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Data on State and Local Public Sector Employment Not Covered Under Social Security

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Social Security is a work-based federal insurance program that provides cash benefits to workers and their eligible family members in the event of the worker's retirement, disability, or death. Workers obtain insurance protection for themselves and their family members by working in jobs that are covered by Social Security. Most jobs in the United States are required to be covered by Social Security. An estimated 6% of workers in paid employment and self-employment are not covered under the program in 2023.

The largest and highest-profile group of noncovered workers is the segment of state and local public employees who are not covered by Social Security through their public employment. In 2019, about 6.5 million (or 28% of all) state and local public employees—including state or local government employees, teachers, police officers, and firefighters—were not covered under Social Security. Those public employees (1) do not pay the Social Security payroll tax, and their noncovered earnings are not used in determining Social Security eligibility (i.e., insured status) and are not included in the Social Security benefit computation, and (2) participate in qualified state or local public pension plans and receive benefits from those public pensions. Noncovered state and local public employees, however, may receive Social Security benefits based on other earnings that are covered under Social Security or covered earnings from their spouses or deceased spouses. Those Social Security benefits are usually subject to certain reductions—for example, the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)—because of the receipt of a pension benefit based on noncovered earnings.

Some Members of Congress have proposed changing or eliminating the WEP and the GPO for all or some affected individuals. Among individuals who are currently affected and will potentially be affected by the two provisions, lawmakers often have questions on the number of such individuals in each state and by occupation. Data on those noncovered public employees can assist policymakers in assessing these proposed legislative changes.

Because the WEP and the GPO typically affect Social Security beneficiaries who are receiving public pensions based on noncovered earnings, data on noncovered state and local public employees are closely related to participants in state and local public pensions. This report provides participant data on state and local public sector pensions for employment that is not covered by Social Security, including the number of active members (who were currently contributing to the plan), the number of inactive and vested members (who were not contributing but are eligible for future benefits), and the number of retirees (who were receiving benefits). Among state and local public pension plans that publish data on coverage status and participant information in 2021 or 2022 (depending on the year in which the most recent data is available):

- 26 states and the District of Columbia have one or more state public pension plans (or state-administered local public pensions) in which almost all participants were not covered under Social Security;
- Among participants for whom detailed occupation data are available, about 70% of active members and 68% of retirees were teachers, while 6% of active members and 9% of retirees were police officers and firefighters; and
- Seven states accounted for approximately 81% of participants (active members, inactive and vested members, and retirees) based on earnings not covered under Social Security. Those states were California, Colorado, Louisiana, Massachusetts, Nevada, Ohio, and Texas.

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Introduction

Social Security is a work-based, federal insurance program that provides cash benefits to workers and their eligible family members in the event of the worker's retirement, disability, or death. A worker's employment or self-employment is considered *covered* by Social Security if the services performed in that job result in earnings that are taxable and creditable for program purposes. In 2023, workers pay 6.2% of earnings in covered employment, up to a maximum earnings level of \$160,200. The maximum earnings level is generally adjusted annually based on average wage growth in the national economy. Employers pay a corresponding amount—6.2% of the worker's covered earnings up to the annual maximum. Self-employed workers generally pay 12.4% of net earnings up to the annual maximum.¹ Workers qualify for Social Security by accruing a minimum number of earnings credits in covered jobs (in addition to meeting other requirements),² and benefits are based on their career-average earnings from all covered jobs.³

The largest and highest-profile group of noncovered workers is the segment of state and local public employees who are not covered by Social Security through their public employment. In 2019, about 6.5 million (or 28% of all) state and local public employees were employed in positions not covered under Social Security.⁴ Those workers are required to be covered under qualified public retirement systems.⁵ State and local public employees who are in positions *covered* by Social Security (1) pay the Social Security payroll tax and receive credits for program eligibility and benefit purposes, and (2) may also participate in public pension plans (if available) and receive public pension benefits in addition to Social Security benefits. In comparison, state and local public employees who are in positions *not covered* by Social Security (1) do *not* pay the Social Security payroll tax and those noncovered earnings are *not* creditable in determining Social Security eligibility or benefit amounts, and (2) participate in qualified public pension plans and receive benefits from noncovered public pensions (i.e., pensions based on earnings not covered by Social Security).⁶

Individuals with noncovered state and local public sector employment, however, may receive Social Security benefits based on other earnings that are covered under Social Security or covered earnings from spouses or deceased spouses. Those Social Security benefits are usually subject to certain reductions because of the receipt of noncovered public pension benefits. For example, a noncovered public employee may switch to a job later in his or her career that is covered by

¹ One-half of the payroll taxes paid by self-employed workers is allowed as a deduction for federal income tax purposes.

