

May 5, 2023

***Sent via email***

Dear Member of Congress:

On behalf of the National Active and Retired Federal Employees Association (NARFE), I urge you to pass legislation to raise the debt limit before the federal government defaults on its financial obligations. Default will have devastating effects for our nation's federal workers, retirees and seniors, as there is no guarantee that federal salaries, annuities and Social Security will be paid in such an event to those who have earned them. Such a scenario is unconscionable.

Federal annuities and Social Security were earned through decades of work. They must not be put at risk over the inability of Congress to agree to finance payments for already incurred costs. Time to avoid default is lessening, with the extraordinary measures current in use to prevent it predicted to run out as soon as June 1, 2023. Congress must suspend or increase the debt limit before this occurs or risk substantial harm to those relying on government payment, and the overall economy.

Our nation's seniors, including many federal retirees, often live check to check, relying on either their annuity or Social Security as their primary source of income. They cannot afford any delay in receiving what they are owed. Missed payments put the basic needs of our nation's seniors at risk. Necessities like food, housing and medical care are all put in jeopardy.

While Congress has the authority and responsibility to set spending limits and manage this nation's deficits and debt, Congress should not risk default over the current impasse. The current situation is a self-made problem that has the unnecessary potential to backfire. Failure to raise the debt limit would likely force the United States and global economies into turmoil. Ironically, this would almost certainly increase the national debt, as government revenues would decrease, exacerbating the very problem some are trying to fix.

Holding a debt limit increase contingent on a larger budget deal creates a risk of unintentional default due to the uncertain ebb and flow of government revenues. Predictions for when a debt limit breach will occur can vary drastically depending on factors outside the control of the government or Congress. Expectations of default mid-summer have already advanced to early June, and even as soon as June 1. Time is running out; the closer we get to the deadline, the greater the risk that miscalculation or procedural delays results in actual default.

Simply put, negotiating over the debt limit has little upside given the severe consequences of default, especially when budget processes exist to control spending.

The damage default will cause to our nation, including to federal workers and retirees, is simply too great.

For these reasons, I encourage you to pass legislation to raise the debt ceiling. Thank you for your consideration of NARFE's views. If you have any questions or concerns, please contact NARFE Staff Vice President for Policy and Programs John Hatton at [jhatton@narfe.org](mailto:jhatton@narfe.org).

Sincerely,

A handwritten signature in black ink, reading "William Shackelford". The signature is written in a cursive, flowing style.

William Shackelford  
NARFE National President