

# End Social Security Penalties That Deprive Public Servants of Benefits They Have Earned



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**Social Security’s Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) penalize educators, police officers, and other state and local government employees who dedicate their lives to public service. The WEP affects 1.9 million people while the GPO affects 695,000 people, according to the Congressional Research Service.**

## GPO/WEP IMPACT

- ▶ The WEP reduces the **Social Security retirement, disability, spousal, or survivor benefits** of people who work in jobs in which they pay Social Security taxes and jobs in which they do NOT pay Social Security taxes—for example, educators who take part-time or summer jobs to make ends meet.
- ▶ The GPO reduces the **Social Security spousal or survivor benefits** of people who get a government pension (federal, state or local) but did NOT pay Social Security taxes themselves. Two-thirds of the government pension is deducted from the Social Security benefit—for example, if your monthly government pension is \$600, your Social Security spousal or survivor benefit is reduced by \$400. If two-thirds of your government pension is more than your Social Security benefit, you could lose your entire Social Security benefit.
- ▶ These offsets **discourage people from becoming educators**, especially those in mid-career who stand to lose Social Security benefits they have already earned. That, in turn, can adversely affect the quality of the education our students receive.

## NEA-SUPPORTED BILLS

- ▶ The bipartisan **Social Security Fairness Act (S. 521/H.R. 141)** would fully repeal both the GPO and WEP.
  - The bill has 235 cosponsors in the House and 37 in the Senate.
  - NEA members’ advocacy—more than 20,000 emails to Congress last year alone—played a key role in building this support.
- ▶ The bipartisan **Public Servants Protection and Fairness Act (H.R. 4540)** starts to fix problems caused by the WEP, but not does address the GPO.
  - The bill has 107 cosponsors in the House.
  - Current retirees would get an extra \$150 a month and future retirees an extra \$75 a month on average; no one would get less.
- ▶ NEA continues to advocate for **full repeal** of both the GPO and WEP.