² A worker may earn up to four earnings credits per calendar year. In 2023, a worker earns one credit for each \$1,640 of covered earnings, up to a maximum of four credits for covered earnings of \$6,560 or more. Earnings credits are also called quarters of coverage. For more information, see CRS Report R42035, *Social Security Primer*, by Barry F. Huston.

³ See CRS In Focus IF11747, *Social Security: Benefit Calculation Overview*, by Barry F. Huston.

⁴ Social Security Administration, Office of Research Evaluation and Statistics, unpublished table, "Social Security and Medicare Coverage of Workers from their State and Local Government Employment in 2019," received by CRS in January 2022.

⁵ A qualified public retirement system is a pension, annuity, retirement or similar fund or system maintained by a state or local government that provides employees with retirement benefits that are comparable to the benefit under the old-age portion of the Social Security program. For more information, see Internal Revenue Service (IRS), *Federal-State Reference Guide*, Publication 963, Rev. 7-2020, <https://www.irs.gov/pub/irs-pdf/p963.pdf>; and Section 31.3121(b)(7)-2(e) of the IRS Employment Tax Regulations, [https://www.ecfr.gov/current/title-26/chapter-I/subchapter-C/part-31/subpart-B/subject-group-ECFR996050e2e4c4937/section-31.3121\(b\)\(7\)-2#p-31.3121\(b\)\(7\)-2\(e\)](https://www.ecfr.gov/current/title-26/chapter-I/subchapter-C/part-31/subpart-B/subject-group-ECFR996050e2e4c4937/section-31.3121(b)(7)-2#p-31.3121(b)(7)-2(e)).

⁶ For more information about state and local government pension plans, see CRS Report R47119, *Pensions and Individual Retirement Accounts (IRAs): An Overview*, coordinated by Elizabeth A. Myers.

Social Security. The individual is likely to receive Social Security benefits based on those covered earnings in the later job, subject to certain reductions—referred to as the Windfall Elimination Provision (WEP). In another case, a noncovered public employee may be entitled to Social Security spousal benefits based on his or her spouse’s covered earnings. This Social Security spousal benefit is likely to be subject to a reduction due to the noncovered public pension benefit the person would receive—referred to as the Government Pension Offset (GPO). The following section explains the basics of those benefit reductions.

This report provides participant data on state and local public sector pensions for employment that is not covered by Social Security. Congress has made proposals to change or eliminate the WEP and GPO for all or some affected individuals. Among individuals who are currently affected or will potentially be affected by the two provisions, lawmakers often have questions on the number of such individuals in each state and by occupation. Data on those noncovered public employees can assist policymakers in assessing the population that would be affected by proposed legislative changes. Because the WEP and the GPO typically affect Social Security beneficiaries who are receiving public pensions based on noncovered earnings, data on noncovered state and local public employees are closely related to participants in state and local public pensions.

Background on Social Security

Social Security is a work-related program that is funded primarily with dedicated payroll tax revenues. In all cases, a Social Security beneficiary becomes eligible for benefits either by working in a job that is covered by Social Security (a covered worker), by having a close family relationship to a covered worker, or both (among other requirements). For people who work in jobs that are covered by Social Security, participation is mandatory. Covered workers and their employers are required to pay Social Security payroll taxes.

Social Security Coverage: State and Local Public Sector Employment

Most jobs in the United States are covered by Social Security. The Social Security Administration (SSA) estimates that about 6% of workers in paid employment and self-employment are not covered under the Social Security program.⁷ The largest and most high-profile group of noncovered workers is the segment of state and local public employees who are not covered by Social Security through their public employment. In 2019, about 6.5 million (or 28% of all) state and local public employees—including state or local government employees, teachers, police officers, and firefighters—were not covered under Social Security.

