



Protecting Public Safety Officers' Social Security Benefits

The Social Security Fairness Act (H.R. 82 / S. 597)
Rep. Garret Graves (R-LA) / Senator Sherrod Brown (D-OH)

- In the 1980s, Congress enacted the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) because it was concerned Social Security paid unintended benefits to workers who had spent most of their careers in “non-covered” jobs. However, these formulas go too far and penalize workers with split careers who contributed a great deal to Social Security but retired under their “non-covered” pensions.
- The WEP reduces the Social Security benefit for retired and disabled workers receiving government pensions, i.e., a pension from non-SS-covered employment. Instead of public sector retirees receiving their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive – up to 50% of the government pension.
 - The maximum WEP reduction in 2024 is \$587. If an individual works 30 or more years of under a covered job – where they paid into Social Security – they are exempt from the WEP.
- The GPO reduces public employees' Social Security spousal or survivor benefit by two-thirds of their public pension. If a spouse who paid into Social Security dies, the surviving public safety officer would normally be eligible for half of the deceased's benefit. However, if the surviving officer had not been paying into Social Security while working, the GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all the payment.
- GPO and WEP were intended to be “leveling” responses, but their result has been to hurt public safety officers. Nine out of ten public employees affected by GPO lose their entire spousal benefit, even though their spouses paid into Social Security for many years. WEP causes hard-working public safety officers to lose the benefits they earned themselves, thus punishing those who selflessly serve and protect our communities.
- **The Social Security Fairness Act** would repeal the GPO and WEP and restore public servants' rightfully earned Social Security benefits. It passed the House on November 12 by a vote of 327-75 and it has 62 cosponsors in the Senate.

NAPO Position: NAPO has been fighting to repeal the GPO and WEP for over 40 years, with the Social Security Fairness Act garnering over 300 bipartisan cosponsors during several Congresses over those years, but never seeing significant action in either the House or the Senate, until now.

The loss of income caused by GPO and WEP is a financial strain on law enforcement officers and their families, an additional strain that those who spent their careers on the front lines protecting our nation's communities do not need. By significantly scaling back and reducing Social Security benefits for law enforcement officers, as the GPO and WEP do, officers and their families are shut out from even the modest retirement that Social Security benefits can provide. NAPO is fighting for Congress to finally act on this important bill to relieve the financial strain these provisions put on our nation's public safety retirees.

For more information, please contact NAPO's Director of Governmental Affairs, Andy Edmiston, at aedmiston@napo.org or (703) 549-0774.