



United States Senate Committee on Health,
Education, Labor, and Pensions (HELP) Hearing:
“On Track for Secure Retirement: Examining the
Success of the Railroad Retirement Board”

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(BMWED-IBT)



Brotherhood of Maintenance of Way Employes Division of the International Brotherhood of Teamsters

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President

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Introduction

Chairman Cassidy, Ranking Member Sanders, and Members of the Committee,

Thank you for the opportunity to testify today about the importance of Railroad Retirement and the Railroad Retirement Board (RRB). My name is Jeff Joines and I am the Government Affairs Director for the Brotherhood of Maintenance Way of Employes Division, or BMWED. BMWED is proudly part of the International Brotherhood of Teamsters.

As you can tell from my accent, I'm not from around here. I'm a proud son of Wilson County, Tennessee. Go Vols I might add.

I've worn many hats during my career. I spent 21 years in the U.S Army National Guard where I was deployed to Iraq twice. I've also worked as an American Airlines ramp attendant and in my spare time, I raise horses on my farm in Tennessee.

But for the last 20 years or so, I have been a railroader off of CSX railroad. One of the reasons that I and so many other folks become a railroader is because of the world class benefits.

Benefits of Railroad Retirement

In the 1930s, President Franklin D. Roosevelt established railroad retirement benefits as our country's first federal retirement system for private sector workers. This system predates the Social Security Administration and provides railroaders with retirement and other benefits earned over a lifetime of hard work.

Railroad workers receive federal retirement, disability, and unemployment benefits through the Railroad Retirement Board, rather than Social Security or state unemployment programs. Railroad workers are actually ineligible for state unemployment or disability benefits so they rely on these RRB benefits.

Railroaders pay higher taxes for RRB benefits compared to taxes paid by workers under Social Security. They pay the equivalent of Social Security's Tier 1 tax each paycheck and then an extra Tier II payroll tax that provides additional retirement benefits above Social Security.

Railroaders can retire with full retirement benefits at age 60, if they have achieved 30 years of service. This is called "30/60" in railroader parlance. Spouses also separately get an annuity that can be up to 50% of what a railroader is getting in their retirement when the spouse hits 60 years of age.

In retirement, railroaders' benefits are on average higher than Social Security benefits for railroaders with at least 30 years of rail service and their spouses. For career railroad retirees, the monthly retirement annuity was \$4,565 in 2025, compared to \$1,985 a month for retirees under Social Security in that same period. RRB spousal benefits are similarly higher and averaged \$1,305 a month compared to \$920 under Social Security.

This is why railroaders say Railroad Retirement is the best retirement out there, period. It's even better than Social Security.

Railroad jobs are some of the best jobs out there for working class people and have lifted so many families out of poverty. That's all because of the retirement, healthcare, and other benefits that come with being a railroader.

How many industries today do you see workers staying 30, 40, even 50 years? That's still true on the railroad though, if they let us keep our jobs and don't furlough us.

Ways To Improve The Railroad Retirement Board

While the Railroad Retirement Board is the best at what they do, there are ways for Congress to help the Railroad Retirement Board to allow it to serve railroaders even better.

It is payroll taxes on the railroads and rail workers that fund the Railroad Retirement Board, including the RRB's Administrative expenses. None of the American taxpayer's money goes toward our benefits or RRB's administrative costs.

Yet the RRB can't spend as much of our money administering our benefits as it needs to, because Congress sets the amount of money the RRB can spend on administrative expenses through a Limit on Administration (LOA). That LOA is set in the yearly Labor, Health and Human Services, and Related Agencies appropriations bill and it counts against the 302(b) appropriation allocation caps.

Congress has not significantly raised the RRB's Limit on Administration (LOA) in over 15 years. In fairness to Congress, the RRB is competing against important priorities like cancer research or funding education for kids for disabilities.

With just a small change from Congress on how the RRB can spend the payroll taxes they collect, the RRB can greatly improve the services they provide railroad workers.

Making this change would allow the Railroad Retirement Board to hire more staff to answer phone calls, adjudicate railroaders disability applications- current wait times for a decision are 18 months vs. an agency target of 100 days- and ensure that the RRB field offices are appropriately staffed to provide vital in-person services.

Many RRB beneficiaries want to go into a field office and talk to someone in person so they can ask questions and not get rushed off the phone. These are big, life changing decisions that can't be undone, and beneficiaries should be able to look someone in the eye and have their questions answered. The RRB field offices also really help provide personal service to widows at a grieving time

when they have to figure out benefit eligibility and what they are owed following the death of their spouse working on the railroad.

I want to give a big thank you to Chair Cassidy, Ranking Member Sanders, and Senator Hawley for proactively supporting the RRB's budget request this year and helping get a \$1 million increase in what the RRB is allowed to spend our money on their administrative costs. That \$1 million increase is tiny compared to what the federal government actually spends in their budget, but it will help the RRB hire more staff in FY26 which will help the RRB serve railroaders even better.

Conclusion

While rail labor and the Class I freight railroads don't agree on a lot these days, rail labor and the railroads have always worked together to support railroad retirement and the Railroad Retirement Board, because of its importance to recruiting and keeping skilled railroad workers, and sustaining a strong railroad industry.

And we have historically counted on Congress's support for keeping railroad retirement intact, and the RRB functioning.

Specifically I want to thank all the Senators who supported the REEF Act which ended the sequestration of our unemployment benefits. Before the REEF Act passed Congress at the end of 2024, rail workers were the only workers that suffered the injustice of having their unemployment and sickness benefits subject to budget sequestration.

Railroad retirement has been around for the last 92 years and supported generations of railroad workers.

Let's keep Railroad Retirement going for the next 90 years and the next generations of railroad workers by supporting the railroad retirement system and the Railroad Retirement Board.