If a job is not covered by Social Security, the worker’s earnings are not subject to Social Security payroll taxes and do not count toward the worker gaining insured status under the program (i.e., the earnings do not count toward establishing future benefit eligibility for the worker and his or her family members). In addition, the earnings are not included in the computation of benefits.

⁷ SSA, Office of the Chief Actuary (OACT), Fact Sheet on the Old-Age, Survivors, and Disability Insurance Program, January 24, 2022, <https://www.ssa.gov/oact/FACTS/index.html>. Noncovered workers include state and local public employees covered by alternative staff-retirement systems; most permanent civilian federal employees hired before January 1, 1984, who are covered by the Civil Service Retirement System (CSRS) or other alternative retirement plan; employees covered by the Railroad Retirement system; domestic, election, or farm workers with earnings below certain thresholds; people with low levels of net earnings from self-employment; and certain nonimmigrants.

Social Security coverage is voluntary for state and local public employees who are covered under qualified public retirement systems that meet certain requirements.⁸ If these state and local public employees collectively choose to participate in Social Security, they may elect coverage as a group through the state’s so-called Section 218 Agreement with SSA, named in reference to Section 218 of the Social Security Act (42 U.S.C. §418), which authorized such agreements. Coverage is elected through a referendum held by the state. Ultimately, the decision to extend coverage to certain state and local public positions lies with the state, as the state must hold a referendum among eligible employees covered by a retirement system before Social Security coverage can be extended.⁹

For more information about Social Security coverage among state and local government employees, see CRS Report R46961, *Social Security Coverage of State and Local Government Employees*.

Social Security Benefits: the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)

The Social Security program includes two provisions that affect Social Security beneficiaries who also receive pensions from noncovered employment: the WEP and the GPO. Congress enacted these provisions to address equity issues created by the exclusion of some workers from Social Security coverage. The WEP, which was enacted in 1983, affects the Social Security benefits that an individual receives based on his or her own work record (as a retired or disabled worker) as well as the benefits paid to his or her eligible family members. The GPO, which was enacted in 1977 and modified in 1983, affects the Social Security benefits that an individual receives as the spouse or surviving spouse of a Social Security–covered worker.¹⁰

The WEP affects individuals who have worked in both covered and noncovered employment. If an individual is receiving a pension from noncovered employment, his or her Social Security benefits are subject to reduction under the WEP if he or she has fewer than 30 years of substantial earnings in covered employment.¹¹ Under the WEP, the worker’s Social Security benefits are computed using an alternative benefit formula (the “windfall formula”) rather than the regular benefit formula. The windfall formula results in a lower initial monthly benefit for the worker. The amount of the reduction in the initial monthly benefit is limited to one-half the monthly amount of the worker’s noncovered pension. The WEP also reduces benefits payable to eligible family members on the worker’s earnings record. In December 2022, the WEP affected about 2.0 million Social Security beneficiaries (about 3% of beneficiaries).¹²

⁸ In general, a qualified public retirement system is a pension, annuity, retirement, or similar fund or system maintained by a state or local government that provides a retirement benefit to the employee comparable to the benefit provided under the old-age component of the Old-Age, Survivors, and Disability Insurance (Social Security) program.

⁹ Section 218 Agreements cover positions, not individuals (i.e., Social Security coverage is tied to a particular job, not to a particular individual). If a position is covered by Social Security under a Section 218 Agreement, generally any current or future employee who fills that position is subject to Social Security payroll taxes.

¹⁰ The WEP was enacted as part of the Social Security Amendments of 1983 (P.L. 98-21). The GPO was enacted as part of the Social Security Amendments of 1977 (P.L. 95-216) and modified as part of the Social Security Amendments of 1983 (P.L. 98-21).

¹¹ The reduction under the WEP is phased out for workers with between 21 and 30 years of substantial earnings in covered employment. Workers with 30 or more years of substantial earnings in covered employment are exempt from the WEP.

