In their own words ...

How the Social Security Penalties Affect Retirees

Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)

If I had changed jobs in the private sector and entered a new retirement plan, I wouldn't have lost the previous one or had it reduced. Why doesn't that apply to public servants?
– Linda L.

I worked as a reporter on the Oxnard Press-Courier before going back to school to get my Master’s Degree in education and my teaching certificate. Knowing that I needed more quarters to be covered by Social Security, I worked at the newspaper all summer for the next 14 years to become completely covered. When I retired I was crushed and aghast to learn that, because of the WEP/GPO, I would receive only one third of what any other person would. The word “Security” did not apply to me after all my hard work and sacrifice of my time. I still feel betrayed and used by the utter inequality of the WEP/GPO and the way I have been denied what I was due.
– Charles A.

I was a single mother raising two sons and a teacher. However, I worked every summer outside my teaching job, held second and third jobs sometimes to provide for my family. I paid into Social Security and worked my rear off. Why shouldn't I collect my share?
– Karon W.

I worked from age 16 to age 27 paying into Social Security. I was married for 17 years and my husband worked for 50 years paying into Social Security. I went back to school and obtained my teaching credentials after I divorced. I worked as a teacher for 15 years and am now collecting my teaching retirement amount of $1,400 per month. When I retired I was denied both my social security payments and those I could have received from my ex-husband's account, except for having my full credit for Medicare plus $226 per month.
– Gail O.

I earned Social Security benefits before I became a teacher and am entitled to benefits from my late ex-husband of 21 years. I cannot receive any benefits due to the WEP.
– Frances B.

It seems simple to me. I paid into two systems and should be entitled to collect from both systems. I am not asking for something I HAVE NOT EARNED only for the SOCIAL SECURITY that I had deducted from my salary. It is not ethical to keep from me what I have earned.
– Jane Mc.

I worked my way through college and into a master's degree which ultimately led me to teaching. I also worked many summers trying to make ends meet. Throughout all these non-teaching jobs I paid in to social security, or, should I say, had social security withheld from each and every paycheck. Now that I am retired and drawing on STRS, until the law changes I cannot receive the Social Security money I am owed. This makes absolutely no sense to me. Why should I be penalized as a teacher for the money I made from other jobs which withheld Social Security? I tell students that if they take up teaching in California, they will not get access to the Social Security money that was taken from them until the law changes, and no doubt some will choose to belong to a profession that does not punish you by arbitrarily keeping your hard-earned withholdings.
– Robin F.
I retired from STRS and found I needed extra money and had the opportunity to work for a private university. Naturally, they take Social Security out of my check each month, but that is money I can never claim. Why? Because of the WEP/GPO. Is that not grand theft from me by way of the U.S. Government? They take it and they keep it!
– Ruth R.

My husband and I are affected by WEP/GPO. He is a veteran and worked for the Federal Government as a GS 13 and I as a public school teacher. We also managed a landscaping business for 22 years and paid into Social Security. However we are affected by WEP/GPO. It is very unfair, and our pensions do not keep up with the cost of living.
– Mr. & Mrs. Shaub

My husband passed away and Social Security said I was entitled to $1,435 but would not be receiving it because of the law that prohibits it because my State Teachers’ retirement is more than what I was entitled to.
– Helen D.

My husband passed away and immediately his Social Security payment was cut off. We had thought I could receive half of it, but no, they said I was not entitled to any of it because I am a retired teacher, receiving a pension. I am a retired teacher with a 20 year amount, namely $2,212 per month. My husband was a retired Pastor (for over 50 years) with a very small pension of $896 per month. His Social Security kept us going. Now I am cutting back on everything, but barely making it.
– Patricia A.

I worked nearly 15 years and paid the maximum Social Security payments all outside of my public school teacher experience. Of course I paid into the STRS retirement program for the 22 years I worked as a teacher and administrator. When I retired my Social Security earned benefit was reduced by 50%. I do not understand why the federal government took away 7.5 years of my benefit, just because I was a public school teacher in the state of California. Something is truly discriminatory, and I do not believe my government had a right to not grant me my full earned social security benefits.
– Gary C.

My father was a poor strawberry farmer, yet he paid into Social Security for his sons as they worked on the farm. He trusted Social Security would provide for his three sons as they reach retirement. For two sons, they will qualify for Social Security, however I will not qualify because I choose a career in education, even though I continued paying into Social Security via my employer after I retired and continued working as a consultant. It doesn’t seem fair.
– Gene S.

I was a special education teacher in Hayward Unified School District for 29.5 years. Unfortunately, I retired just prior to my district giving enormous raises to certificated employees. I worked in the private sector for 10 years prior to teaching to put myself through school. After I retired from teaching, I worked another 13 years in the private sector. After paying into Social Security for 23 years, I receive only a fraction of that to which I am entitled. I’m 75 years old and finding it increasingly difficult to make ends meet on my current income.
– Margaret C.

I loved teaching, but I do not love being treated like a “servant.” If I worked in the private sector I could collect multiple pensions as well as full Social Security benefits.
– Judy W.