The Hazards of Mandating Social Security on the Public Sector

The Negative and Unintended Outcomes for State and Local Employees and Their Employers

CPRS Segal

Social Security covers a large portion of working Americans. However, many state and local government retirement plan members, representing millions of public sector employees across the United States, have never participated in Social Security.

In an attempt to delay the projected insolvency of the Social Security's Trust Fund Reserve, some federal policymakers contend that the U.S. should make coverage in Social Security mandatory for all public sector workers.

This report answers two primary questions:

- How would this significant change affect state and local employees and governments?
- How useful would this mandate be?

Coalition to Preserve Retirement Security

The Coalition to Preserve Retirement Security (CPRS) is the leading voice and preeminent organization in Washington, DC dedicated to opposing efforts to force public employers and their workers to participate in the Social Security program. CPRS members include major public employee retirement systems and national, state and local employee, employer and retiree organizations. Our mission is to protect the current structure of public sector retirement plans.

Key takeaways

Mandatory Social Security participation for all state and local government (public sector) employees would result in several adverse consequences, including (but not limited to) the following:

- Increase costs for public employees, plan sponsors, and ultimately taxpayers, including an estimated $45–$60 billion in new contributions over the next five years
- Affect current public retirement plans, resulting in possible decreased plan funding, decreased member benefits and plan freezes or closures
- Replace local discretion with a federal mandate, which would limit the ability of state and local governments to effectively manage their diverse workforces
- Fail to effectively address ongoing Social Security funding concerns

Brief history of public sector pension plans and Social Security

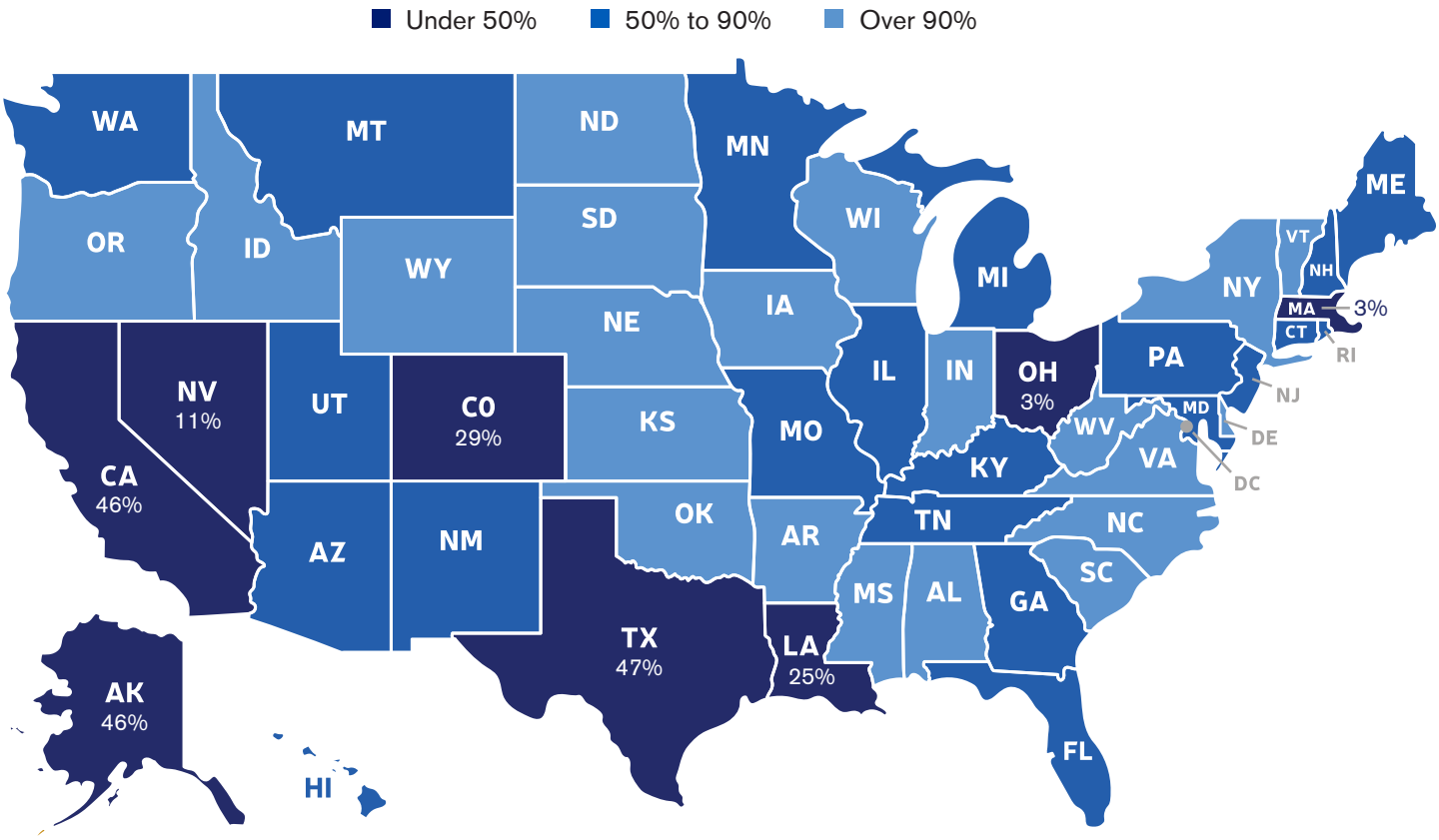
Many public sector pension plans have been supplying members with retirement income for far longer than Social Security has been in existence. The first public sector pension plan began in 1857 for New York City police and expanded to cover firefighters a decade later. In 1894, New York City established the first plan for teachers, and in 1911 Massachusetts created the first plan for general state employees.