¹² For more information, see CRS Report 98-35, *Social Security: The Windfall Elimination Provision (WEP)*, by Zhe

The GPO affects an individual who has worked in noncovered government employment, qualifies for a pension based on this noncovered employment, and also qualifies for Social Security benefits as the spouse or surviving spouse of a Social Security–covered worker. If an individual is receiving a pension from noncovered employment, his or her Social Security spousal or widow(er) benefits are subject to reduction under the GPO. The individual’s Social Security spousal or widow(er) benefits are reduced by an amount equal to two-thirds of his or her noncovered pension (a two-thirds offset). Depending on the relative amounts of the two benefits, the Social Security spousal or widow(er) benefits may be reduced to zero. In December 2022, the GPO affected 734,601 Social Security beneficiaries (about 1% of beneficiaries).¹³

Participants in State and Local Public Pension Plans Not Covered Under Social Security

This section presents information on major state and local public pension plans that were not covered under Social Security in 2021 or 2022, depending on the year in which the most recent data is available.

Data on Social Security Coverage

CRS reviewed the state and local public pension plans in all 50 states and the District of Columbia, including official websites, annual comprehensive financial reports, member handbooks, and frequently asked questions. Those pension plans are typically provided for state or local government employees, teachers, police officers, and firefighters. Pension plans were included if they were designed for local public employees (such as those working for counties, cities or towns) but administered at the state level.

The Social Security coverage information in this report is based on public information available at the public pension plan organization, such as a retirement board or an agency.¹⁴ Typically, a noncovered public pension is included in **Table 1** and **Table 2** if the plan has published information confirming its coverage status. See **Table A-1** and **Table A-2** in the Appendix regarding sources for data in **Table 1** and **Table 2**, respectively.

Some noncovered state and local public pension plans may be excluded from the tables due to several reasons. First, if Social Security coverage information could not be verified using public information or other means from the pension authority, the pension plan is excluded. Second, if a pension plan did not publish publicly-available participant information, the plan is excluded.¹⁵ Third, local pension plans that were administered by local agencies and had a Social Security coverage status that was generally different from the state pension or other local pensions are excluded.¹⁶

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¹³ For more information, see CRS Report RL32453, *Social Security: The Government Pension Offset (GPO)*, by Zhe Li.

¹⁴ Most information is available on official websites. CRS conducted phone interviews when the information on websites was not clear.

¹⁵ For example, the Indiana state police pension does not seem to be covered under Social Security, but participant data is not available on the official website. See <https://www.in.gov/isp/social-security-wep-information/>.

¹⁶ For example, most state and local public pensions in Virginia are covered under Social Security, except for the Fairfax County Police Retirement System, which is not shown in the data tables. See <https://www.fairfaxcounty.gov/>

Data on Public Pension Plan Participants

This section displays the following information for each state or local public pension plan with participants not covered by Social Security:

- state,
- occupations covered under the plan,
- the year in which the most recent plan information was available,
- the number of active participants who were currently contributing to the plan,
- the number of inactive and vested participants who were not contributing but eligible for benefits on a future date, and
- the number of retirees who were receiving benefits.¹⁷

The Social Security WEP and GPO may affect some current retirees, and may impact some active members and inactive and vested members when they retire.

Table 1 displays information for public pension plans for which all participants are generally not covered under Social Security (based on the most recent data CRS was able to compile).

- In total, 26 states and the District of Columbia have one or more state public pension plans (or state-administered local public pensions) with almost all participants not covered under Social Security.
- Among noncovered participants for whom detailed occupation data are available, about 70% of active members and 68% of retirees were teachers, while 6% of active members and 9% of retirees were police officers and firefighters.
- Seven states accounted for about 81% of noncovered participants (active members, inactive members, and retirees) shown in the table. Those states are California, Colorado, Louisiana, Massachusetts, Nevada, Ohio, and Texas.

Table 2 displays related information for public pension plans with only a *subset* of participants not covered under Social Security. Social Security coverage in these plans usually depends on positions, locality, or jurisdiction, but data is generally reported on a combined basis including both covered and noncovered participants.¹⁸ (Therefore, this data may not be used to evaluate the number of participants in state and local public plans that are not covered by Social Security.)

- In addition to the 26 states listed in **Table 1**, five additional states have some participants in state or local public plans not covered under Social Security. Those states are Arizona, Arkansas, New Mexico, Utah, and Wisconsin.

retirement/police-officers-retirement-system. In another example, participants in the Illinois Cook County Pension Fund (for country employees, officers, and forest preserve district employees) do not contribute to Social Security. The pension fund is administered at local county, so it is not shown in the data tables. See <https://www.cookcountypension.com/>.

