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Social Security Subcommittee
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20015

Dear Representative:

On behalf of 3 million members of the National Education Association, we would like to submit the following comments in conjunction with today's hearing on the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).

Together, GPO/WEP deprive more than 2.8 million educators and other dedicated public servants of Social Security benefits they have earned. GPO/WEP also discourages people from becoming educators, especially those in mid-career threatened with the loss of accrued Social Security benefits. Educators describe in their own words the hardships they endure in a cover story from our flagship publication, [NEA Today](#), and videos produced by the [Connecticut Education Association](#), an NEA affiliate. For details, please see the following pages.

The WEP affects about 2.1 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 about 746,000 people. It reduces—or eliminates—the Social Security spousal or survivor benefits of people who also get a pension based on federal, state, or local government employment NOT covered by Social Security. Two-thirds of the pension amount is deducted from the Social Security benefit—for someone getting a \$1,500 pension, for example, the Social Security benefit is lowered by \$1,000. Nearly 70 percent of those affected by the GPO lose their entire spousal or survivor benefit.

NEA strongly supports legislation—like the Social Security Fairness Act (H.R. 82) and the Social Security 2100 Act (H.R. 4583)—that fully repeals GPO/WEP. We thank you for the opportunity to submit these comments and stand ready to contribute to the effort to repeal them.

Sincerely,

Marc Egan
Director of Government Relations
National Education Association

NEA TODAY: OCTOBER 6, 2023

<https://www.nea.org/nea-today/publications/past-issues/nea-today-retired-october-2023>

Being a Teacher Cost This Retiree \$111,384

GPO/WEP deprives millions of public servants of the Social Security benefits they've earned. NEA-Retired members are leading the charge to change the law.



Missouri retiree Martha Karlovetz in her home.

KEY TAKEAWAYS

- 1. Currently, more than 2.7 million hard-working Americans are affected by the Windfall Elimination Provision and Government Pension Offset regulations, which slash Social Security and pension benefits.**
- 2. These regulations penalize workers who live in GPO/WEP states, but who have had paid into Social Security in previous jobs.**
- 3. NEA-Retired members are advocating for legislation to repeal both GPO and WEP—and stop punishing public servants for their decision to serve the public good.**

Former teacher Martha Karlovetz is one of millions of public servants who have been deprived of their Social Security. NEA is leading the charge to change that.

Martha Karlovetz had already been teaching in Missouri for more than a decade when she found out about changes to Social Security that would reduce benefits for her and millions of other public servants in her state and across the nation.

“It was the mid-1980s when I first heard of it, but at that time we really didn’t think it was going to last, so it wouldn’t be a big deal,” recalls the former elementary reading specialist.

Unfortunately, the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), enacted in 1977 and 1983 respectively, are still in place to this day. Karlovetz knows all too well how these unfair provisions claw away at retirement security for many educators, from pre-K-12 to higher education, like her.

WEP has cost her at least \$111,384 since 1995, when she retired from the Parkway School District, outside of St. Louis.

And if her husband passes away before her, Karlovetz will receive only \$14 per month in spousal benefits, despite the fact that her husband paid Social Security taxes throughout his 40-year career at McDonnell-Douglas/Boeing.

GPO is to blame.

Karlovetz is not alone. More than 2 million hard- working Americans across the U.S. have found the Social Security benefits they earned are slashed or eliminated altogether because of WEP. More than 730,000 people are affected by GPO.

Millions more will be impacted after they retire, unless the provisions are repealed.



Missouri retiree Martha Karlovetz (right) visited the nation's capital to lobby for the repeal of GPO/WEP with NEA director Andy Slaughter (left) and dozens of other NEA-Retired

‘THAT CAN’T BE RIGHT!’

In 15 states, educators and other public employees like police officers, postal workers, and firefighters pay into their state pension systems, but they do not pay into Social Security.

The flawed thinking behind WEP is that none of these public employees have earned Social Security benefits—which fails to take into account that many educators hold second jobs and work summer gigs that absolutely do require them to pay Social Security taxes.

Karlovetz, for example, worked full-time at a paper company for six years while she earned her teaching degree. She also paid into Social Security during the nine years she served as president of the Missouri National Education Association.

Career-changers who become educators later in life are particularly vulnerable. They may have paid into Social Security for decades and have fewer years to earn pension benefits.

