



Texas Classroom Teachers Association
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Testimony to the U.S. House Ways and Means Committee Subcommittee on Social Security Social Security's Disservice to Public Servants
Re: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers
By: Pamela McPeters
December 2, 2023

Thank you for this opportunity to provide written testimony on the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) and their impact on educators.

The Texas Classroom Teachers Association is the leading teacher association in Texas representing educators across the state. Our membership comprises public school teachers and others directly involved in classroom teaching or teaching support, including librarians, counselors, coaches, teacher aides and substitutes. TCTA has been protecting the rights of teachers and advocating on their behalf since 1927.

TCTA remains steadfast in support of eliminating or favorably reforming the WEP and GPO. The WEP unfairly penalizes Texas school employees who have earned benefits through previous employment in which they earned Social Security benefits, and the GPO reduces or eliminates spousal benefits for most Texas school employees.

Texas teachers are among the millions of current and retired public employees who are negatively affected by the WEP and GPO. Educators are all too often taken by surprise when they learn that the Social Security benefits to which they believed they were entitled will be significantly reduced or eliminated entirely. For some, this discovery has led to an early exit from the classroom (which in many cases does not alleviate the problem), and some potential educators have been deterred from entering the profession upon learning of the laws' impact on their Social Security benefits.

Teachers in our state are leaving their profession at rates not seen since the great recession, causing schools to face significant staffing shortages. Replacing teachers is time-consuming, costly, and disruptive to student learning. In addition, enrollment in teacher preparation programs has declined by about a third over the past decade across the country. The teaching profession is at a crisis point and eliminating the harmful WEP and GPO provisions can help to curb the shortage of qualified and effective teachers in Texas classrooms.

Additionally, the WEP and the GPO are especially harmful to retired Texas teachers. Pensions of educators through the Teacher Retirement System (TRS), averaging only \$2,100 per month, are frequently their only source of income. 96% of public-school employees in Texas do not participate in the federal Social Security program while teaching. To manage the high cost of living and low teaching salaries, many of these educators hold part-time or summer jobs that pay into the federal system, however the WEP can reduce any Social Security benefits they may earn. In the same way, the GPO reduces or eliminates the benefits of retirees who would otherwise qualify for spousal benefits. Texas educators also do not receive any type of automatic cost of living/inflation adjustment through TRS, exacerbating the harm to Texas retired educators. Retired educators in Texas are struggling to keep up with the cost of living and



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eliminating the harmful WEP and GPO provisions will help to ensure appropriate retirement benefits for those who have dedicated their careers to our state's children.

Thank you for your hard work and dedication in making this issue a priority. It is imperative that a quick resolution is made to remedy the harmful impacts of the WEP and GPO on educators. We especially appreciate the broad and bipartisan support of Congress, with 300 members to date signing on as cosponsors to H.R. 82 – Graves (R-LA) Social Security Fairness Act of 2023, which would fully repeal the GPO and WEP. We respectfully request this committee harness this momentum and bring a fair legislative solution to the floor at the earliest possible opportunity.

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