¹⁷ In some cases, benefit recipients may include disabled beneficiaries if the plan does not report recipient data separately by benefit category.

¹⁸ In those state and local government pension plans, benefit formulas for participants who are not covered under Social Security are generally different from those who are covered.

Table I. Plan Participants in Selected State and Local Public Pension Plans with All Participants Generally Not Covered Under Social Security

Most recent data range from 2021 to 2022

State	Occupation(s) of Participants	Year	Active Members	Inactive and Vested Members	Retirees
Alaska	Teachers	2022	3,190	738	13,423
California	Teachers	2022	449,418	227,163	285,704
Colorado	State and local government employees, teachers, state troopers, and judges	2021	207,269	33,015	132,111
Connecticut	Local government employees	2021	2,429	NA	2,177
Connecticut	Teachers	2022	52,262	7,635	38,689
Connecticut	Local police officers and firefighters	2021	1,691	NA	648
District of Columbia	Teachers	2021	4,072	1,514	6,050
District of Columbia	Police officers and firefighters	2021	5,242	342	4,115
Hawaii	Police officers and firefighters	2021	4,897	239	3,977
Illinois	Teachers	2022	165,566	144,801	129,466
Illinois	State police and firefighters	2021	2,308	NA	NA
Illinois	Judges	2021	944	29	951
Iowa	Local police officers and firefighters	2022	4,155	453	3,172
Kansas	State and local police officers and firefighters	2021	7,779	2,304	6,055
Kentucky	Teachers	2022	74,785	10,690	58,438
Louisiana	State government employees	2022	37,358	59,146	41,678
Louisiana	Local government employees	2022	6,510	5,711	4,891
Louisiana	Teachers	2022	86,364	9,245	70,075
Louisiana	State police officers	2022	914	232	1,355
Louisiana	Local police officers	2022	5,269	2,436	5,006
Louisiana	Local firefighters	2022	4,623	1,092	2,669
Louisiana	Parish government employees (Plan A)	2021	13,643	9,632	8,096
Maine	State government employees, teachers, state police officers	2022	40,121	47,650	38,408
Maine	Judges	2022	60	3	90
Maine	State legislative employees	2022	174	214	223
Massachusetts	State government employees	2022	86,114	5,325	65,360
Massachusetts	Local government employees	2021/2022 ^a	130,304	NA	93,087

State	Occupation(s) of Participants	Year	Active Members	Inactive and Vested Members	Retirees
Massachusetts	Teachers	2022	95,059	32,636	70,306
Massachusetts	State police officers	2022	2,304	57	2,539
Minnesota	State police officers	2022	937	78	888
Minnesota	Local police officers and firefighters	2022	11,629	1,864	12,107
Missouri	Teachers	2022	78,973	10,045	67,676
Montana	Local police officers	2022	841	123	908
Montana	Local firefighters	2022	749	51	691
Montana	Highway patrol officers	2022	252	19	354
Nebraska	State patrol officers	2022	388	77	487
Nevada	State government employees and teachers	2022	95,785	18,471	61,268
Nevada	State and local police officers and firefighters	2022	12,850	1,040	9,142
New Hampshire	State and local police officers and firefighters	2022	5,826	NA	6,510
New Jersey	State police	2021	3,027	NA	3,807
New Jersey	Local police officers and firefighters	2021	43,162	NA	50,466
New Jersey	State judiciary	2021	403	NA	724
North Dakota	Highway patrol	2022	151	35	135
Ohio	State and local government employees and police officers	2021	290,321	10,990	219,088
Ohio	Teachers	2022	184,865	20,262	156,225
Ohio	School employees	2022	155,063	6,118	34,972
Ohio	Local police officers and firefighters	2021	29,363	NA	30,372
Ohio	State highway patrol	2021	1,454	35	1,807
Oklahoma	Local firefighters	2022	12,060	2,467	9,056
Rhode Island	State police officers and firefighters	2021	61	56	88
Rhode Island	Municipal police officers and firefighters	2021	1,275	260	1,046
Texas	Teachers	2022	928,418	124,957	444,557
West Virginia	State police officers	2021	610	22	846
Wyoming	Local firefighters	2021	386	55	171

Source: CRS analysis of each state and local public pension plan (see **Table A-1**).