Then there's GPO, which reduces spousal or survivor benefits when a family member who paid into Social Security dies. Over 70 percent of those affected by GPO lose their entire spousal benefit. Some widowed educators might receive that benefit while they are still working. But the minute they retire and start receiving a pension, they will no longer receive the benefit that their loved one earned.



“When I explain all of this to my colleagues, the first thing they say is, ‘That can’t be right—that’s not fair!’” says Meg Gruber, a retired teacher from Virginia who serves as chair of the NEA-Retired Legislative Committee and sits on the NEA-Retired Executive Council.

Another thing Gruber shares with anyone who will listen is that GPO/WEP is really a 50-state problem.

“We have 45,000 people in Virginia alone who are affected, even though we are not a GPO/WEP state,” Gruber says.

Those folks were public servants in GPO/WEP states before moving to Virginia. Those who continue to work in Virginia are required to pay into Social Security even though they will receive diminished or zero benefits from the program, simply because they previously worked in a GPO/WEP state.

‘WE’RE GETTING CLOSER’

Gruber and Karlovetz were among more than two dozen NEA members from all 15 GPO/WEP states who traveled to Washington, D.C., in May, as part of the NEA-Retired Day of Action. Their goal? To lobby for legislation such as the Social Security Fairness Act, which would repeal both GPO and WEP—and stop punishing public servants for their decision to serve the public good.

“We’re getting closer to finally making progress on this,” Gruber says.

NEA-Retired activists held more than 130 meetings with lawmakers and their staff.

Rep. Garret Graves—a Republican from Louisiana who introduced the House bill in January—met with the group to personally thank them for their hard work on this issue.

The activists also met with Rep. Pete Aguilar from California as well as Reps. John Larson, Rosa DeLauro, and Joe Courtney, all from Connecticut. In addition, online activists sent 10,585 email messages through the NEA Action Center at nea.org/GPOWEP.

Following the NEA lobby day, 14 additional representatives signed on to the legislation as co-sponsors, bringing the total up to 288 in the House and 44 in the Senate. At press time, just one more co-sponsor was needed to reach the 290 threshold needed for a vote under current House rules.

“We’ve got to keep educating our own members on this issue so they will continue to call and write and lobby for change,” Gruber says.

“You do not need to be from a GPO/WEP state to ask your members of Congress to support this bill.”

'I DON'T HAVE ANOTHER 10 YEARS TO WAIT!'

Karlovetz joined the Day of Action in D.C., and she was pleased to get a meeting with the staff of Missouri Rep. Jason Smith, who is chair of the House Ways and Means Committee. The Social Security Fairness Act would have to pass out of his committee before the full House could vote on the bill.

The effort to fix GPO/WEP has long had bipartisan support, but the staffers acknowledged that it would take a long time to reach a compromise, Karlovetz says.

"I told them, 'I've been working on this since 2001. And I don't have another 10 years to wait!'"

MORE STORIES FROM NEA-RETIRED MEMBERS



ELSTON FLOWERS

CAREER: Spanish teacher, Illinois

RETIRED: in 2020; served 33 years

AFFECTED BY: WEP

MONTHLY SOCIAL SECURITY BENEFIT: \$19

GPO and WEP take a greater toll as retirees get older. That's one of the messages that Flowers wants to get across when he explains the issue to colleagues or talks to elected leaders about why it should be repealed.

"Folks who retired long ago had lower salaries, and their pension payments are lower. If a spouse who received Social Security passes away, they will get no spousal benefit. And some of them have to pay into Medicare in order to have that coverage," Flowers explains.

Right now, Flowers is able to do the thing he most wanted to do in retirement: travel. He's recently been to Greece, Mexico, Spain, and Romania. But having been a teacher in a GPO/WEP state, he knows that he will not get the benefit for all the side jobs and summer work where he paid into Social Security. Things will get tighter over time as Medicare costs rise.

"There may come a day when instead of receiving \$19, I'm paying who knows how much for Medicare coverage," he says.



GAYLE HARBO

CAREER: High school math teacher, Alaska

RETIRED: in 1993; served 25 years

AFFECTED BY: GPO and WEP

MONTHLY SOCIAL SECURITY BENEFIT: \$0

As a member of a female-dominated profession, Harbo says she has seen many women bear the brunt of GPO/WEP.

