On average, both retired police officers and firefighters receive the value of their own member contributions after 3.4 years of retirement. They receive the value of their employer’s contributions after an additional 5.9 years of retirement.

The average Social Security benefit for retired workers in 2020 was $1,503 per month. OP&F members are not eligible for Social Security benefits from their employment as police officers or firefighters. Even if an OP&F member qualifies for Social Security benefits from other employment, the benefit would be severely reduced due to the federal Windfall Elimination Provision.