Notes: NA refers to not available. Local public pension plans that were administered by local agencies and had a Social Security coverage status that was generally different from the state pension or other local pensions are

excluded, such as the Virginia Fairfax County Police Retirement System and the Illinois Cook County Pension Fund.

- a. Data is the sum of 103 local public pension plans in 2021 or 2022, depending on the year in which the data is available.

Table 2. Plan Participants in Selected State and Local Public Pension Plans with a Subset of Participants Not Covered Under Social Security

Most recent data range from 2021 to 2022

State	Occupation(s) of Participants	Year	Active Members	Inactive and Vested Members	Retirees
Alaska	General state and local government employees	2022	8,966	4,924	37,265
Arizona	State and local police officers and firefighters	2022	18,185	2,893	15,299
Arkansas	Local police officers and firefighters	2021	4,060 (noncovered)	8,845 (covered and noncovered)	4,230 (noncovered)
California	State employees, school members and public agency employees (safety positions, such as police officers and firefighters, are generally not covered under Social Security)	2021	156,893 (including inactive members, and for safety positions only)	NA	669,876 (total number for the overall pension system)
Colorado	Police officers and firefighters	2021	10,116	2,941	10,850
Maine	Local government employees	2022	12,362	12,804	10,400
Missouri	Local police officers and firefighters	2022	35,029	NA	27,713
New Mexico	Local police officers	2022	3,608	1,029	3,311
New Mexico	Local firefighters	2022	2,494	439	1,779
Texas	Local government employees	2021	144,107	122,752	78,206
Utah	Local police officers	2021	4,166	4,889	6,898
Utah	Local firefighters	2021	1,358	455	1,596
Wisconsin	Police officers and firefighters	2021	2,762 (noncovered)	285 (noncovered)	228,161 (covered and noncovered)
Wyoming	County sheriffs and deputies, municipal police officers	2021	2,579	457	1,522

Source: CRS analysis of each state and local public pension plan (see **Table 2**).

Notes: Data in this table generally combines participants in positions that are both covered and not covered by Social Security. Exceptions include those for Arkansas local police officers and firefighters (active members and retirees), California public employees (active members), and Wisconsin police officers and firefighters (active and inactive members). Local public pension plans that were administered by local agencies and had a Social Security coverage status that was generally different from the state pension or other local pensions are excluded, such as the Virginia Fairfax County Police Retirement System and the Illinois Cook County Pension Fund. NA refers to not available.

Appendix. Sources for State and Local Public Sector Employment Not Covered Under Social Security and Related Public Pension Plans

Table A-1 and **Table A-2** display sources for data in **Table 1** and **Table 2**, respectively. Information includes the website for each public pension plan, the direct link for data, and links to documents describing Social Security coverage.

Table A-1. Sources for Noncovered State and Local Public Sector Employment and Pension Plans in Table I

