



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|------------------------------------------|------|
| BILL NUMBER: HB 1762 | | DATE: 2/11/2026 | |
| COMMITTEE: Pensions | | | |
| TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES | | | |
| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: AMY DECLUE | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 2/11/2026 4:59 PM | |
| THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo. | | | |



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: ARNIE "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: In-Person | SUBMIT DATE: 2/10/2026 11:51 PM | |
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I am in Support of this Bill. I would offer an Amendment that the Deduction be allowed for both Private and Public Pensions.



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| EMAIL: | ATTENDANCE: In-Person | SUBMIT DATE: 2/11/2026 11:51 PM | |
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I am in Support of this Bill. I would like to see an Amendment that this Tax-Deduction also Apply to Public Government Pensions.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: SARAH BERRY | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 2/10/2026 1:34 PM | |

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I oppose House Bill 1762 because it creates an expanded income-tax preference for private retirement income that is poorly targeted, fiscally irresponsible, and inequitable—delivering the greatest benefit to households already positioned to retire with substantial private plans while shifting the tax burden onto working Missourians and the public services they rely upon.

HB 1762 doubles the private pension/retirement subtraction from \$6,000 to \$12,000 beginning in tax year 2027, and substantially raises the income limits for the maximum subtraction. The bill is not structured as relief for low-income seniors.

Instead, it expands a tax expenditure upward—toward taxpayers with higher Missouri adjusted gross income—while Missouri continues to face well-documented pressures in education, public health, rural access, and infrastructure.

This approach raises serious fairness concerns. Under basic equal-rights principles, tax policy should not be written to advantage one economic class at the expense of another without a compelling, evidence-based justification.

Missouri’s constitution guarantees that all persons are entitled to equal rights and protection under the law, and the U.S. Constitution prohibits arbitrary classifications.[1]

While the state has wide discretion in taxation, that discretion should not be used to create preferential carve-outs that function like upside-down relief—largest benefits flowing to those least likely to need them.[2]

If the legislature’s goal is senior stability, the constitutional and moral way to do that is targeted relief: means-tested credits, expanded property tax circuit-breakers, or direct supports that reach seniors at the edge—rather than broad income-tax exclusions that disproportionately benefit retirees with more substantial private pensions and retirement accounts.

Finally, HB 1762 is a budget decision disguised as a values statement. An expanded subtraction is a permanent reduction in recurring revenue unless offset—meaning it predictably drives future cuts or shifts costs elsewhere. That is not “tax relief,” it is cost relocation.

For these reasons, I urge the committee to vote NO on HB 1762 unless it is rewritten as targeted relief with clear fiscal offsets and a demonstrated benefit to low- and moderate-income Missourians.

This is a tax preference masquerading as compassion — and it will be funded by cuts, higher burdens elsewhere, or both.

FOOTNOTES

[1] Mo. Const. art. I, §2 (equal rights and opportunity; all persons are entitled to equal rights); U.S. Const. amend. XIV, §1 (Equal Protection / Due Process).

[2] Nordlinger v. Hahn, 505 U.S. 1, 10 (1992) (tax classifications generally reviewed under rational-basis scrutiny; state has discretion but classifications still must be rationally related to legitimate purposes); Allegheny Pittsburgh Coal Co. v. County Comm'n, 488 U.S. 336, 344–46 (1989) (even in taxation, arbitrary administration/classification can violate equal protection).