

End Unfair GPO/WEP Penalties & Strengthen Social Security for All



We need to expand Social Security benefits, ensure everyone pays their fair share of the payroll tax, and eliminate unfair policies. The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) deprive more than 2.5 million educators and other public servants of Social Security benefits they have *earned*. That needs to end!

GPO/WEP IMPACT

- ▶ The WEP affects 1.9 million people. It 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 affects nearly 700,000 people. It 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 **Social Security 2100 Act (S. 3071/H.R. 5723)**, introduced by Sen. Richard Blumenthal (D-CT) and Rep. John Larson (D-CT), would fully repeal both the GPO and WEP, expand and strengthen benefits, and ensure that wealthier Americans pay their fair share.
- ▶ The bipartisan **Social Security Fairness Act (S. 1302/H.R. 82)**, introduced by Sens. Sherrod Brown (D-OH) and Susan Collins (R-ME) and Reps. Abigail Spanberger (D-VA) and Rodney Davis (R-IL), would fully repeal both the GPO and WEP.
- ▶ The **Safeguarding American Families and Expanding Social Security Act (S. 3070)**, introduced by Sen. Brian Schatz (D-HI), phases out the payroll tax cap, increases benefits, and updates the formula for calculating the annual cost-of-living adjustment.
- ▶ The **Public Servants Protection and Fairness Act (H.R. 2337)**, introduced by Rep. Richie Neal (D-MA), Chairman of the House Ways and Means Committee, starts to fix problems caused by the WEP, but does not address the GPO. NEA supports this bill, but continues to advocate for full repeal of both the GPO and WEP.