In comparison, the Old-Age, Survivors, and Disability Insurance Program (OASDI, or Social Security) was not established until 1935. It was not until 1950 that Social Security first started allowing state and local governments to participate — more than 90 years after the first public sector plan was created.

Each state that chooses to participate in Social Security follows irrevocable Section 218 Agreements, which began in 1951. Individual states have their own administrators, and Social Security coverage is extended according to a referendum for eligible members of particular groups. Approximately 25 percent of public sector employees do not participate in Social Security. They provide benefit coverage through at least one different plan.

For the approximately three-quarters of state and local government employees that do participate in Social Security, participation varies greatly.

Figure 1: Social Security Participation Rates of State and Local Government Employees



Source: Congressional Research Service, *Social Security Coverage of State and Local Government Employees*, March 2024

Figure 1 above shows that for more than half of the states that participate in Social Security, the participation rate is over 90 percent. Eight states, including the two largest states (California and Texas) participate at a level below 50 percent. Ohio and Massachusetts have a participation rate close to zero percent.

In most cases, public safety employees and teachers are the groups most likely to not participate.

Mandating Social Security for all public employees would affect all states but affect states with lower participation more significantly.

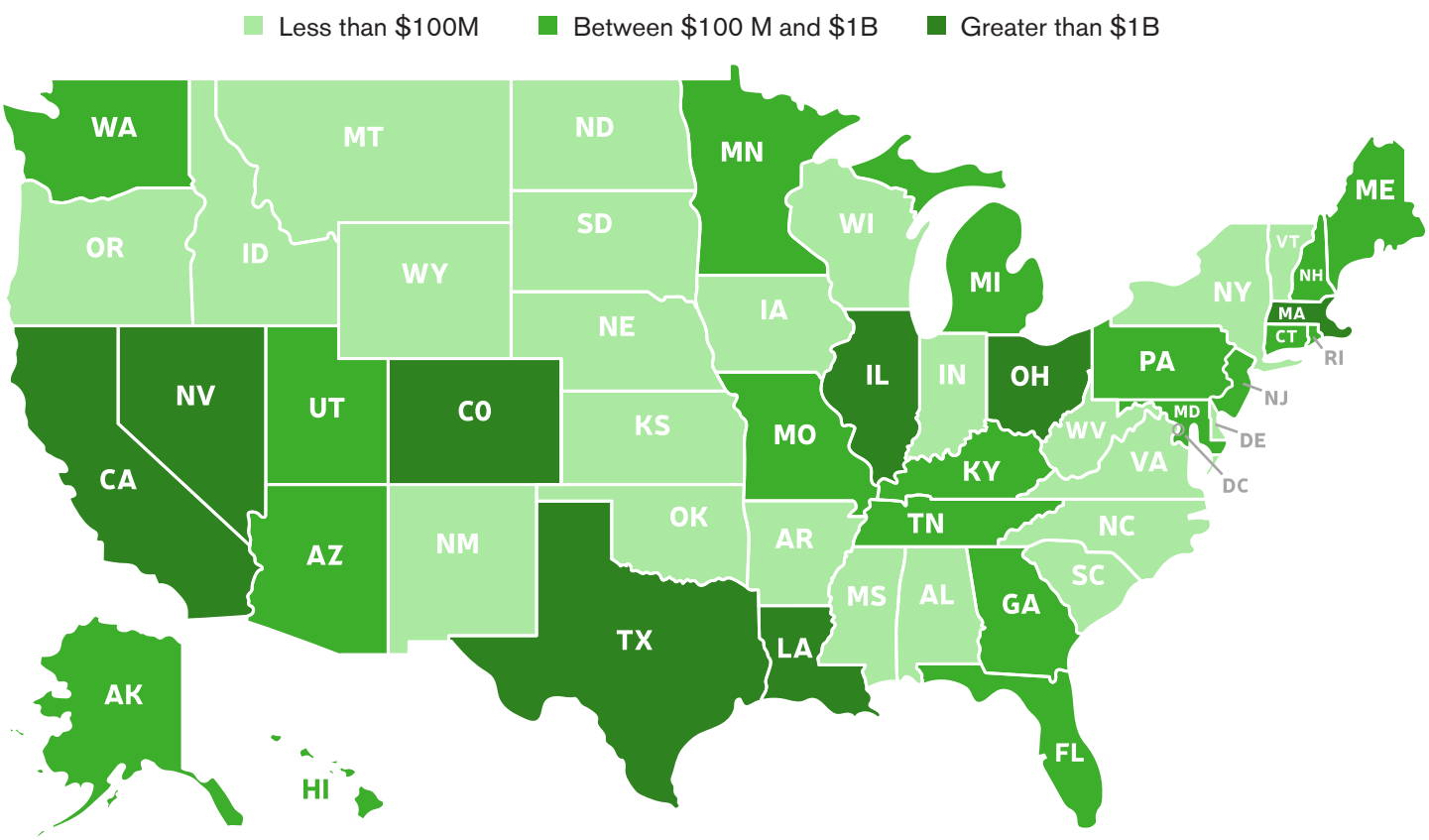
High cost of mandating Social Security for the public sector

Requiring Social Security coverage for non-participating public sector employers would be costly and disruptive for public sector workers, governmental plan sponsors, public retirement plans, and ultimately the taxpayers who are responsible for funding these plans.