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table I	Links for Social Security Coverage Status
Alaska	Teachers	https://drb.alaska.gov/	Annual Report 2022	Alaska Division of Retirement and Benefits
California	Teachers	https://www.calstrs.com/	Fast Fact 2022	California Teachers' Retirement System and Social Security
Colorado	State and local government employees, teachers, state troopers, and judges	https://www.copera.org/	Annual Report 2021	Colorado Public Employees' Retirement Association Mid-Career
Connecticut	Local government employees	https://www.osc.ct.gov/rbsd/	Annual Report 2021	Annual Report 2021
Connecticut	Teachers	https://portal.ct.gov/TRB	Annual Report 2022	Connecticut Teachers' Retirement Board FAQ
Connecticut	Local police officers and firefighters	https://www.osc.ct.gov/rbsd/	Annual Report 2021	Annual Report 2021
District of Columbia	Teachers	https://dcrb.dc.gov/	Annual Report 2021	District of Columbia Retirement Board Report Teachers' Edition
District of Columbia	Police officers and firefighters	https://dcrb.dc.gov/	Annual Report 2021	District of Columbia Retirement Board Report Police Officers' and Firefighters' Edition
Hawaii	Police officers and firefighters	https://ers.ehawaii.gov/	Annual Report 2021	Annual Report 2021
Illinois	Teachers	https://www.trsil.org/	Annual Report 2022	Annual Report 2022
Illinois	State police and firefighters	https://ilsrs.illinois.gov/sers.html	Annual Report 2021	Annual Report 2021
Illinois	Judges	https://ilsrs.illinois.gov/jrs.html	Annual Report 2021	Judges' Retirement System FAQs
Iowa	Local police officers and firefighters	http://www.mfprsi.org/	Annual Report 2022	Municipal Fire & Police Retirement System FAQ
Kansas	State and local police officers and firefighters	https://www.kpers.org/	Annual Report 2021	Membership Guide
Kentucky	Teachers	https://trs.ky.gov/	Annual Report 2022	How Annuities Work in a Comprehensive Retirement Plan
Louisiana	State government employees	https://lasersonline.org/	Annual Report 2022	Medicare, Social Security Offsets, and Insurance
Louisiana	Local government employees	https://www.mersla.com/	Annual Report 2022	Plan Messenger
Louisiana	Teachers	https://www.trsl.org/	Annual Report 2022	Social Security Overview
Louisiana	State police officers	https://lsprs.org/	Annual Report 2022	Representative Sam Graves Press Release

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table I	Links for Social Security Coverage Status
Louisiana	Local police officers	https://www.lampers.org/	Annual Report 2022	What is the WEP and the GPO?
Louisiana	Local firefighters	http://ffret.com/	Annual Report 2022	Social Security: WEP and GPO
Louisiana	Parish government employees (Plan A)	http://www.persla.org/	Annual Report 2021	Annual Report 2021
Maine	State government employees, teachers, state police officers	https://www.maineopers.org/	Annual Report 2022	WEP and GPO
Maine	Judges	https://www.maineopers.org/	Annual Report 2022	WEP and GPO
Maine	State legislative employees	https://www.maineopers.org/	Annual Report 2022	WEP and GPO
Massachusetts	State government employees	https://www.mass.gov/orgs/massachusetts-state-retirement-board	Annual Report 2022	Treasurer Goldberg Urges Favorable Action on federal WEP legislation
Massachusetts	Local government employees	https://www.mass.gov/massachusetts-public-retirement-systems	Annual Report 2021 or 2022	Treasurer Goldberg Urges Favorable Action on federal WEP legislation
Massachusetts	Teachers	https://mtrs.state.ma.us/	Annual Report 2022	Retirees and Social Security
Massachusetts	State police officers	https://www.mass.gov/orgs/massachusetts-state-retirement-board	Annual Report 2022	Treasurer Goldberg Urges Favorable Action on federal WEP legislation
Minnesota	State police officers	https://www.msrs.state.mn.us/	Annual Report 2022	Background Information on Minnesota Police Officers and Firefighters and Social Security
Minnesota	Local police officers and firefighters	https://mnpera.org/	Annual Report 2022	Police and Fire Plan Handbook
Missouri	Teachers	https://www.psrps-peers.org/	Annual Report 2022	Social Security and Medicare
Montana	Local police officers	https://mpera.mt.gov/	Annual Report 2022	Montana's Public Employees' Retirement Plans: Summary Tables
Montana	Local firefighters	https://mpera.mt.gov/	Annual Report 2022	Montana's Public Employees' Retirement Plans: Summary Tables
Montana	Highway patrol officers	https://mpera.mt.gov/	Annual Report 2022	Montana's Public Employees' Retirement Plans: Summary Tables
Nebraska	State patrol officers	https://npers.ne.gov/SelfService/	Annual Report 2022	State Patrol Plan Handbook

