs which are not covered by Social Security. In return, if we never work in other, covered positions, we won't receive any Social Security benefits at all. Our pensions, potential disability benefits and other retirement benefits are paid out from their pension fund at no cost to Social Security.

Like a vast amount of similarly-situated employees, I have worked in covered jobs before, during, and potentially after, my public service, where we paid the normal contribution rate into Social Security. Many of us have paid into the system through 1099 and self-employment, where we paid the employer's share as well; 12.4 % of whatever we made went to Social Security. Over the course of a career of earning income in such covered employment, many of us qualify for a modest Social Security pension. However, under current law, provisions of the WEP would significantly reduce the portion of what we should expect to receive, and the GPO would greatly reduce or eliminate the Social Security survivor's benefit, something that many of our spouses would earn from a lifetime of work in a covered position. This is patently unfair to people who have chosen a career in public service and who have also worked hard in other, covered jobs and paid a lot of money into Social Security.

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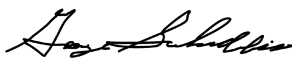
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The WEP and GPO are some of the biggest misnomers in our business. Earning a small Social Security benefit to supplement the pension we earned is not in any way a windfall. These employees worked very hard to earn these Social Security credits over the course many years, just as hard as their friends and neighbors who never worked in non-covered positions. They were excluded from the system through no choice of their own; they had nothing to do with Congress, in the 1930s, excluding them due to constitutional concerns over whether the federal government could tax state and local governments. If they had not chosen careers protecting our society with their lives, teaching its children, plowing its streets, working holidays, facing regular on-the-job injuries, experiencing trauma almost daily, and then coming back the next day, and the next, until they earned their modest public pensions, they would be entitled to a full Social Security benefit. For the most part, they work additional, covered employment not because they want to; they do it because they have to, to make ends meet. The WEP and GPO are patently unfair to those who give society the most and make up the very fabric of our communities. The Ohio PBA cannot accept the fact that, because they chose this noble calling, and because they had to bloody their knuckles, go to work after they just got off work, slept less, worked their evenings off, their days off, and kept doing this for many years, enough years to earn a small Social Security benefit, they are punished. We are simply asking to be treated the same as anyone else who has earned the same benefit.

We hear horror stories from our members about the effects of the WEP and GPO on their benefits. Between us and our members are our brothers and sisters at the National Association of Police Organizations, there are tens of thousands of anecdotes about the type of reductions that are occurring. Reductions by 50% are common. A member who earned a benefit of \$856 a month had it reduced to \$157. A member who had been working in covered employment since their teens and started a business that later employed ten employees for approximately twenty-five years had their proposed benefit slashed from \$1,200 per month down to \$330. It is not at all uncommon for a retiree who loses their spouse to find that the GPO will leave them with a survivor's benefit cut to nothing, or to add insult to injury, a dollar or two per month.

What we fear the most is what the future holds if the WEP and GPO continue. The structural unfairness of them rears its head in the form of a decreased desire of a public employee to work in any covered positions, thereby reducing both the general productivity of our society and its government services, and everyone's general level of safety. Younger officers are increasingly analytical about the financial effects of entering our profession. In the midst of the recruiting and retention crisis that we in law enforcement are in the midst of, with no end in sight, the system simply does not have the capacity to have anything else weighing against entering or remaining in our noble profession. The Ohio PBA is a strong advocate for a repeal of the WEP and the GPO and a leveling of the playing field. We promote that which we always have, which we have been fighting for since our inception; fairness.

Sincerely,



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