The cost of additional contributions to the Social Security system alone is estimated to be at least $45 billion over the first five years and could be as high as $60 billion. Estimates of public sector members who do not participate in Social Security range from approximately 4.2 million to approximately 6 million, depending on the source.

If all state and local government employees who do not currently participate in Social Security were moved prospectively into a participating status, eight states would sustain projected increases in costs over the next five years exceeding $1 billion; 19 states would experience projected costs between $100 million and $1 billion; and the remaining states are projected to have costs under $100 million.

Figure 2: Cost Analysis of Impact of Mandatory Social Security, Five-Year Cumulative for 2025–2029



Source: Segal for the Coalition to Preserve Retirement Security (based on the number of uncovered workers in each state reported by the Social Security Administration), February 2026

Table 1: State-by-State Cost Analysis of Impact of Mandatory Social Security, Five-Year Cumulative for 2025–2029

State	Employees Not Covered by Social Security	Five-Year Cumulative (Millions)
Alabama	5,070	$43,898,230
Alaska	33,473	$373,254,273
Arizona	13,046	$128,028,842
Arkansas	4,144	$32,282,637
California	949,111	$12,712,759,408
Colorado	249,913	$2,583,817,624
Connecticut	53,005	$612,615,013
Delaware	2,032	$19,748,102
Florida	57,018	$543,693,499
Georgia	106,939	$952,134,006
Hawaii	13,418	$135,418,802
Idaho	2,644	$20,668,266
Illinois	320,063	$3,273,593,548
Indiana	11,566	$96,725,816
Iowa	3,319	$27,777,329
Kansas	5,179	$40,289,460
Kentucky	58,160	$478,782,546
Louisiana	188,881	$1,465,251,145
Maine	36,927	$291,905,632
Maryland	17,006	$195,786,867
Massachusetts	315,796	$3,658,237,643
Michigan	16,085	$150,747,014
Minnesota	11,757	$115,530,731
Mississippi	3,946	$29,873,630
Missouri	65,996	$533,979,862
Montana	1,058	$8,610,070
Nebraska	3,640	$32,215,913
Nevada	106,530	$1,149,267,997
New Hampshire	13,911	$118,979,030
New Jersey	20,359	$237,155,161
New Mexico	7,435	$69,690,308
New York	4,533	$58,199,874
North Carolina	4,670	$43,348,232
North Dakota	1,822	$13,951,138
Ohio	558,282	$5,217,103,011
Oklahoma	7,910	$64,439,126
Oregon	3,516	$38,147,905
Pennsylvania	21,204	$217,250,032
Rhode Island	12,827	$142,821,795
South Carolina	1,165	$10,058,810
South Dakota	411	$2,930,801
Tennessee	18,551	$159,555,021
Texas	859,907	$8,151,586,374
Utah	14,335	$124,867,144
Vermont	541	$5,281,564
Virginia	7,242	$70,219,490
Washington	21,600	$278,011,126
West Virginia	3,566	$26,550,999
Wisconsin	8,076	$69,401,423
Wyoming	3,281	$28,812,789
Total	**4,250,862**	**$44,855,255,058**

Source: Segal for the Coalition to Preserve Retirement Security (based on the number of uncovered workers in each state reported by the Social Security Administration), February 2026

Table 2: State-by-State Cost Analysis of Mandatory Social Security for Each Year from 2025 to 2029 and Five-Year Cumulative 2025–2029

