July 15, 2020

The Honorable John Larson
Chair
Subcommittee on Social Security
Committee on Ways and Means
United States House of Representatives
Washington, D.C. 20515

The Honorable Tom Reed
Ranking Member
Subcommittee on Social Security
Committee on Ways and Means
United States House of Representatives
Washington, D.C. 20515

RE: July 17, 2020 Hearing on The Impact of COVID-19 on Social Security and Its Beneficiaries

Dear Chairman Larson and Ranking Member Reed:

On behalf of the National Association of Police Organizations (NAPO), I am writing to you to request that you consider the Social Security Fairness Act (H.R. 141) as a significant way to limit the financial impact of COVID-19 on Social Security beneficiaries.

NAPO is a coalition of police units and associations from across the United States that serves to advance the interests of America’s law enforcement through legislative and legal advocacy, political action, and education. Founded in 1978, NAPO now represents more than 1,000 police units and associations and 241,000 sworn law enforcement officers who share a common dedication to fair and effective crime control and law enforcement.

With the continued spread of COVID-19, seniors and retirees are the most vulnerable population, both in regards to their health and retirement. The swift downturn of the stock market and the economy has no doubt impacted their retirement security and they need as much financial support as possible. This support can come swiftly in the form of increased Social Security benefits from a repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).

Though most public safety officers must retire after specific time served, usually in their early to mid-fifties, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by the Windfall Elimination Provision (WEP). Instead of receiving full support from their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

More troubling is the effect of Government Pension Offset (GPO) on a police officer’s retirement. If a spouse who paid into Social Security dies, the surviving public safety officer should be eligible for half of the deceased’s benefit. However, GPO requires
that this amount be offset by two-thirds of the survivor’s pension, eliminating most or all of the payment. By professional need, many police officers are outside of Social Security but if they had not served at all, they would receive the full allotment of the spouse’s benefit.

GPO and WEP were meant as a “leveling” response but only serve to hurt public safety officers. In this economic environment we have found ourselves in, the total repeal of both the GPO and WEP would have an immediate impact on preserving the retirement security of those who selflessly chose to serve our communities and would help stabilize the economy.

NAPO strongly urges you to consider repealing the GPO and WEP to safeguard the retirement security of millions of retired public servants across the country who are struggling financially due to the coronavirus pandemic. The Social Security Fairness Act must be included as part of the next emergency supplemental legislation being considered in response to COVID-19. Thank you for your consideration of this important issue. If you have any questions, or if we can be of further assistance, please feel free to contact me at: (703) 549-0775.

Sincerely,

William J. Johnson, Esq.
Executive Director