**Social Security Offset – March 2019**

**HB 141 – Social Security Fairness Act of 2019 and SB134**

NEA Legislation Action Center Retirement Security page where you can send an email, find talking poins on GPO/WEP, online pention offset online calculators and more. <http://edadvocacy.nea.org/socialsecurity>

CALSTRS Social Security page: <https://www.calstrs.com/social-security>

CALSTRS GPO WEP Fact Sheet: <https://www.calstrs.com/sites/main/files/file-attachments/socialsecurity2019.pdf>

Windfall Elimination Provision (WEP) Significant earnings chart: <https://www.ssa.gov/pubs/EN-05-10045.pdf>

Social Security Fairness: https://ssfairness.com/

How to find your congressional representative: <https://ziplook.house.gov/htbin/findrep_house?ZIP=>

**For information on cosponsors go to** [www.congress.gov](http://www.congress.gov) **and enter the bill number above.**

**Sample1 Dear Congresswoman/Congressman \_\_\_\_\_\_\_\_\_\_\_**

**Thank you for signing on as a co-sponsor for HB141 – The Social Security Fairness Act. [For Congresswoman Katie Hill: I urge you to support HB141]**

**I paid into Social Security for \_\_\_\_ years [personalize this]. If I worked in the private sector, I would be collecting that pension as well as my Social Security when I retire. As a teacher, I will forfeit most of the social security benefits I earned.[add the amount if you know it and calculate how much you will lose over the next 10 years.] I will also forfeit survivor benefits after my husband paid into the system for over 40 years.**

**Please help us eliminate this penalty for public service. Support HB141.**

**Thank you. [Sign your full name]**

**Sample 2: Dear Congresswoman/Congressman \_\_\_\_\_\_\_\_\_\_\_**

**Thank you for signing on as a co-sponsor for HB141 – The Social Security Fairness Act. [For Congresswoman Katie Hill: I urge you to support HB141]**

**In this age of teacher shortages, Social Security Off set discourages potential teachers as they may forfeit part of their retirement benefits. This impacts career tech teachers transferring from business and industry. It also impacts teachers coming from states where there is no pension and they have paid into Social Security.**

**Please be a catalyst in creating fairness. Support HB 141.**

**Sample 3 Tell your story in 5 or 6 sentences on the impact of Social Security offset.**

**Write the address and your return address on the side of the postcard with the stamp. Write your message on the side of the postcard that is completely blank.**

**SOME COMPELLING STATEMENTS TO INCLUDE. Choose the ones that apply to you:**

**WEP –**

1. You **paid into and earned** Social Security on private sector jobs you held that are totally separate from your public service employment.

2. It was **not made clear to you at the time of starting** your public sector job that you would be losing some of the Social Security retirement benefits you paid for and earned from your private sector employment.

3. **You earned years of Social Security**, but were such a low-paid worker, that many of these earnings cannot be counted to lower your penalty, as it does for others who have worked in the private sector. (You have to have at least 20 years of “substantial earnings,” about 4 times what you need to qualify for basic SS benefits, to begin to reduce your penalty)

4. Remember that if you had worked in any private sector job with a pension plan, you could collect that pension upon retirement AND your Social Security benefit as well.

**GPO –**

1. Your spouse paid into Social Security just like every other person in a private sector job. **The Social Security benefit formula was set up to take care of spouses also**.

2. **If you were unemployed for 10 years** or more (the time to qualify as a spouse), you can still lose ALL your spousal or survivor benefit, if 2/3 of your pension is more than that benefit.

3. If in your state what is earned during the marriage is **community property, you still will have no rights to the Social Security** benefits that your spouse earned. Both your spouse and his/her employer paid into Social Security and those benefits should be available to you in retirement and in the event of your spouse’s death. Because of the GPO, they are not.

4. You would be entitled to an amount equal to half of the amount he/she earned, but **the GPO eliminates that entirely, if your public pension is more than 2/3 of your spouse’s Social Security benefit.**For example, if half of your spouse’s Social Security benefit is $1200 per month and your monthly public pension is $1800, you would receive zero dollars of your spouse’s Social Security benefit. (When telling your story, adjust these numbers for your personal situation.)

From the Social Security Fairness website at SSFairnes.com