State	Employees Not Covered by Social Security	First Year Number of Employee Terminations (9%)	Average Annual Pay for State and Local Governments	First Year Employer SS Tax (Millions)	First Year Employee and Employer (Millions)	Two-Year Cumulative (Millions)	Three-Year Cumulative (Millions)	Four-Year Cumulative (Millions)	Five-Year Cumulative (Millions)
Alabama	5,070	456	$54,615	$1.5	$3.1	$9.1	$18.0	$29.6	$43.9
Alaska	33,473	3,013	$70,337	$13.1	$26.3	$77.7	$153.3	$252.1	$373.3
Arizona	13,046	1,174	$61,903	$4.5	$9.0	$26.7	$52.6	$86.5	$128.0
Arkansas	4,144	373	$49,138	$1.1	$2.3	$6.7	$13.3	$21.8	$32.3
California	949,111	85,420	$84,488	$447.5	$894.9	$2,646.9	$5,221.3	$8,586.3	$12,712.8
Colorado	249,913	22,492	$65,215	$90.9	$181.9	$538.0	$1,061.2	$1,745.1	$2,583.8
Connecticut	53,005	4,770	$72,903	$21.6	$43.1	$127.6	$251.6	$413.8	$612.6
Delaware	2,032	183	$61,307	$0.7	$1.4	$4.1	$8.1	$13.3	$19.7
Florida	57,018	5,132	$60,147	$19.1	$38.3	$113.2	$223.3	$367.2	$543.7
Georgia	106,939	9,624	$56,161	$33.5	$67.0	$198.2	$391.1	$643.1	$952.1
Hawaii	13,418	1,208	$63,660	$4.8	$9.5	$28.2	$55.6	$91.5	$135.4
Idaho	2,644	238	$49,313	$0.7	$1.5	$4.3	$8.5	$14.0	$20.7
Illinois	320,063	28,806	$64,515	$115.2	$230.4	$681.6	$1,344.5	$2,211.0	$3,273.6
Indiana	11,566	1,041	$52,753	$3.4	$6.8	$20.1	$39.7	$65.3	$96.7
Iowa	3,319	299	$52,794	$1.0	$2.0	$5.8	$11.4	$18.8	$27.8
Kansas	5,179	466	$49,067	$1.4	$2.8	$8.4	$16.5	$27.2	$40.3
Kentucky	58,160	5,234	$51,926	$16.9	$33.7	$99.7	$196.6	$323.4	$478.8
Louisiana	188,881	16,999	$48,932	$51.6	$103.1	$305.1	$601.8	$989.6	$1,465.3
Maine	36,927	3,323	$49,862	$10.3	$20.5	$60.8	$119.9	$197.2	$291.9
Maryland	17,006	1,531	$72,622	$6.9	$13.8	$40.8	$80.4	$132.2	$195.8
Massachusetts	315,796	28,422	$73,070	$128.8	$257.5	$761.7	$1,502.5	$2,470.8	$3,658.2
Michigan	16,085	1,448	$59,114	$5.3	$10.6	$31.4	$61.9	$101.8	$150.7
Minnesota	11,757	1,058	$61,985	$4.1	$8.1	$24.1	$47.4	$78.0	$115.5
Mississippi	3,946	355	$47,759	$1.1	$2.1	$6.2	$12.3	$20.2	$29.9
Missouri	65,996	5,940	$51,037	$18.8	$37.6	$111.2	$219.3	$360.7	$534.0
Montana	1,058	95	$51,351	$0.3	$0.6	$1.8	$3.5	$5.8	$8.6
Nebraska	3,640	328	$55,825	$1.1	$2.3	$6.7	$13.2	$21.8	$32.2
Nevada	106,530	9,588	$68,049	$40.5	$80.9	$239.3	$472.0	$776.2	$1,149.3
New Hampshire	13,911	1,252	$53,950	$4.2	$8.4	$24.8	$48.9	$80.4	$119.0
New Jersey	20,359	1,832	$73,477	$8.3	$16.7	$49.4	$97.4	$160.2	$237.2
New Mexico	7,435	669	$59,125	$2.5	$4.9	$14.5	$28.6	$47.1	$69.7
New York	4,533	408	$80,988	$2.0	$4.1	$12.1	$23.9	$39.3	$58.2
North Carolina	4,670	420	$58,551	$1.5	$3.1	$9.0	$17.8	$29.3	$43.3

Source: Segal for the Coalition to Preserve Retirement Security (based on the number of uncovered workers in each state reported by the Social Security Administration), February 2026

Table 2 *(continued from previous page)*

State	Employees Not Covered by Social Security	First Year Number of Employee Terminations (9%)	Average Annual Pay for State and Local Governments	First Year Employer SS Tax (Millions)	First Year Employee and Employer (Millions)	Two-Year Cumulative (Millions)	Three-Year Cumulative (Millions)	Four-Year Cumulative (Millions)	Five-Year Cumulative (Millions)
North Dakota	1,822	164	$48,298	$0.5	$1.0	$2.9	$5.7	$9.4	$14.0
Ohio	558,282	50,245	$58,945	$183.6	$367.3	$1,086.2	$2,142.7	$3,523.7	$5,217.1
Oklahoma	7,910	712	$51,389	$2.3	$4.5	$13.4	$26.5	$43.5	$64.4
Oregon	3,516	316	$68,429	$1.3	$2.7	$7.9	$15.7	$25.8	$38.1
Pennsylvania	21,204	1,908	$64,628	$7.6	$15.3	$45.2	$89.2	$146.7	$217.3
Rhode Island	12,827	1,154	$70,231	$5.0	$10.1	$29.7	$58.7	$96.5	$142.8
South Carolina	1,165	105	$54,459	$0.4	$0.7	$2.1	$4.1	$6.8	$10.1
South Dakota	411	37	$44,976	$0.1	$0.2	$0.6	$1.2	$2.0	$2.9
Tennessee	18,551	1,670	$54,253	$5.6	$11.2	$33.2	$65.5	$107.8	$159.6
Texas	859,907	77,392	$59,795	$286.9	$573.8	$1,697.2	$3,348.0	$5,505.6	$8,151.6
Utah	14,335	1,290	$54,943	$4.4	$8.8	$26.0	$51.3	$84.3	$124.9
Vermont	541	49	$61,572	$0.2	$0.4	$1.1	$2.2	$3.6	$5.3
Virginia	7,242	652	$61,160	$2.5	$4.9	$14.6	$28.8	$47.4	$70.2
Washington	21,600	1,944	$81,188	$9.8	$19.6	$57.9	$114.2	$187.8	$278.0
West Virginia	3,566	321	$46,969	$0.9	$1.9	$5.5	$10.9	$17.9	$26.6
Wisconsin	8,076	727	$54,204	$2.4	$4.9	$14.4	$28.5	$46.9	$69.4
Wyoming	3,281	295	$55,397	$1.0	$2.0	$6.0	$11.8	$19.5	$28.8
Total	4,250,862	382,578	$2,976,774	$1,578.8	$3,157.6	$9,339.3	$18,422.6	$30,295.5	$44,855.3

Source: Segal for the Coalition to Preserve Retirement Security (based on the number of uncovered workers in each state reported by the Social Security Administration), February 2026

