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### **AARO and SEAT Announce Launch of Dear 535 Campaign to Congress**

Paris, France: To better showcase the problems of Americans living overseas, every member of Congress is receiving a personalized letter containing anecdotes and comments from overseas Americans who are constituents in their respective states.

AARO, the Association of Americans Resident Overseas, in conjunction with SEAT, Stop Extraterritorial American Taxation, today launched their **Dear 535 Campaign** to inform members of Congress of the legal and regulatory challenges faced by American citizens living overseas.

This campaign is a major effort by AARO in its mission to seek fair treatment for Americans abroad by the U.S. government and build awareness in the U.S. of the issues affecting fellow Americans overseas. The campaign is a major effort by SEAT to fulfill its mission to educate policymakers and members of the public about the effects of U.S. extraterritorial taxation.

Overseas Americans seek to live like everyone else, with families, homes, retirement plans, banking and investment accounts, and small businesses. However, they face legal and regulatory incompatibilities that result in punitive taxation, impediments to home ownership and retirement planning, and loss of bank and investment accounts.

These issues are personalized through the actual comments of expatriate Americans who responded to surveys conducted by AARO and SEAT. Survey results showed

overseas Americans face ongoing problems with onerous U.S. regulations and legislation. Major issues exposed by the surveys include:

- Impossibility of compliance – “The sheer complexity of US tax policy for citizens abroad is an ongoing case of perpetual stress and anxiety.”
- Access to banks – “I have been turned down to more banks and brokerages than I can count due to my US citizenship.”
- Financial uncertainty – “I cannot start my own business, I cannot jointly own a home with my spouse in my country of residence, I cannot invest or save for retirement.”
- Double taxation – “We pay significant fees for tax preparation, and do owe US taxes on foreign income earned. This is income that we already paid on IN THE COUNTRY WHERE IT WAS EARNED.”
- High costs – “It’s very expensive to file taxes correctly abroad.”
- Reduced job opportunities – “I am disadvantaged in the labor market because many employers do not want the complexity of a U.S. citizen as an employee.”
- Affected personal relationships – “I have been delaying proposing marriage to my non-American life partner to avoid exposing her to extraterritorial American taxation.”

“Overseas Americans do not demand privilege or special treatment. They only ask to live ordinary lives like resident Americans. It is imperative that we communicate these thousands of touching comments to our representatives in Congress so they could better understand how difficult it is for overseas Americans to comply with U.S. laws enacted without them in mind. Informing Congress is the first step in our advocacy for fair treatment,” says Doris L. Speer, president of AARO.

“Many resident Americans think that overseas Americans are necessarily wealthy and that they live overseas to avoid U.S. taxes. The reality is that overseas Americans are ordinary people who live overseas for ordinary reasons – to join a romantic partner or for work, as examples. Congress regularly adopts laws without considering the impact they will have for overseas Americans. It is important for members of Congress to know the impacts that their laws have for their constituents and all Americans living overseas,” says Laura Snyder, president of SEAT.

You can learn more about the campaign at [Dear 535 Campaign](#).

### **About the organizations:**

The Association of Americans Resident Overseas (AARO) is an international, non-partisan association with members from over 40 States living in 36 countries that seeks fair treatment for Americans abroad by advocating the issues that negatively affect their lives. AARO also informs its members of their rights and responsibilities as Americans. To learn more please visit <https://www.aaro.org>.

AARO’s survey of its members and other overseas Americans asked questions on the following topics relevant to expatriates: The Foreign Account Tax Compliance Act

(FATCA), banking, investment and retirement accounts, taxation, Social Security, Medicare, voting, U.S. citizen services, passport renunciation and representation in Congress. Several articles reporting on the results of AARO's survey can be accessed at [AARO 2020 Advocacy Survey](#). AARO can be contacted at [contact@aaro.org](mailto:contact@aaro.org).

Stop Extraterritorial American Taxation (SEAT) is an independent, nonpartisan organization whose mission is to provide an educational platform about the effects of U.S. extraterritorial taxation. Learn more at [SEAT](#).

SEAT's survey, open to current and former U.S. citizens and green card holders as well as their spouses and partners living outside the United States, was conducted to better understand the effects of the extraterritorial application of U.S. taxation and banking policies on persons living overseas. SEAT's full survey report can be accessed at [Survey Report](#). Detailed participant comments organized by state can be accessed at [Survey Report by State](#). SEAT can be contacted at [info@seatnow.org](mailto:info@seatnow.org).