

AFT Massachusetts Special Resolution in Support of a Secure Retirement for All

WHEREAS, all workers in the field of education, healthcare, public safety and public services deserve a secure and dignified retirement based upon a guaranteed stream of income that allows them to maintain a decent standard of living after a lifetime of service; and

WHEREAS, pensions are actually deferred pay for workers who have actively contributed to the growth of their fund, paid their fair share; and

WHEREAS, The Congress of the United States of America has enacted both the GPO, which reduces the spouse and survivor Social Security benefit, and the WEP, which reduces the earned Social Security benefit payable to any person who also receives a public pension benefit; and

WHEREAS, The GPO formula unfairly reduces the spouse or survivor Social Security benefit by two-thirds of the amount of the federal, state, or local government retirement or pension benefit received by the spouse or survivor, in many cases completely eliminating the Social Security benefit even though the survivor's spouse paid Social Security taxes for many years; and

WHEREAS, According to the Congressional Research Service, more than 700,000 people nationally are affected by the GPO and approximately 2,000,000 people nationally are affected by the WEP; and

WHEREAS, In certain circumstances, both the WEP and GPO can be applied to a qualifying survivor's benefit, each independently reducing the available benefit and, in combination, eliminating a large portion of the total Social Security benefit available to the survivor; and

WHEREAS, The calculation characteristics of the GPO and the WEP have a disproportionately negative effect on employees working in important government jobs, such as police officers, firefighters, teachers, municipal librarians and state employees; and

WHEREAS, the challenges of the pandemic have added to recruitment and retention challenges for these workforces and those challenges are exacerbated by the penalties caused by the GPO and the WEP; and

WHEREAS, in addition to fair wages, reasonable benefits and safe working conditions, everyone in our country should have access to a secure and dignified retirement and our collective efforts are required to ensure all workers have access to these benefits; and

WHEREAS, The number of people affected by the GPO and WEP is growing every day as more and more people reach retirement age; and

WHEREAS, Individuals affected by the GPO or WEP may have no choice but to return to work after retirement in order to earn enough income to provide for their basic needs, but the

earnings accumulated during this return to work can further reduce the Social Security benefits to which the individual is entitled; and

WHEREAS, The GPO and WEP are established in federal law, and the repeal of the GPO and the WEP can only be enacted by Congress; therefore, be it

RESOLVED, that the AFT Massachusetts will undertake efforts to make its members, both retired and currently in service, aware of the substantial and negative effects of the WEP and GPO; and

RESOLVED, that the AFT Massachusetts will support legislative efforts to fully repeal the WEP and GPO.

RESOLVED, that the AFT Massachusetts will support An Act to Provide Fair and Affordable Public Retiree Benefits, An Act Relative to Teacher Retirement Election (second chance at Retirement Plus) and other legislative efforts so that all retirees have access to a secure and dignified retirement.