## More than 100,000 Ohio retirees, public workers to get more money from Social Security

By Laura A. Bischoff Columbus Dispatch

Across Ohio, more than 100,000 retirees and public workers, including teachers, firefighters and police officers, will get more money from Social Security following adoption of a new federal law.

The Social Security Fairness Act, <u>signed into law Jan. 5 by President Joe Biden</u>, repeals two provisions that decreased how much some public employees are able to collect in Social Security benefits.

In Ohio, nearly <u>all public employees</u> do not contribute to Social Security and instead are enrolled in one of the five public pension systems. But many of them have worked or will work other jobs that do contribute to Social Security. That's where <u>Windfall Elimination Provision (WEP)</u> and the <u>Government Pension Offset</u> (GPO) come into play.

- The Windfall Elimination Provision <u>reduces Social Security</u> for those who receive "non-covered" pension income from public sector jobs that didn't contribute Social Security. The reduction can be significant up to half the pension amount.
- The Government Pension Offset reduces survivor or spousal benefits if a person's pension is non-covered. This affects fewer people, but it cuts the Social Security benefit by two-thirds of the pension amount. If two-thirds of your government pension is more than your Social Security benefit, your benefit could be reduced to zero.

It's been a common complaint among Ohioans who worked in both the public and private sectors that federal laws blocked them from receiving the Social Security benefits that they paid into for their private sector jobs.

It marks a win for former Democratic Sen. Sherrod Brown, who co-sponsored the legislation, in the closing days of his 18-year career in the U.S. Senate.

Some lawmakers have been fighting for the changes for more than 20 years. <u>U.S.</u> <u>Sen. Susan Collins</u>, R-Maine, who started working on it in 2003, teamed up with Brown, who worked on it when he served in the U.S. House, to push the bill through.

"Over the course of my time in the Senate, I cast more than 13,000 votes. I'm proud that just after midnight on Dec. 20, the second to last vote of my term was to ensure that public servants receive the full Social Security that they have earned and paid into," Brown said. "Social Security is a bedrock of the middle class — and because of our law, millions more American workers will be able to retire with dignity."

Information from USA TODAY and staff writer Haley BeMiller is included in this report.