Public sector employers and employees have committed to funding retirement plans

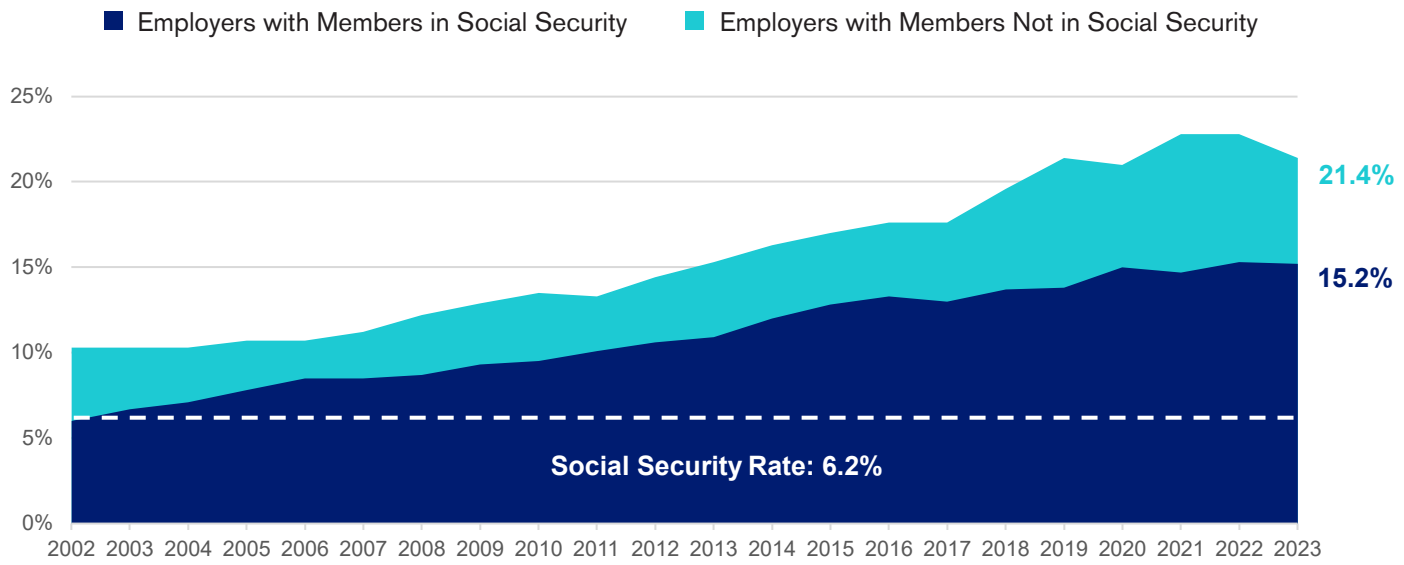
Effectively all public sector employees not participating in Social Security are covered by a government-sponsored retirement plan. These plans primarily take the form of defined benefit pension plans funded through a combination of employee and employer contributions and long-term investment returns on those contributions. These plans have been created and maintained to balance a dependable level of retirement benefits for their members with an acceptable level of cost to provide them. In some states, these benefits are constitutionally or statutorily protected from being easily adjusted or removed.

Employees participating in Social Security, along with their employers, are both required to pay 6.2 percent of payroll to fund Social Security as part of the Federal Insurance Contributions Act. This rate is applied up to the Social Security taxable wage base ($184,500 for 2026), which typically increases annually.

Mandating participation in Social Security for current non-participants would add this significant additional cost for employees and their employers, upsetting the balance that has been maintained by plans for decades. It would also boost retirement benefits beyond what was intended. In most cases, the higher costs would likely cause a reduction in funding available to the original retirement plans and exacerbate future plan risks and costs.

To illustrate this impact, Figures 3 and 4 show the average employer and employee contribution rates, respectively, as a percent of overall payroll over approximately the prior two decades.

Figure 3: Historical Average Employer Contribution Rates as a Percentage of Payroll

