

# Cape Gazette



## **Windfall Elimination Provision has devastating effects**

Ken Sosne  
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I am a retired federal employee writing again to raise awareness of the devastating effects of the Windfall Elimination Provision experienced by nearly 2 million people. This policy reduces the earned OASDI benefits known in the vernacular as Social Security benefits of local, state and federal retirees who worked in Social Security-covered, private-sector employment, and who also earned an annuity from their non-Social Security-covered government employment. The WEP can result in a monthly Social Security benefit that is much lower, causing undue financial distress.

I addressed this issue back in 2022, and Congress has had the repeal plus the Retirement Fairness Act on its plate since then. Both bills have received more than 300 signatures to get the items onto the House of Representatives floor. Still there is no action, and it is not surprising when Congress cannot pass a budget but will fight over many other issues that are self-serving. There have been numerous creative and workable proposals that set benefits such that the Social Security Trust Fund is protected. People are trying to say SSA will become insolvent if these individuals get their earned SSA benefits, but many federal and municipal employees worked second private-sector, SSA-covered positions to pay the bills, no different from others who worked or work two jobs. Public service-sector employees give up much to serve, but it should not be their families' financial security.

Private-sector employees can draw their corporate pension with no penalty to their Social Security if they have their 40 quarters of earnings. Many public service employees cannot.

Many are feeling the burden of the Government Pension Offset, a similar penalty that prevents them from collecting the SSA benefits their spouses earned from private-sector jobs due to their

public service. The GPO affects 723,970 beneficiaries, and close to half are widows or widowers, or spouses.

I am again inviting all retirees affected by the WEP and GPO, and others to join me in calling on Congress to repeal these unfair provisions. Furthermore, I am writing to urge lawmakers to support all the bills that equalize treatment of all pensions for American workers, private and public sector.

As a member of the National Active and Retired Federal Employees Association, these views are my personal views alone, but NARFE is working to undo this injustice to individuals who worked in the public and private sectors. If you are a federal employee, active or retired, join us at [www.narfe.org/membership-who-can-join/](http://www.narfe.org/membership-who-can-join/).

The Delaware Federation of NARFE can be found at <https://narfe-de.org/>. Where AARP fights for all seniors, the often-overlooked public sector employee is represented by NARFE. Like other senior service groups, there are many benefits of joining.

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