"I'd be up a creek without my state pension," Harbo says. And that's why she is deeply concerned for younger generations who retire from public service in her state.

“Back in 2006, our state went from providing a defined benefit pension to a 401(k)-style pension that simply doesn’t come with the same stability,” she explains. “Plus, it’s a GPO/WEP state, so if educators work other jobs or came to Alaska from a state where they paid into Social Security, they will never get that full benefit and might get nothing at all.”

Harbo’s husband received Social Security, but when he died five years ago, that income abruptly stopped. GPO bars Harbo from receiving spousal benefits.

Harbo wonders how lawmakers don’t see that fixing these problems is key to ending the teacher shortage crisis.

“Our state lawmakers have to fix what they can to stop the tremendous turnover we have among teachers here in Alaska. And we’ve got to do everything we can to repeal GPO/WEP. It’s too discouraging for people to go into teaching in these states.”



SUSAN STRADER

CAREER: K–8 technology and other subjects, Connecticut

RETIREMENT: Plans to retire after the 2023 – 2024 school year; served 13 years

AFFECTED BY: WEP and potentially GPO

MONTHLY SOCIAL SECURITY BENEFIT: \$0 until age 67; then unknown

Strader knows that when she says she will soon retire from teaching, people envision a big pension waiting for her because she is in Connecticut.

“Good salaries, big pensions—that’s what everyone assumes,” she says.

But what those folks don’t realize is that in her state, you have to work a whopping 37 years to get a full pension. That’s not possible for Strader, who worked for 13 years in corporate America and then stayed home for 12 years to raise her kids before becoming a teacher.

Though she has worked for the school district for 18 years, only 13 of those will be under a teacher’s contract by the time she retires.

“I’ll end up receiving 16.9 percent of a pension,” Strader says.

Because of WEP, her Social Security benefit will be drastically reduced, and because of GPO, she will not receive a spousal benefit should her husband die before her.

“As a woman, I want to know that I can live independently,” Strader says. “I’ve worked hard to earn and save for many years, but the truth is that if I weren’t married, I couldn’t pay my mortgage once I retire.”

Strader believes most teachers actually do pay into Social Security at some point.

“So many teachers work over the summer, they tutor, they have second jobs,” she points out. “Even the stipends we receive have a FICA withdrawal.”

It’s time to stop ignoring these problems, Strader says.

“We can repeal GPO/WEP. State legislatures can develop a matrix that makes our retirement more fair and stable. All we’re asking is that we receive the benefits we earned.”

RETIRED TEACHERS TELL THEIR GPO/WEP STORIES

Videos available at cea.org/wep-gpo/stories



SHEENA GRAHAM: “I worked in an underfunded district, so because I was paid less to teach I had to work other jobs and I worked two to four jobs my entire career. With WEP taking away more than 50 percent of my Social Security, the same way I had to work jobs in addition to teaching I have to work in addition to being retired.

“You start to think about all the hours and the time you put into these other jobs—sometimes working what felt like an 18 or more hour day because you teach and then go to these other jobs.”



PHYLLIS WINKLER: “I’m sure that there are numerous people, like me, for whom [teaching] is a second career who have to really think about it. And I think there are a number of people who have said, ‘No, I don’t want to lose all that earning that I had paid into.’ So I think it will affect the teaching shortage, which is critical.

“It’s time for Congress to not just to sign on to the bill—that’s never our problem, we get lots of people who sign on to it. But it is time for them to actually address the issue once and for all, and make us whole.”



VINCENZA MAZZONE-MCNULTY: “While I was teaching, I also worked other jobs because my teaching salary was low. I worked in a bank, I worked in a retail store, I was an association officer. So I did pay into Social Security for many years in different capacities.

“When I retired, because of the WEP/GPO law, I knew I would be penalized approximately two-thirds of the amount that I paid in. More or less in rough figures, I am left with \$158 a month out of maybe \$375.”



MARY ANN CUKIERSKI: “In 2011, my husband died and so I was eligible for a retirement benefit. I had it for a few years while I was still teaching, but when I retired, I lost the entire amount due to the Government Pension Offset. That’s when I kind of needed it more than when I was working.

“Then, I did have enough quarters in myself—I had done several jobs outside of teaching—so I was eligible for benefits from Social Security. But due to WEP, the Windfall Elimination Provision, I only am receiving a small fraction of what I should be receiving—and I truly earned those benefits.”