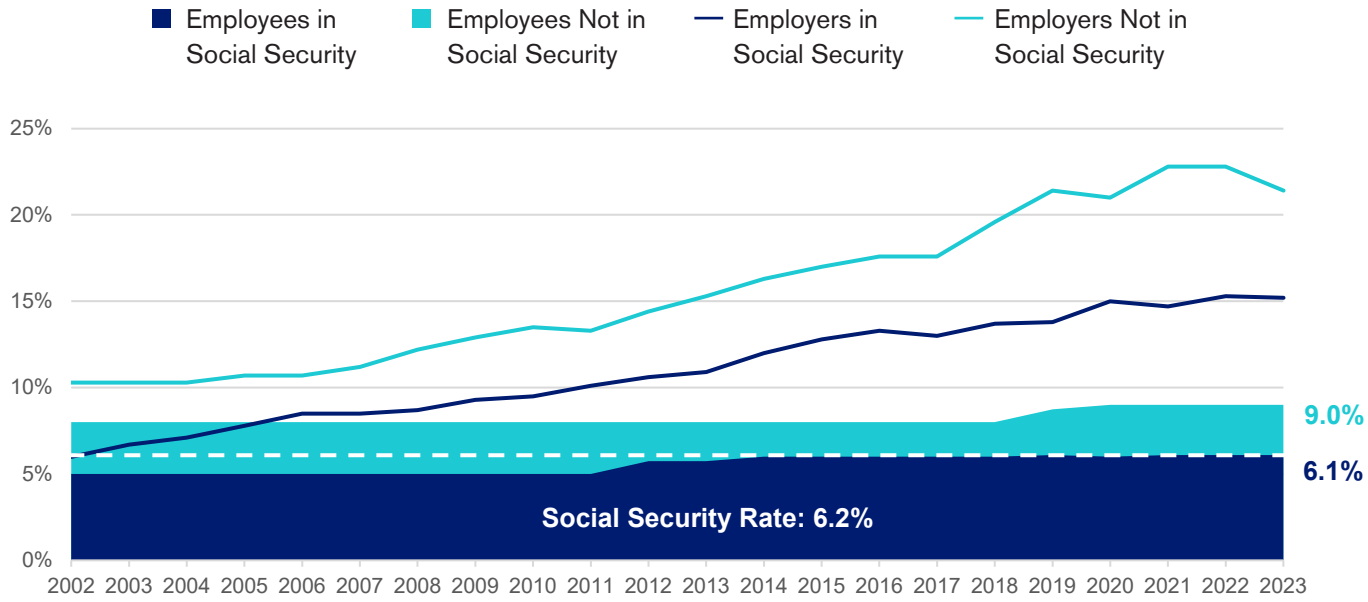


Source: The National Association of State Retirement Administrators, "NASRA Public Fund Survey of Findings for FY 2023," November 2024

Employers have increased aggregate funding commitments to public pension plans and adjusted benefits over the time frame shown. To react to such challenges as the substantial market losses from 2000–2002 and again in 2008, changing assumptions for pension liabilities that incorporate improving longevity and lower future investment return expectations, employers have boosted contribution rates that now far exceed the 6.2 percent Social Security rate. Many plans have also used benefit reforms to help manage ongoing liabilities and fully fund promised benefits.

Social Security has not reacted to these challenges, leading to a path of projected insolvency. Forcing employers of members not participating in Social Security to participate would raise employer contributions towards their employee's retirement benefits by 29 percent on average. This increase would be a material shock to many governmental budgets that could require the freezing of current plans or making significant benefit cuts to reduce contribution rates, where possible.

Figure 4: Historical Average Employee Contribution Rates as a Percentage of Payroll



Source: The National Association of State Retirement Administrators, "NASRA Public Fund Survey of Findings for FY 2023," November 2024

Figure 4 shows employee contribution rates for public pension plans over the same spectrum. Employee rates tend to remain more stable as employer rates often absorb increases in funding requirements.

Additionally, requiring non-participating members to contribute an additional 6.2 percent of pay into Social Security would forcibly increase current contributions to retirement by about 69 percent on average. For many public sector employees, this would have a dramatic, adverse impact on their personal budgets. Furthermore, increased employer contributions through a federal mandate would cause additional budgetary constraints across an employee's compensation package, potentially affecting both salary and other benefits.

Workforce management concerns

Governments employ workers across a varied spectrum of categories, each with different needs and expectations for a sure retirement. A typical jurisdiction's workforce includes:

- Public safety (i.e., police officers, firefighters, corrections officers)
- Teachers
- Judges
- Legislators

Certain groups warrant retirement requirements that fit their unique career patterns. Police, firefighters and corrections officers have physically demanding, high-risk jobs. The design and funding timeline of retirement systems take these unique job characteristics into account and provide for these workers' highly specialized needs.

Social Security's retirement requirements align better with less physical jobs since normal retirement age is now 67 for anyone born in 1960 or later. Social Security is also based on an earnings spectrum where benefits are maximized with 35 years of income, whereas public safety plans often have lower age and service requirements, in alignment with the nature of the job.

A recent study by the National Institute of Retirement Security shows how effective defined benefit public safety plans are at helping retain their employees.[1] Public safety workers were found to have an average tenure of 17.6 years of service at their jobs, far exceeding the private sector with a median tenure for workers over age 25 of approximately five years. This disparity is not surprising as public sector members see their retirement plan benefits as extremely important. For example, 98 percent of firefighters have a favorable view of defined benefit plans, with 74 percent selecting very favorable. Similarly, police officers view them favorably at 95 percent, with 61 percent selecting very favorable.

Making non-participating state and local government employees join Social Security will likely result in workforce management issues if plans are forced to close current plans due to required contributions into Social Security for employers and members. It may also limit the ability of employers to replace retiring employees.

State and local governments deciding how to finance the increased new-hire payroll and pension costs would face options that include tax increases, cuts in existing benefits and possibly also reductions in workforce and services. Plan sponsors would likely need to consider tax increases or spending reductions (e.g., benefit cuts or plan freezes) in order to absorb these new costs. Taxpayers in each locale would be the ultimate decision makers about how to move forward.

