



FACT SHEET FOR CONGRESSIONAL OFFICES

Government Pension Offset and Windfall Elimination Provision

What are the Government Pension Offset and Windfall Elimination Provision?

The Government Pension Offset (GPO) reduces public employees' Social Security spousal or survivor benefits by two-thirds of their public pension. The Windfall Elimination Provision (WEP) reduces the earned Social Security benefits of an individual who also receives a public pension from a job not covered by Social Security.

The GPO affects people who work as federal, state, or local government employees—including educators, police officers, and firefighters—if the job is not covered by Social Security. The WEP affects people who worked in jobs not covered by Social Security and in jobs where they earned Social Security benefits, such as educators who do not earn Social Security in the public schools but who work part-time or during the summer in jobs covered by Social Security. The WEP also affects people who move from a job in which they earn Social Security to a job, such as teaching, in which they do not.

Why Should these Offsets be Repealed?

The offsets penalize people who have dedicated their lives to public service by taking away benefits they have **EARNED**. Nine out of 10 public employees affected by the GPO lose their entire spousal benefit, even though their spouse paid Social Security taxes for many years. The WEP causes hard-working people to lose benefits they earned themselves.

This is an education issue—the offsets impact student learning by discouraging talented people from entering and staying in the education profession. Individuals who worked in other careers are less likely to want to become teachers if doing so will mean a loss of earned Social Security benefits. The GPO and WEP are also causing current educators to leave the profession, and students to choose courses of study other than education. The offsets will particularly hinder efforts to attract new math and science teachers from the private sector, who will be unwilling to sacrifice earned Social Security from their prior careers.

This is a national problem. Because people move from state to state, there are affected individuals everywhere. The number of people impacted grows every day as more people reach retirement age.

The loss of income forces some people into poverty. Some 300,000 individuals lose an average of \$3,600 a year due to the GPO—an amount that can make the difference between self-sufficiency and poverty. Impacted people have less money to spend locally and sometimes have to turn to expensive government programs like food stamps to make ends meet.

**We Cannot Afford to Wait Any Longer:
Pass the Social Security Fairness Act
To Repeal the GPO and WEP!**