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table I	Links for Social Security Coverage Status
Nevada	State government employees and teachers	https://www.nvpers.org/front	Annual Report 2022	Pre-retirement Guide
Nevada	State and local police officers and firefighters	https://www.nvpers.org/front	Annual Report 2022	Pre-retirement Guide
New Hampshire	State and local police officers and firefighters	https://www.nhrs.org/	Annual Report 2022	Members and Social Security
New Jersey	State police	https://www.state.nj.us/treasury/pensions/	Annual Report 2021	Annual Report 2021
New Jersey	Local police officers and firefighters	https://www.state.nj.us/treasury/pensions/	Annual Report 2021	Annual Report 2021
New Jersey	State judiciary	https://www.state.nj.us/treasury/pensions/	Annual Report 2021	Annual Report 2021
North Dakota	Highway patrol	https://www.ndpers.nd.gov/	Annual Report 2022	Law Enforcement And Correctional Officer Retirement Program Study
Ohio	State and local government employees and police officers	https://www.opers.org/	Annual Report 2021	OPERS Seeks Reform Of Windfall Provision
Ohio	Teachers	https://www.strsoh.org/	Annual Report 2022	Preparing for Retirement: Social Security
Ohio	School employees	https://www.ohsers.org/	Annual Report 2022	How Social Security Could Affect You
Ohio	Local police officers and firefighters	https://www.op-f.org/	Annual Report 2021	Employer Digest
Ohio	State highway patrol	https://www.ohprs.org/ohprs/	Annual Report 2021	Ohio Highway Patrol Retirement System FAQ
Oklahoma	Local firefighters	https://www.ok.gov/fprs/	Annual Report 2022	Pension Plan Handbook
Rhode Island	State police officers and firefighters	https://www.ersri.org/	Annual Report 2021	Membership and Retirement Handbook
Rhode Island	Municipal police officers and firefighters	https://www.ersri.org/	Annual Report 2021	Membership and Retirement Handbook
Texas	Teachers	https://www.trs.texas.gov/Pages/Homepage.aspx	Annual Report 2022	Understanding the Pillars of a Secure Retirement
West Virginia	State police officers	https://www.wvretirement.com/	Annual Report 2021	West Virginia State Police Retirement System

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table 1	Links for Social Security Coverage Status
Wyoming	Local firefighters	https://retirement.wyo.gov/	Annual Report 2021	Special Benefits from the Wyoming Retirement System

Source: CRS based on available information as of March 31, 2023.

Notes: Annual Report generally refers to “Annual Comprehensive Financial Report.”

Table A-2. Sources for Noncovered State and Local Public Sector Employment and Pension Plans in Table 2

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table 2	Links for Social Security Coverage Status
Alaska	General state and local government employees	https://drb.alaska.gov/	Annual Report 2022	Alaska Division of Retirement and Benefits
Arizona	State and local police officers and firefighters	https://www.psprs.com/	Annual Report 2022	Annual Report 2022
Arkansas	Local police officers and firefighters	https://lopfi-prb.com/	Annual Report 2021	Annual Report 2021
California	State employees, school members and public agency employees (safety positions, such as police officers and firefighters, are generally not covered under Social Security)	https://www.calpers.ca.gov/	Annual Report 2021	Social Security & Your CalPERS Pension
Colorado	Police officers and firefighters	https://fppaco.org/	Annual Report 2021	Annual Report 2021
Maine	Local government employees	https://www.maineopers.org/	Annual Report 2022	WEP and GPO
Missouri	Local police officers and firefighters	https://www.molagers.org/	Annual Report 2022	Public Safety Retirement
New Mexico	Local police officers	https://www.nmpers.org/	Annual Report 2022	Member Handbook
New Mexico	Local firefighters	https://www.nmpers.org/	Annual Report 2022	Member Handbook
Texas	Local government employees	https://www.tcdrs.org/	Annual Report 2021	Member Handbook
Utah	Local police officers	https://www.urs.org/	Annual Report 2021	Annual Report 2021
Utah	Local firefighters	https://www.urs.org/	Annual Report 2021	Annual Report 2021
Wisconsin	Police officers and firefighters	https://etf.wi.gov/	Annual Report 2021	Annual Report 2021

State	Occupation(s) of Participants	Websites for Pension Plans	Direct Links for Data in Table 2	Links for Social Security Coverage Status
Wyoming	County sheriffs and deputies, municipal police officers	https://retirement.wyo.gov/	Annual Report 2021	Law Enforcement Pension Plan Handbook

Source: CRS based on available information as of March 31, 2023.

Notes: Annual Report generally refers to “Annual Comprehensive Financial Report.”

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