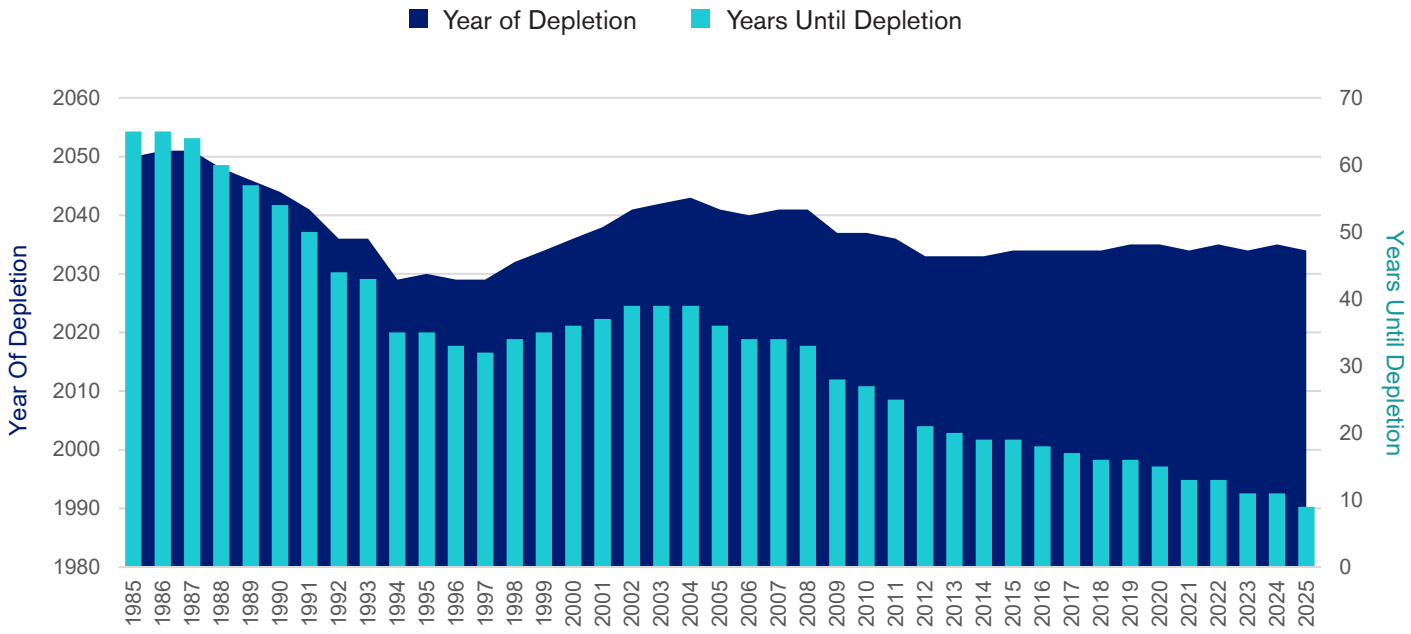
As the working population ages and moves toward retirement, turnover rates are likely to increase, which would further exacerbate costs over the next 10- to 25-year period.

Update on Social Security and ongoing concerns

Social Security's Trust Fund Reserve depletion date has been relatively unchanged for decades. Soon after reforms made in 1983, it was projected that reserves would run out in approximately 2050. That projected run-out date came down to 2029 in the mid-1990s and has fluctuated between the early 2040s and 2035 ever since.

What has changed in recent years, however, is the time remaining until that depletion date. It keeps getting closer as no real changes have been made to shore up Social Security funding. Without changes, analysis shows benefits would need to be reduced by approximately 20 percent from current levels beginning in 2034, if the Trust Fund reserves are allowed to be depleted.

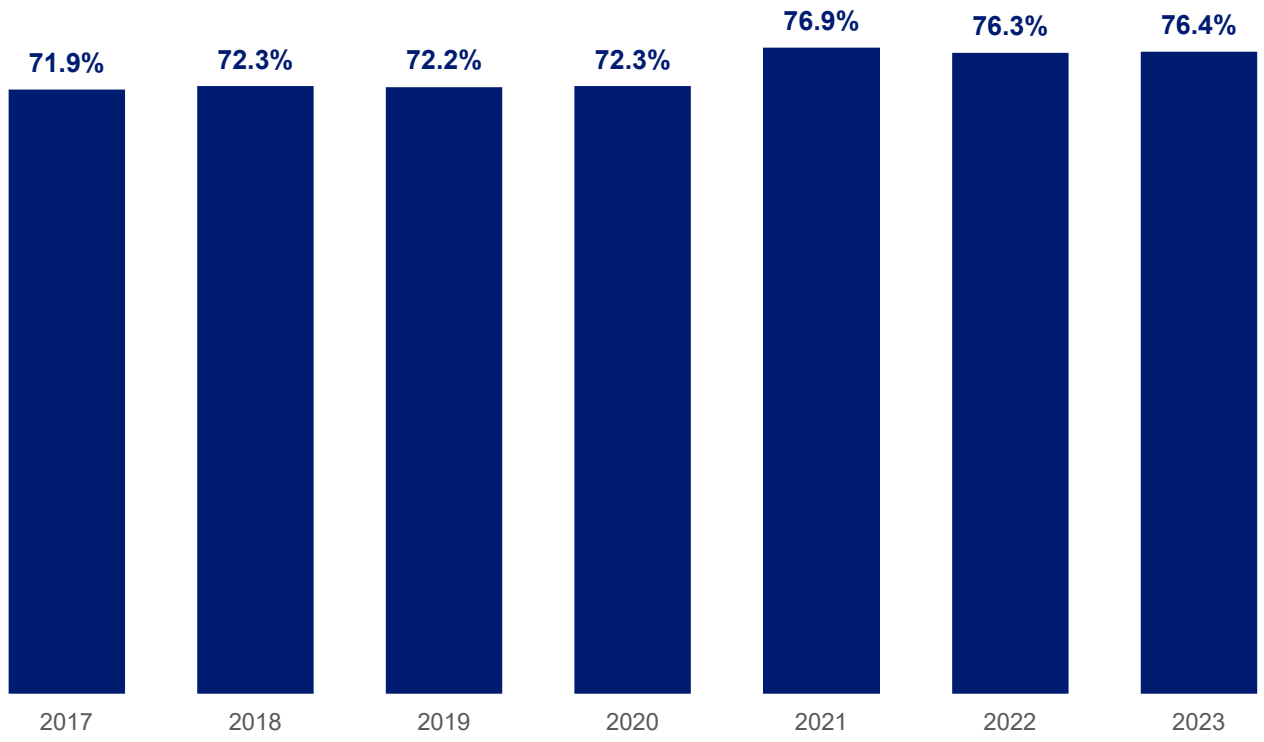
Figure 5: 40-Year History of Social Security's Trust Fund Reserve Projected Depletion



Source: Graphic created using the SSA's 2025 OASDI Trustees Report

As Social Security Trust Fund reserves move closer to insolvency and necessary benefit cuts and/or taxes increase, public sector pension funds have been collectively improving their situations. The average funded ratios of the 130 largest plans have been climbing in recent years. After years of increasing contributions to meet a more challenging environment, funding levels have continued to progress upward.

Figure 6: Average Funding Level of Largest 130 Public Plans



Source: Graphic created using The National Association of State Retirement Administrators' Public Fund Survey of Findings for FY 2023 (November 2024)

In contrast, recent changes in law have resulted in further declines to the Social Security Trust Fund reserves. The Social Security Fairness Act, which was signed into law on January 5, 2025, repealed the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). As both of these items worked toward clawing back benefits, the law had the effect of increasing future Social Security outlays which, without any corresponding change to inflows or taxes, will hasten the projected Trust Fund Reserve insolvency date. Analysis done by the Congressional Budget Office estimates that the Social Security Fairness Act would accelerate the projected insolvency of the Trust Fund Reserves by approximately six months.[2]

Several potential remedies for the depleting Social Security Trust Fund reserves have been suggested over the years, including mandatory participation of public sector workers. In the book Social Security: Simple and Smart, Tom Margenau, who worked for the Social Security Administration for 32 years and has written a nationally syndicated weekly newspaper column about Social Security since 1997, analyzed a series of hypothetical adjustments to reduce the size of the projected Social Security Trust Fund deficit.[3] His modeling included raising the retirement age, reducing benefits, increasing payroll taxes and, among other adjustments, requiring all state and local workers to participate in Social Security.

Of the eight potential changes to Social Security modeled, mandating all public sector workers into Social Security had the least immediate effect. Additionally, over time, it would also add liabilities to the plan as the new participants gain service and future benefits. Such a limited, short-term change to the projected deficit does not appear to be worth the expected damage to existing state and local government pension plans, along with their stakeholders.

Mandating that all public sector workers join Social Security would be hazardous on many fronts

Compulsory Social Security coverage for those not currently participating could lead to several unfortunate outcomes. On top of the high estimated contribution costs of between $45 to $60 billion over the next five years, current defined benefit plans in the public sector that have been maintained for decades may have to close to new participants.

This could affect workforce management due to the changing of anticipated benefit levels and retirement eligibilities that don't align with the type of work being done. Additionally, reduced contributions to public plans (due to shifting contributions from current programs to Social Security) would result in lower future asset levels and investment earnings, a necessary component to cover the costs of future benefit obligations. Relatedly, the per-participant cost as a percentage of payroll would increase as the amount of total payroll in closed, legacy plans diminishes since the pool of members benefiting from and contributing to public sector pension plans would reduce.

States that would try to maintain current plans and absorb new costs for Social Security-mandated participation would see elevated budget concerns, potentially taking money away from other public needs.

The study methodology

Segal prepared this report in February 2026 for the Coalition to Preserve Retirement Security.

Due to inconsistencies in reporting during 2021 and 2022 as a result of the COVID-19 pandemic, this report uses the 2020 edition of employment data for Old-Age, Survivors, and Disability Insurance (OASDI) and Medicare income by state, released by the SSA in January 2023, with adjustments to roll forward the data two years based on each state's average change over the prior three years. SSA split the income data between wage/salary employees and the self-employed.[4] Public sector employees are in the wage/salary portion.

The SSA report also includes the District of Columbia, Puerto Rico and other individuals not in the states. Segal only included information for states.

Many of those who participate in Medicare but not Social Security work within the public sector. Examples include public safety workers and teachers. Segal made no attempt to isolate the small number of non-public sector workers from religious institutions. More than 4.2 million state employees who participate in Medicare do not participate in Social Security. Some estimates of this number are closer to 6 million.[5]

Medicare became mandatory for public sector workers on April 1, 1986. Thus, some still do not contribute to either program. To account for employees not in either system, Segal calculated a range of possible costs for potential mandatory OASDI.

A Social Security mandate for public workers would lead to 1.6 million more participants after five years. To calculate that figure, Segal assumed the number of positions currently held by nonparticipating workers would remain level. Segal also assumed that new hires who must participate in Social Security would replace 9 percent of the positions annually.

The cost estimate in this report is for new hires for the first five years of mandatory coverage. It assumes an annual turnover rate of 9 percent.

Segal calculated the additional Social Security tax required using:

- The number of new hires
- Social Security tax rates
- Average earnings of employees making Medicare (but not Social Security) contributions, assuming average earnings will increase by 2.5 percent each year

The cumulative 2025-2029 cost estimate for public employers and their new employees is nearly $45 billion but could range as high as $60 billion, depending on how many public sector members currently do not participate in Social Security.

The SSA is the single most reliable source for OASDI data. However, the SSA estimates the number of uncovered participants using a sampling technique that may not reflect the actual numbers.

References

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